

## APPENDIX 1

OSCr

## Trustees' Annual Report for the period

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
From			To		
01	Jan.	2024	31	Dec.	2024

Office of the Scottish Charity Regulator

## Reference and administration details

Charity name	United Reformed Church Annan
Other names charity is known by	
Registered charity number	SC004037
Charity's principal address	14 Station Road Annan Dumfries & Galloway  Postcode DG12 6BB

## Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Minister of Religion (Retired)		Church Meeting
2	Treasurer		Church Meeting
3	Church Elder		Church Meeting
4	Church Elder		Church Meeting
5	Church Elder		Church Meeting
6	Church Elder		Church Meeting
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

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### Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
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### Structure, governance and management

#### Type of governing document

The governing body of the United Reformed Church is General Assembly. The United Reformed Church Acts 1972, 1981 and 2000 gives the authority under which General Assembly acts. These Acts of Parliament together with the Basis, Structure and Rules of Procedure of the United Reformed Church (as contained in sections A-C of the Manual of the United Reformed Church) contain the foundation documents of the church. The Title Deeds for the Trust known as the United Reformed Church Annan (formerly Congregational Church Annan) were constituted under Feu Charter and recorded with the General Register of Sasines, County of Dumfries on 5th July 1902.

#### Trustee recruitment and appointment

Those responsible for the general control and management of the administration of the charity in relation to United Reformed Churches are the Elders of the church and the Minister. The congregation call the Minister, who is an ordained Minister of Word & Sacrament in The United Reformed Church; the Elders are elected by the church meeting and ordained as Elders of the United Reformed Church

### Objectives and activities

#### Charitable purposes

To further the religious and charitable work of the church within the local community and beyond.  
The charity's restrictions and organisational structure can be found in the Manual of the United Reformed Church (Sections B and D).

#### Summary of the main activities in relation to these objects

The church has a programme of Worship & Non-Worship events. Our worship services are at present held at 11.00am each Sunday. During 2024 the Elders have continued to review how they might restructure the church for its mission in the next decade. We are committed to exploring the faith as faith for the 21<sup>st</sup> Century. We take exploring the faith to be a journey in which we can engage & affirm the struggle to live in unity with a variety of views & insights about God. We are a caring Christian Community looking to care for each other & in the community. We endeavour to make our building available for the community & as such have over the last few years refurbished the ground floor of the church & the hall so that our premises can best be utilised to suit the requirements of today's society.

## Achievements and performance

### Summary of the main achievements of the charity during the financial period

As part of the church's 'outreach' to the world church the congregation give regularly & generously to Christian Aid & Global Justice through the United Reformed Church **Commitment for Life** Global Justice Programme (£500) and to other appeals e. g. Scottish Bible Society (£110), Annan Churches Together (£75) & Mercy Ships (£101.50).

The church is nationally recognised as a '**Fairtrade**' church.

Throughout the year our church premises has been used by both church, local organisations & schools thus allowing us to '**outreach**' further into the local community. Organisations such as **1<sup>st</sup> Annan Company The Girls' Brigade, Knit & Natter Social Group** and the **Floral Art Club** are all organisations attached to the church and the church is the recognised parent body.

We provide accommodation on a weekly basis to

**The Rainbow Tribe ecumenical youth singing group & Spectrum Ceilidh Band** and the **7<sup>th</sup> Annan Brownies & Guides**.

We have also provided accommodation to **Hecklegirth Primary School** during the past year.

## Financial review

### Brief statement of the charity's policy on reserves

As of June 2016, all the church funds are held solely in our General Account. Trustee's guidelines require that the church endeavour to maintain the level of reserves held within the General Account at approximately 50% of the church's annual expenditure.

### Details of any deficit

In 2024 the Unrestricted Funds i.e., the General Account, shows a surplus of £12163. The church has been fully open throughout 2024 with Fund-Raising activities taking place. Although we did not have a minister during 2024 we have continued to make our pledged payments to the URC Ministry & Mission Fund and although still in vacancy this payment has been increased from that of 2023.

Overall receipts in 2024 are higher than that of 2023, this is mainly due to the church having received a grant of £5000 from the National Synod of Scotland to help with the cost in making the church & hall more energy efficient. We have an increase in the Free Will Offering & Plate which together with the HMRC Tax Repayment and our Fund Raising, and Donations has led to the final figure being marginally better than that of 2023.

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### Other optional information

#### Financial Review

In accordance with the current accounting regulations governing Scottish charities, the accounts are presented on a Receipts and Payments basis. The charity's Statement of Balances is enclosed with this document.

**Salient features of the accounts:** The church's main source of income is from the Freewill Offering and Plate (£18583). The church also benefits from the Inland Revenue Charity Repayment, which is made as a result of our claim for monies received as Gift Aid donations (£4929) and donations which this year totalled £5806. The church has also received a grant of £5000 from the National Synod of Scotland to help with the cost in making the church & hall more energy efficient.

**Payments to Charity Trustees:** During the year under review payments were made to the [REDACTED] [REDACTED] [REDACTED].

[REDACTED] [REDACTED] received a pulpit supply fee of £40 on five occasions for leading worship.

Although the United Reformed Church Annan is in vacancy, we continue to contribute to the United Reformed Church **Ministry and Mission Fund** which in 2024 totalled £11025 (2023 - £ 10500)

**Church Buildings and Manse:** Having been advised by the National Synod of Scotland that as United Reformed Church Annan retained the Church Title Deeds at the time of Unification in 2000 then the church buildings & manse are owned by the local church and as such the Church Buildings & Manse are included as an asset on the Statement of Balances.

The local church is responsible for the maintenance of the buildings ensuring that they remain wind and watertight. Any structural or cosmetic changes to the buildings can only be carried out with the approval of the National Synod of Scotland.

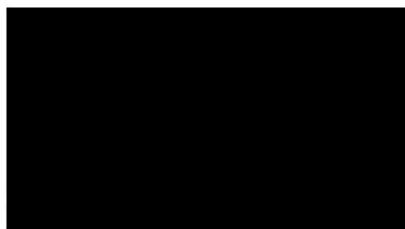
### Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)



Position (e.g. Chair)

Church Elder

Date

13 - 7 - 25

## Receipts and payments accounts

For the period  
from

01

January

2024

to

31

December

2024

## Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations	37,120				37,120	32,219
Legacies	-				-	-
Grants	5,000				5,000	5,000
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	6,058				6,058	6,584
Gross receipts from other charitable activities						
<b>A1 Sub total</b>	<b>48,178</b>				<b>48,178</b>	<b>43,803</b>
#						
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>48,178</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>48,178</b>	<b>43,803</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	150				150	240
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	35,653				35,653	25,812
Grants and donations	212				212	160
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
Other	-				-	-
<b>A3 Sub total</b>	<b>36,015</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,015</b>	<b>26,212</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>36,015</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,015</b>	<b>26,212</b>
<b>Net receipts / (payments)</b>	<b>47,178</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>47,178</b>	<b>43,803</b>
<b>A5 Transfers to / (from) funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus / (deficit) for year</b>	<b>12,163</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,163</b>	<b>17,591</b>

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	78,605				78,605	61,014
	Surplus / (deficit) shown on receipts and payments account	12,163				12,163	17,591
	Outstanding cheques which had still to be presented at 31st December 2023	-				-	120
	Cash and bank balances at end of year	90,768	-	-	-	90,768	78,605
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			-	-
		Total	-	-

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Manse @ 35 Northfield Park, Annan		104,500	272,000	254,000
	Church & Hall @ Station Road Annan		3,700		
		Total	108,200	274,000	254,000

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			-	-
		Total	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of  
approval13.7.25  
13.7.25

## Section C Notes to the Accounts

## C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

The General Account is an unrestricted fund, which is used to finance all aspects of the day to day running of the church.

## C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

## C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

Authority under which paid

## C3b Trustee remuneration - details

pulpit supply fees during the year under review	200

## C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

x

## C4b Trustee expenses - details

	Number of trustees	£

## C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

## C6 Other information

The Church & Hall were completed in 1903 at a total cost of £3,700 but at present we are unable to place a reliable value on the property. The Manse at 35 Northfield Park Annan has been reassessed at an estimated value of £272,000 based on information gathered regarding prices from <https://www.zoopla.co.uk/myaccount/my-home/>.

## United Reformed Church Annan

SC004037

**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	-	-			-	-
	-	-			-	-
					-	-
					-	-
Total	-	-	-	-	-	-

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
	-	-	-	-
			-	
			-	
			-	
Total	-	-	-	-

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
M&M Fund & Ministerial Expenses	11,025				11,025	11,147
Insurance	3,054				3,054	2,774
Telephone, Stationery, Adverts & Magazines	996				996	1,495
Greenkeeper, Organ Supply & Pulpit supply	2,400				2,400	1,980
Heat & Light	4,403				4,403	6,487
Donations	212				212	160
Miscellaneous	4,860				4,860	1,572
Organ Repair & Tuning	-				-	-
Gas Appliance Service	963				963	175
Church Repairs	8,102				8,102	422
Total	36,015	-	-	-	36,015	26,212



**Additional analysis (2)****5 Breakdown of unrestricted funds**

	General Account				Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	37,120				37,120	32,219
Legacies						-
Grants	5,000				5,000	5,000
Receipts from fundraising activities						-
Gross trading receipts						-
Income from investments other than land and buildings						-
Rents from land & buildings	6,058				6,058	6,584
Gross receipts from other charitable activities						-
<b>Sub total</b>	<b>48,178</b>			-	<b>48,178</b>	<b>43,803</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
<b>Sub total</b>	<b>-</b>			-	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>48,178</b>			-	<b>48,178</b>	<b>43,803</b>
<b>Payments</b>						
Expenses for fundraising activities	150				150	240
Gross trading payments						-
Investment management costs						-
Payments relating directly to charitable activities	35,653				35,653	25,812
Grants and donations	212	-			212	160
Governance costs:						-
Audit / independent examination		-				-
Preparation of annual accounts		-				-
Legal costs		-				-
<b>Sub total</b>	<b>36,015</b>	-	-	-	<b>36,015</b>	<b>26,212</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>36,015</b>	-	-	-	<b>36,015</b>	<b>26,212</b>
<b>Net receipts / (payments)</b>	<b>48,178</b>	-	-	-	<b>48,178</b>	<b>43,803</b>
<b>Transfers to / (from) funds</b>	<b>-</b>				<b>-</b>	<b>-</b>
<b>Surplus / (deficit) for year</b>	<b>12,163</b>	-	-	-	<b>12,163</b>	<b>17,591</b>

**Nature and purpose of funds**

The General Account is an unrestricted fund and is used in accordance with the note as recorded in Section C Reference C1.

## APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

## Independent examiner's report on the accounts

v2

Report to the  
trustees/members ofCharity name  
United Reformed Church AnnanRegistered charity  
number

SC004037

On the accounts of the  
charity for the period

Period start date

Day Month Year

01 January 2024

To

Period end date

Day Month Year

31 December 2024

Set out on pages

1 to 5

(remember to include the page  
numbers of additional sheets)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 Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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 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.

Signed:

Name:

Relevant professional  
qualification(s) or body  
(if any):

Address:

Date: 5th May 2025

## APPENDIX 3

### Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of  
any items that the  
examiner wishes to  
disclose