

The Church of Scotland
Lochmaben Parish Church

Trustees' Annual Report and Accounts
for the year ended 31 December 2024

Church of Scotland Reference No: 070432

Charity No: SC004644

March 2025

Reference and Administrative Information

Charity Name: Lochmaben Parish Church of Scotland
Charity Registration Number: SC004644
Congregation Reference No: 070432

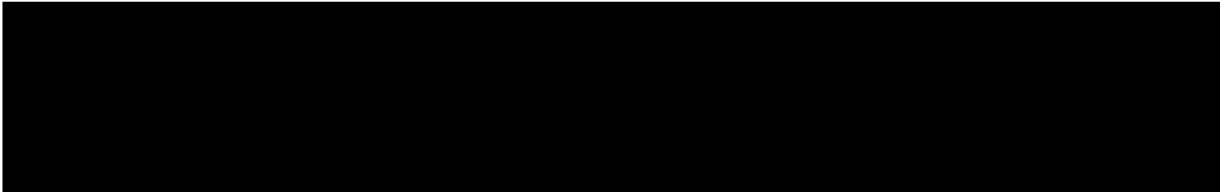
Contact Address:



The contact address shown should be the same as that held by OSCR

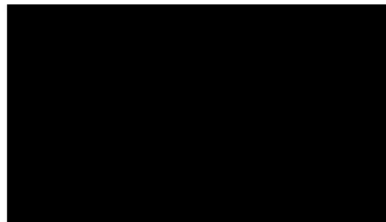
Trustees

The following served as Trustees during all or part of year ending 31st December 2024:



Principal Office-bearers

Transition Minister w/e/f 19/08/24
Session Clerk:
Property Convenor:
Church Treasurer:



Independent Examiner



Farries, Kirk & McVean
Chartered Accountants
Dumfries Enterprise Park
Heathhall, Dumfries, DG1 3SJ

Bankers

Royal Bank of Scotland,
Dumfries High Street (D) Branch, 151 High Street
Dumfries DG1 2RA


Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

Lochmaben Church of Scotland is administered in accordance with the terms of the Deed of Constitution.

A Service to celebrate the union of St Mungo Church of Scotland with Lochmaben Church took place in February 2024 and was attended by the Presbytery Clerk, 

Recruitment and Appointment of Trustees

Elders on the Unitary Kirk Session are the charity trustees.

Organisational Structure

The Unitary Constitution was adopted in November 2018.

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.

Lochmaben Church of Scotland is the Parish Church, linked with Lockerbie Dryfesdale, Hutton, Corrie & Applegarth. Sunday Worship is held at 11.45 am each week to enable the Transition Minister to conduct two morning services, with an earlier one at Lockerbie. Weekly worship is enhanced with an active choir and an enthusiastic organist/choirmaster. Choir practice takes place at the close of Sunday morning services.

Sunday Evening Fellowship meetings commence with worship and prayer. Broadband streamed sermons inform and stimulate discussion.

The Border Strathspey and Reel Society gave an preformance in the Church in May, with proceeds donated to Church funds. An annual carol concert in December, arranged by the Lockerbie Rotary Club with support from local choirs, is well attended.

A watchnight service on Christmas Eve commences at 11.30pm and, for the first time, a service of Holy Communion was held on Christmas Day.

Trustees' Annual Report

Year ended 31 December 2024

The Church Hall is well used by both church and community groups. Monthly meetings include the Guild, the Friendship Group and the Rural; whilst weekly groups include Keep Fit classes, Sing4Fun and a Warm Hub that attracts a cohort of around 25 elderly people from the local community. An adventure group for young children is available during term time.

The annual coffee morning and sale takes place in the Hall in early September each year. This is one of the Church's main fundraising events each year.

On Christmas Eve an all-age carol singing event at 6pm has become a local tradition.

Achievements and Performances

During 2024, as per the Presbytery Plan, Lochmaben Church became linked with Lockerbie Dryfesdale Hutton, Corrie and Applegarth, and were given permission to appoint a Transition Minister. The Rev. [REDACTED] commenced her tenure in August 2024 and was joined in the October by a probationer minister, [REDACTED] who will stay until December 2025.

There are 189 members on the communion roll, with the average age being over seventy. One young child attends with her mother fairly regularly and occasionally brings a friend. Age-appropriate teaching is given within the sanctuary during the service. Intergenerational services have commenced.

Attendances on a Sunday morning are consistently in the mid-sixties and over eighty at the quarterly communion services. There is a service of music and meditation on Good Friday at 7.30pm and a short Holy Communion is celebrated at 8am on Easter Sunday.

There are now over thirty church members willing to read scripture during morning service and at least 10 able to compose prayers of intercession. A group of five elders can be approached to lead worship and three to officiate at funerals.

On Sunday evenings an enthusiastic group of around 17 members meet for fellowship and teaching through video-based presentations.

Lochmaben Church continues to thrive.

Christian Education

The link with the local nursery and primary school is maintained through termly school assemblies, to which the parish minister is invited, and end of term services which are also open to parents. There is a very positive connection with a local child-care facility who, along with the primary school, contributes to the Samaritan's Purse Operation Christmas Child Shoebox Appeal. We are grateful to both establishments for their support.

Trustees' Annual Report

Year ended 31 December 2024

Class Teachers are also keen to enlist help from church members to explain and deliver the Christian faith perspective of the curriculum.

Worship Groups

The union of St Mungo Church with Lochmaben increased the number on the Unitary Kirk Session to 25 - 18 appointed Elders and 7 ex-Congregational Board members. It is organised into three working groups: Financial, Pastoral Care and Worship. Members of the congregation can serve on these groups.

A Church Elder oversees Safeguarding (Protection of Vulnerable Groups) and reports regularly at Session meetings. Five Elders are able to lead worship and three are able to conduct funerals.

Church members support a leprosarium in Ghana with regular contributions; contribute fortnightly to a local food bank; and each year make contributions to Christain Aid, Samaritans Purse and the Poppy Appeal.

The Warm Hub in the Church Hall is open to all members of the community during the autumn and winter and provides a light lunch and the opportunity to meet friends. In spring and summer there is a weekly coffee morning in the meeting room of the Church which attracts walkers and members of the local community. The Church has established a good working relationship with the Community Council and this is reciprocated.

A housing project in Kenya, initiated by a Church member who had lived there, was supported by £600 sent from the Church. It was very gratefully received by the Church there.

Lochmaben Church Guild

The Guild continues to be well supported by Church members and there are currently 25 who regularly attend. The syllabus includes a variety of guest speakers and a range of subjects ensures there is always something of interest to be heard and warm fellowship to be enjoyed.

The annual Soup and Sandwich Lunch is also well supported by members and friends, and their donations were split between the Loch Arthur Community and the Castle Loch Lochmaben Community Trust.

Church Magazine/Newletter

Newsletters were circulated in April and October to full and supplementary members of the Church. The usual format includes updates from the Minister, Session Clerk, Property Convenor, Presbytery Elder, Guild and Treasurer, plus other articles of interest eg. mission, long service awards and tributes, dates for diaries and other interesting articles. It is always informative and well received.

Trustees' Annual Report

Year ended 31 December 2024

Financial Review

The 2024 accounts show a surplus of £12,875. The financial year was a straightforward one, with no purchase of investments or drawing down of funds, and with the usual maintenance bills for the Church, Church Hall and Manse that amounted to £12,055.

Whilst an allowance for vacancy is given by the Church of Scotland, members of the Session conducted a good number of Sunday services until the Transition Minister commenced in August. This kept the Pulpit Supply payments to visiting preachers down to £1,562.

The manse was let for all of 2024, generating income that goes direct to the Consolidated Fabric Fund (Revenue) held by the Church of Scotland. The previous Applegarth, Sibbaldie & Johnstone (AS&J) Church of Scotland owns 25% of the manse. Following its closure, their share of income is now allocated to Lockerbie Dryfesdale with whom they united. Income and expenditure for the manse is shared on a 75/25% basis.

The Finance Sub-Committee (FSC) is made up of five Session members and continues to meet to monitor the Church finances and, when necessary, takes proposals to the Session for agreement. A detailed quarterly financial report is prepared for Session members.

Fundraising events, Sunday teas and coffees, and the Friday Warm Hub lunches, bring in much income from voluntary donations. Lochmaben Community Council is thanked for their generous donation to the work at the Warm Hub.

The Church is in a good place financially thanks to the successful union with St Mungo and the kindness of the wonderful people who give so generously. We are blessed.

Reserves Policy

It is the policy of the Trustees to hold reserves of at least 12 months' expenditure and the current reserves meet that objective.

Statement of Trustees' Responsibilities

The members of the Unitary 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 must reflect the financial position of the Church. 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 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,

Date:

18/03/25

Page 6

Independent Examiner's Report to Trustees of Lochmaben Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 8 to 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 Trustee Investment (Scotland) Act 2005 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

An 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 *[other than disclosed below*]*

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.



Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

Receipts and Payments Account for the year ended 31 December 2024

	Unrestricted Undesignated Funds 2024	Unrestricted Designated Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Receipts					
Donations see Note 3, page 11	54,960	0	0	54,960	51,726
Receipts from fundraising activities	1,915	0	0	1,915	2,285
Other activities generating funds (Hall income)	5,223	0	0	5,223	6,370
Gross receipts, charitable activities (Weddings & Funerals)	1,810	0	0	1,810	1,280
Applegarth, Sibbaldbie & Johnstone	279	0	0	279	2,022
Life & Work	168	0	0	168	0
Guild	0	1,444	0	1,444	2,566
Investment income (incl Bank interest)	7,153	0	0	7,153	5,239
From other accounts: closure of St Mungo local account	3,388	0	0	3,388	0
Other receipts:-					
200th anniversary items (mugs)	15	0	0	15	18
Return of error payment	0	0	0	0	316
Guild Mission Boxes	0	0	0	0	138
Return of VAT on Church work	1,558	0	0	1,558	1,795
Total Receipts	76,469	1,444	0	77,913	73,754
Payments					
Cost of generating funds see Note 4, page 11	156	0	0	156	142
Charitable activities see Note 4, page 11	62,809	0	0	62,809	63,082
Guild	0	1,913	0	1,913	2,731
Purchase of Investment Shares	0	0	0	0	22,000
Guild Mission Boxes & Gift Aid on subs	160	0	0	160	0
Total Payments	63,125	1,913	0	65,038	87,955
Surplus/deficit for year	13,344	-469	0	12,875	-14,201

Statement of Balances at 31 December 2024

	General Fund	Guild Account	Total Funds	Total Funds
	2024	2024	2024	2023
Bank and cash in hand				
Opening balances	13,645	2,653	16,298	30,498
Surplus/(deficit) for year	13,344	-469	12,875	-14,201
Closing balances	26,989	2,184	29,173	16,298

Investments at market value

Income fund (General Congreg'l Purposes)	126,858	125,711
Deposit funds: Fabric & Fabric & General Purposes	4	4
Deposit Fund: Kirk Session	6	5
Growth Fund (General)	7,835	7,159
	134,703	132,880

Approved by the Trustees and signed on their behalf by:-

Session Clerk:

[Redacted Signature]

Date: 18/03/25

Property Convenor:

[Redacted Signature]

Date: 18 Mar 25

Lochmaben Church of Scotland**Scottish Charity Number SC004644****Congregation No. 070432****Notes to the Accounts****1 Trustees Remuneration and Related Party Accounts**

During the year of vacancy there were no manse telephone or Council Tax expenses incurred.

2 Movement in Funds	Opening Balance 01/01/2024	Receipts	Payments	Transfers	Closing Balance 31/12/2024
	£	£	£	£	£
Unrestricted Funds					
General Funds (Current + Premium)	13,645	76,469	63,125	0	26,989
Designated Guild Fund	2,653	1,444	1,913	0	2,184
Restricted Funds *					
General Fund	0	0	0	0	0
TOTAL	16,298	77,913	65,038	0	29,173

Notes to the Accounts continued

3 Analysis of Donations Received

	Unrestricted Undesignated Funds 2024	Unrestricted Designated Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Plate offerings	5,697	0	0	5,697	5,901
FWO Scheme	8,981	0	0	8,981	7,142
Standing Order Income	24,671	0	0	24,671	24,776
Gift Aid Tax	9,945	0	0	9,945	9,065
Donations	5,666	0	0	5,666	4,843
	54,960	0	0	54,960	51,726

4 Analysis of Payments

Cost of generating funds

Offering envelopes	156	0	0	156	142
	156	0	0	156	142

Charitable activities

Giving to Grow allocation	31,182	0	0	31,182	21,654
Presbytery dues	1,011	0	0	1,011	804
Mission	600	0	0	600	100
Minister's expenses: Travel	379	0	0	379	0
Telephone	0	0	0	0	0
Organist/Choirmaster	1,867	0	0	1,867	1,440
Pulpit Supply	1,562	0	0	1,562	2,111
Church & Hall Cleaning	2,444	0	0	2,444	2,236
Sunday School (KidsZone/Hol Club)	311	0	0	311	275
Fabric repairs and maintenance	12,055	0	0	12,055	23,613
Church 'phone, B/band & Website	1,358	0	0	1,358	656
Council Tax	0	0	0	0	0
Heat and Light	3,642	0	0	3,642	2,696
Insurance	4,114	0	0	4,114	3,780
Stationery, copying, newsletters etc	1,354	0	0	1,354	1,101
Life & Work	168	0	0	168	210
Other expenses see Note 5 page 12	764	0	0	764	2,406
	62,809	0	0	62,809	63,082

	Unrestricted Undesignated	Restricted	Total
	£	£	£
5 Analysis of other expenses			
<u>Other expenses (charitable activities)</u>			
Copyright licences (CCLI & PPL)	325	0	325
Meeting Room expenses	104	0	104
Union Service catering expenses	297	0	297
Wreath for remembrance Sunday	37	0	37
	764	0	764

Notes to the Accounts continued

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, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. Minimum stipend for 2024 was £31,642; and the Maximum Stipend in the fifth and subsequent years of service was £38,884.

7 Collections for third parties

The following amount was forwarded to a third party during 2024:- Poppy Scotland £201.00.

8 Ministry Costs

Ministry costs are shared with Lockerbie Dryfesdale (previously Applegarth, Sibbaldie & Johnstone Church until their union with Lockerbie Dryfesdale) on a 75% and 25% basis.

9 Heritable Property

Heritable properties consist of the Church, Hall and Manse and are not shown in the Statement of Balances.

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

070432 Lochmaben Parish Church of Scotland

Consolidated Fabric Fund

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	189,653	25,107
Market Value of Balances at 31 December	207,677	35,011
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	42,871	27,586
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>180,123</u>
<u>GRAND TOTAL</u>	<u>440,201</u>	<u>267,828</u>

Individual Fund

Purpose:

	2024
<u>EXPENDABLE</u>	
Credit balances held at 31 December at cost	<u>-</u>
Market Value of balances at 31 December	<u>-</u>
<u>PERMANENT ENDOWMENT</u>	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>

Notes

1. Further to the Union between St Mungo Church of Scotland with Lochmaben Church of Scotland (official union date 01/09/2023), the above 2023 funds represent the transfer of union balances.