

**St. Andrew's Parish Church of Scotland
West Linton**

**CONGREGATIONAL ACCOUNTS
Year ended 31 December 2024**

Congregation No: 040290

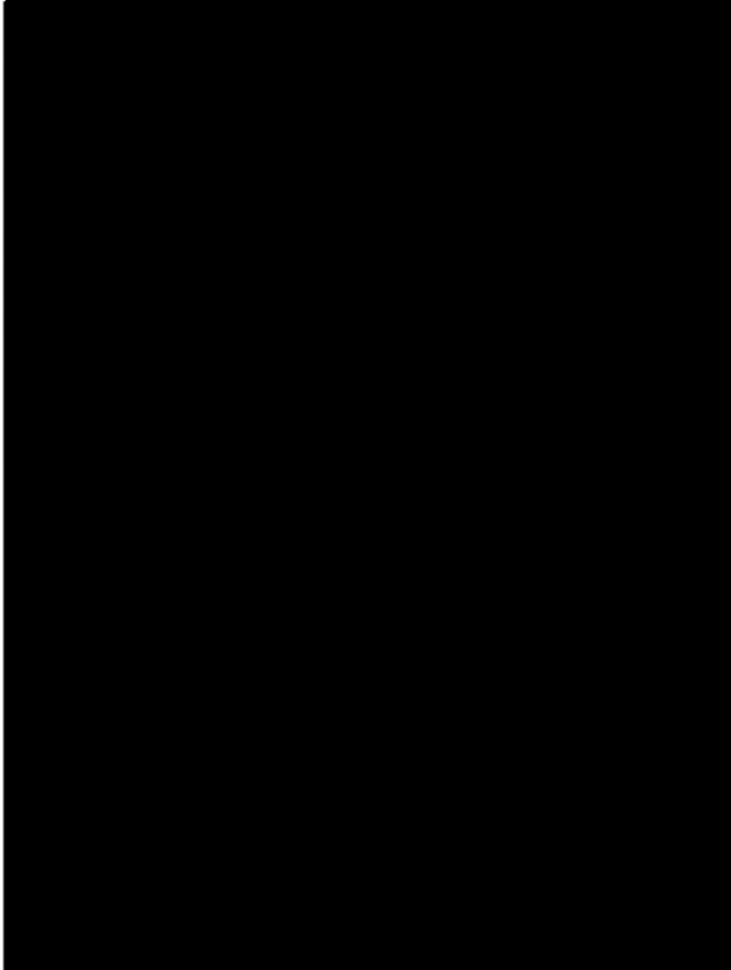
Charity No: SC003938

Reference and Administrative Information

Charity Name St. Andrew's Parish Church of Scotland
West Linton

Charity Registration Number SC003938

Congregational Reference No 040290



Banker Bank of Scotland
163A John Street
Penicuik
EH26 8AT

Trustees' Annual Report - Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the Unitary Constitution, the terms of which were formally approved at a meeting of the congregation in November 2019.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills to manage the pastoral and business affairs of the Church.

Organisational Structure

The Kirk Session, which usually meets at least four times a year, is chaired by the Minister and is responsible for financial management, the care of heritable property and the spiritual well-being of the Church and its members.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Worship at St. Andrew's takes place every Sunday morning, and afterwards the congregation meets informally over tea/coffee – or occasional lunches. Children of all ages are welcome in the church and the Sunday Club usually meets on the first Sunday of the month. Children from the uniformed organizations attend on occasions such as Thinking Day and Remembrance Day services. Communion is celebrated regularly throughout the year.

Achievements and Performance

Sunday morning services are held every week in St Andrew's Church and we are fortunate to have a team of Worship Leaders who support the Minister in the provision of services across the six linkage churches, providing a variety of worship styles and content. St Andrew's offers a blended approach to worship, with the opportunity to join services by Zoom appreciated by those who are

unable to attend in person. A small team of volunteers host the Zoom sessions, with the Powerpoint slides also enabling hymn words and intimations to be projected onto the wall above the pulpit for the benefit of the congregation in the Church.

Organised activities, such as Messy Church, Baby Brunch, Guid Blethers and Table Tennis continue to meet regularly in the two Church halls. Cosy Café (Winter Warmers) continues to offer a warm space for people to meet, with company, soup, tea/coffee, home baking and board games available. The church halls are also used regularly by groups for our younger people, including Boys Brigade, Brownies, Rangers and Rainbows, as well as for other activities such as childrens' birthday parties, weekly Qi-Gong classes, occasional yoga and dance classes and other events such as the CAB drop-in sessions and meetings of the Tuesday Club, the Historical Society, the Horticultural Society and occasionally the village Community Council. The Old Hall was also used during the summer holidays as the venue for a 2 week exhibition of paintings by a local artist to raise funds for charity.

Ties with our linkage partners in West Tweeddale continue to be developed through General Kirk Session meetings and cross-linkage groups focusing on pastoral care, communication and leading worship. A Local Church Review conference was held in January, facilitated by members of Presbytery, to enable discussion and reflection on progress made since the linkage was formed and to identify opportunities for further development as a worshipping community. Ties across the linkage were further strengthened at a successful Saturday morning linkage gathering event held in Broughton village hall in October. Online and in-person linkage study series were held during Lent and again during Advent. In St Andrew's an important element of pastoral care to the wider community continues to be evidenced by the delivery of flowers, particularly in times of illness or bereavement.

During the year the appointment of [REDACTED] as the new linkage Administration Assistant was confirmed. [REDACTED] is based part-time in the linkage office in the Old Church Hall.

Elsewhere, support was provided during the year for other charities, including Christian Aid, Peeblesshire Youth Trust Christmas hampers, Salvation Army gift collections and the annual Blythswood Shoebox Appeal. Retiring offerings were made in support of Poppy Scotland, Bethany Christian Trust and Crossreach. The Minister's Benevolent Fund remains available to provide support at a local level where required.

Financial Review

The principal sources of unrestricted income are Weekly Freewill Offerings, Monthly Standing Orders and other donations, tax recovered from Gift Aid payments, interest and dividends on investments and letting charges from the two Church halls.

Headline income from Freewill Offering and Gift Aid donations during 2024 was up by around 4% compared to 2023. Other income was boosted by the award of a grant of £7,800 from the Kenny Paul Trust which significantly offset recent expenditure on new flooring and repairs to a shed roof at the New Church Hall.

Tax recovered under the Gift Aid scheme continues to be an important source of income, again netting around £7,500 in 2024. Tax-payers are encouraged to make use of this by completing a Gift Aid declaration in favour of the church and making their contributions via standing order or Freewill Offering envelopes which can then be evidenced for tax reclaim purposes.

Income from hall rent increased by 9.5% compared to 2023, reflecting the first full year of the higher charges that were introduced in October 2023. Early Learners continue to be the main user of the New Church Hall, operating on a 4.5 day week basis from August 2024.

Setting aside the grant income mentioned above, overall income for 2024 was around 5% higher than in 2023.

Expenditure in 2024 was up by around £14,000 (or 22%) on the previous year, with the key reasons for this being a £5,000 (or 59%) increase in electricity costs (reflecting the significantly higher renewal terms for the Church of Scotland Energy Scheme effective from October 2023), a £4,000 increase in property repair and maintenance expenditure (reflecting the £14,000 bill for the work carried out on the roof and walls of the Church building in 2023/4), the £3,000 cost of repairs to fencing at the Glebe and a £2,000 increase in the Giving to Grow (Ministries and Mission) contributions payable to the central church during 2024.

The net effect is an £8,000 shortfall for 2024 which serves to further reduce cash reserves. It should be noted though that VAT recovery of £2,300 on the above costs of repairs to the church (due to its listing building status) would have reduced the shortfall to around £5,700 had it been received in 2024 rather than in early January 2025.

As always, it will remain important for income levels to be sustained and for expenditure to continue to be prudently managed. A number of members have voluntarily increased their regular offerings during the year, in recognition of the general cost of living increases, and the Trustees are grateful to them and to all who continue to faithfully contribute to the financial well-being of our Church.

Reserves Policy

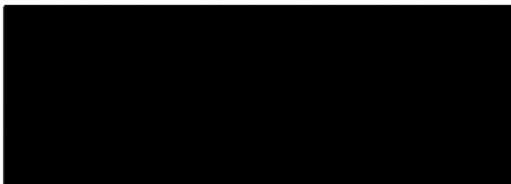
For some years the Trustees' stated objective has been to maintain reserves of at least £35,000 to meet unexpected expenditure on maintaining the three ageing public buildings belonging to the Church.

While available funds exceed this sum, it is recognised that further expenditure on the Church building, principally on interior decoration, is likely to be incurred in the short term.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:



Joint Session Clerk

30 March 2025

St. Andrew's Parish Church of Scotland - West Linton Independent Examiner's Report to the Trustees

I report on the accounts of the Church for the year ended 31 December 2024 which are set out on the following pages 8-13.

Respective responsibilities of Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
- have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

31 March 2025

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDING 31 DECEMBER 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
INCOME				
Freewill Offerings	6,269	210	6,479	5,031
Gift Aid Donations	22,818	68	22,886	23,183
	<u>29,087</u>	<u>278</u>	<u>29,365</u>	<u>28,214</u>
Bank and Deposit Interest	2,805	0	2,805	2,590
Investment Income	294	0	294	248
Gift Aid - Tax Reclaim	7,524	0	7,524	7,719
VAT Reclaim	0	0	0	0
Transfer from General Trustees	0	0	0	0
Grant Funding	7,822	0	7,822	0
Fund-raising Events	0	0	0	0
Donations & Bequests	1,480	1,626	3,106	2,977
(A)	<u>49,012</u>	<u>1,904</u>	<u>50,916</u>	<u>41,748</u>
Letting of premises	17,110	0	17,110	15,610
Transfers to Hall Funds	0	0	0	0
(B)	<u>66,122</u>	<u>1,904</u>	<u>68,026</u>	<u>57,358</u>
EXPENDITURE				
Charitable activities (Note 4)	74,138	2,049	76,187	62,363
	<u>74,138</u>	<u>2,049</u>	<u>76,187</u>	<u>62,363</u>
SURPLUS/DEFICIT FOR YEAR	<u><u>-8,016</u></u>	<u><u>-145</u></u>	<u><u>-8,161</u></u>	<u><u>-5,004</u></u>

(A) denotes 'new money' received during the year, excluding rental income from Hall letting.

(B) is similar to (A) but allows for fund transfers and for rental income from Hall lets (including voluntary fund transfers by some groups with restricted funds, as contributions towards the upkeep of the hall in which they meet).

Unrestricted Funds represent the General Fund, Fabric Fund, Church Halls Fund and Bequest Fund.

Restricted Funds are held by Cosy Café, Messy Church, Baby Brunch and various other groups, as well as the Flower Fund and the Minister's Benevolent Fund. Further details are given in Note 3.

See section 8 for an explanation of the purpose of each fund.

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

STATEMENT OF BALANCES AT 31 DECEMBER 2024

	Unrestricted/ Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
BANK & DEPOSIT BALANCES				
Cash Balances on 1 Jan	76,572	5,041	81,613	86,617
Surplus/Deficit for year	<u>-8,016</u>	<u>-145</u>	<u>-8,161</u>	<u>-5,004</u>
Balances on 31 Dec	<u><u>68,556</u></u>	<u><u>4,896</u></u>	<u><u>73,452</u></u>	<u><u>81,613</u></u>

INVESTMENTS

Held by CoS General Trustees (cost £3,110)	2024	2023
	£	£
Investors Trust Growth Fund (cost £222)	2,552	2,332
Investors Trust Income Fund (cost £2,888)	<u>4,424</u>	<u>4,384</u>
Total Market Value at 31 December	<u><u>6,976</u></u>	<u><u>6,716</u></u>

CONSOLIDATED FABRIC FUND ACCOUNT

Rental income from the Manse, net of agent's fees, is held by CoS General Trustees and can be drawn down to meet specific fabric expenditure. The amounts stated represent the share attributable to St Andrew's.	2024	2023
	£	£
Amount drawn down from General Trustees during year	0	0
Account balance at 31 December	67	64

The following charitable donations were made during the year:

	£
Peebles Foodbank (Harvest Cash donations)	25.00
Poppy Scotland	463.52
Bethany Christian Trust	194.90
Crossreach	<u>194.90</u>
	<u><u>878.32</u></u>

These accounts were approved by the Kirk Session on 14 January 2025

For and on behalf of the Kirk Session:

Session Clerk

Treasurer

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

NOTES TO THE ACCOUNTS

1 Trustee Remuneration and Related Party Transactions

[a] No trustee received any remuneration or expenses during the year, other than the Minister (see note 4 below) who received £596 for travel expenses, as well as reimbursement of a £59 share of mobile phone expenses. In addition, the Minister benefited indirectly from the payment of an £905 share of manse council tax costs and an £84 share of landline and broadband costs.

[b] [REDACTED] the wife of an elder, received a £962 share of payment for services as linkage Admin Assistant from April 2024. No other trustee, or any other person related to a trustee, had any personal interest in any contract or transaction entered into by the charity during the year.

2 Accounting Policies

[a] The accounts are prepared on a cash basis.

[b] Heritable properties consisting of the Church, Halls and Manse are not recorded in the accounts.

[c] Normal fabric repairs and maintenance are charged to the General Fund, extraordinary repairs and improvements are met from the Fabric Fund and the Manse Fabric Fund

[d] Normal repairs and maintenance of the Halls are charged to the Hall accounts.

3 Movement of Funds (Bank & Deposit Balances)

	1 Jan. 2024	Income	Expenditure	Transfers	31 Dec. 2024
	£	£	£	£	£
Restricted Funds					
Flower Fund *	167	448	-713	0	-98
Benevolent Fund	2,858	0	-200	0	2,658
Youth Work Fund	105	0	0	0	105
Cosy Café Fund	514	92	0	0	606
Messy Church Fund	48	100	-98	0	50
Baby Brunch Fund	326	762	-801	0	287
Guid Blethers Fund	316	501	-237	0	580
Table Tennis Fund	708	0	0	0	708
	<u>5,041</u>	<u>1,904</u>	<u>-2,049</u>	<u>0</u>	<u>4,896</u>
Unrestricted Funds					
General Fund	57,479	40,190	-37,987	0	59,682
Fabric Fund	23,895	1,000	-13,980	0	10,915
Church Halls Fund	-22,504	24,932	-22,170	0	-19,742
Bequest Fund	17,703	0	0	0	17,703
	<u>76,572</u>	<u>66,122</u>	<u>-74,138</u>	<u>0</u>	<u>68,557</u>
Designated Funds					
Manse Fabric Fund	-1	0	0	0	-1
Total	<u><u>81,613</u></u>	<u><u>68,026</u></u>	<u><u>-76,187</u></u>	<u><u>0</u></u>	<u><u>73,452</u></u>

4 Charitable activities:		2024	2024	2023
		£	£	£
Restricted Funds				
Flower Fund	Flowers*	<u>713</u>	713	552
Benevolent Fund	Disbursements	<u>200</u>	200	250
Cosy Café Fund	Supplies	<u>0</u>	0	18
Messy Church Fund	Food/catering	85		
	Equipment	<u>13</u>	98	223
Baby Brunch Fund	Food/catering	692		
	Gifts for volunteers	42		
	Christmas gifts	<u>67</u>	801	910
Youth Work Fund	Expenses	<u>0</u>	0	74
Guid Blethers Fund	Food/catering	141		
	Gifts for speakers	71		
	Donation	<u>25</u>	237	363
Table Tennis Fund	Expenses	<u>0</u>	0	0
			<u>2,049</u>	<u>2,390</u>
Adjust for transfers to Hall & Other Funds (where stated above)			<u>0</u>	<u>-100</u>
			<u>2,049</u>	<u>2,290</u>

* Some additional costs of purchasing flowers are not recorded here, i.e. where flowers are gifted by the donor and no reimbursement is sought.

Charitable activities (continued):		2024	2023
		£	£
Unrestricted/Designated Funds			
Ministries & Mission Allocation		19,587	17,650
Locum Costs (incl travel)		0	0
Minister's Travel Expenses		596	719
Relocation/Storage Costs		0	0
Minister's Expenses		59	78
Presbytery Dues		691	398
Pulpit Supply		0	0
Heat & Light		13,044	8,200
Repairs & Maintenance		23,621	19,770
Council Tax & Insurance Premiums		4,547	4,400
Organist Fees		1,000	550
Honoraria		1,450	1,420
Cleaning		3,708	3,668
Session Admin. Expenses		1,694	1,660
Equipment		0	0
Linkage Office Expenses		295	181
Admin Assistant Salary		1,073	2,472
Glebe/Mansewood Expenses		2,688	0
Manse Phone/Broadband		84	73
Linkage Partner expenses		0	-1,166
		<u>74,138</u>	<u>60,072</u>
Total Expenditure: Charitable activities		<u>76,187</u>	<u>62,363</u>

5 Analysis of Net Assets Between Funds at 31 December 2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
CoS Investors Trust (Deposit Fund)	53,842	0	0	53,842
Current & Savings Accounts	14,715	-1	4,638	19,353
Cash funds	0	0	258	258
Bank & Deposit Balances	<u>68,557</u>	<u>-1</u>	<u>4,896</u>	<u>73,452</u>
CofS Investments (cost £3,110)				
Market Value: 31 Dec 2024	6,976	0	0	6,976
Total Assets: 31 Dec 2024	<u>75,533</u>	<u>-1</u>	<u>4,896</u>	<u>80,428</u>

In addition, the balance at 31 December 2024 of the Manse rental income in the Consolidated Fabric Fund held by the General Trustees for St Andrew's Church was £67 (2023: £64)

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pensions and housing and loan funds. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (after 5 years) was £38,884.

7 Kenneth Paul Trust

The Kirk Session has responsibility for the fund of the Kenneth Paul Trust. However, this is entirely separate from, and forms no part of, the Church's accounts.

8 Purpose of Various Funds

Restricted Funds

Flower Fund	For provision of flowers in Church and for community/outreach purposes
Benevolent Fund	For provision of small financial assistance to those in need in the area (including Foodbank assistance) - at the discretion of the Minister.
Youth Work Fund	Proceeds of the Adventurers' bank account, for use in Youth Work
Cosy Café Fund	Funds raised at Cosy Café afternoons
Messy Church Fund	Funds relating to Messy Church meetings
Baby Brunch Fund	Funds relating to Baby Brunch group
Table Tennis Fund	Funds relating to Table Tennis Club
Guid Blethers Fund	Funds relating to Guid Blethers group

Unrestricted Funds

General Fund	To meet day to day expenses of St Andrew's Church and congregation.
Fabric Fund	Money set aside for repairing the fabric of the Church.
Church Halls Fund	Except in extreme circumstances, the income derived from letting the halls pays for the upkeep of the halls' fabric.
Bequest Fund	Unrestricted bequests to the Church are held in this fund until such time as they are needed to make up other depleted funds.

Designated Funds

Manse Fabric Fund	This fund represents money set aside for upgrading the fabric of the Manse. It has no direct income but is funded by transfer from other Funds as required.
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