

**Independent Examiner's Report to the Trustees of Lockerbie Dryfesdale,
Hutton, Corrie and Applegarth Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 that are set out on pages 2 to 11.

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)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1c) 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 requirement:

- 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.

[REDACTED]
[REDACTED]
Chartered Accountant
Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

13/3/2025

Lockerbie Dryfesdale, Hutton and Corrie Church of Scotland

Scottish Charity Number SC007116

Congregation No. 070426

Receipts and Payments Account for the year ended 31st December 2024

		Unrestricted Undesignated 2024 £	Unrestricted Designated 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Receipts						
Donations	Note 3	26,313	506	0	26,820	29,032
Receipts from fundraising activities		6,607	113	0	6,720	8,024
Other activities for generating funds		6,900	0	0	6,900	7,226
Gross receipts from charitable activities		1,500	0	0	1,500	700
Bank and Deposit Interest		15,667	0	0	15,667	4,454
Investment Income		0	0	0	0	0
Legacies		0	0	0	0	6,000
Other		12,000	0	0	12,000	0
Total Receipts		68,987	619	0	69,606	55,436
Payments						
Costs of generating funds	Note 4	245	875	0	1,120	1,176
Charitable activities	Note 4	62,712	0	0	62,712	50,484
Investments		0	0	0	0	0
Donations		0	12	0	12	24
Governance - Accounts		0	0	0	0	0
Total payments		62,956	887	0	63,843	51,684
Surplus/deficit for year		6,030	-268	0	5,763	3,752
Transfers between funds		5252	-5,252	0	0	0
Surplus/deficit for year		11,282	-5,519	0	5,763	3,752

Lockerbie Dryfesdale, Hutton and Corrie Church of Scotland

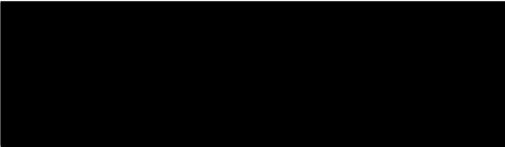
Scottish Charity Number SC007116

Congregation No. 070426

Statement of Balances as at 31st December 2024

	Unrestricted Undesignated 2024 £	Unrestricted Designated 2024 £	Restricted 2024 £	Total Funds 2024 £	Total Funds 2023 £
Bank and cash in hand					
Opening balances	448,676	6,804	2,807	458,287	454,537
Surplus/deficit for year	11,282	-5,519	0	5,763	3,751
Closing balances	459,958	1,285	2,807	464,050	458,288
Assets					
Gift aid recoverable for 2024	4,544	0	0	4,544	3,003
Letting income outstanding for 2024	610	0	0	610	95
Investments £350,000 (value at 31.12)	320,725	0	0	320,725	301,473
Liabilities					
Electricity - all buildings	565	0	0	565	743
Rates - Manse	1,588	0	0	1,588	1,292
Service of the boiler	589	0	0	589	0

Approved by the Trustees and signed on their behalf


Session Clerk
11th March 2025

Lockerbie Dryfesdale, Hutton and Corrie Church of Scotland

Scottish Charity Number SC007116 Congregation No. 070426

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one member of the Kirk Session/Trustees received reimbursement of expenses incurred totalling £264.66

2. Movements in Funds

	Opening Balance 01.01.24 £	Receipts £	Payments £	Transfers £	Closing Balance 31.12.24 £
Unrestricted funds					
General Fund	448,676	68,987	62,956	5252	459,959
Designated Guild Fund	1541	619	875	0	1,285
Designated Sunday School Fund	5264	0	12	-5252	0
Total	455,481	69,606	63,843	0	461,244
Restricted funds					
General Fund	2807	0	0	0	2,807
Total	2807	0	0	0	2,807
TOTAL	458,288	69,606	63,843	0	464,051

Notes to the Accounts contd

3. Analysis of Donations Received

	Unrestricted Undesignated Funds 2024 £	Unrestricted Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
FWO Scheme (non Gift Aid)	1,684	0	0	1,684	2,586
Gift Aid Donations	9,469	0	0	9,469	12,012
Tax Recovered on Gift Aid Donations	4,931	0	0	4,931	5,620
Ordinary Offerings (Open Plate)	8,697	0	0	8,697	5,229
Church Boxes	1,061	0	0	1,061	695
Other Offerings, Donations etc	471	0	506	977	2,890
	<u>26,313</u>	<u>0</u>	<u>506</u>	<u>26,819</u>	<u>29,032</u>

Notes to the Accounts contd

4. Analysis of Payments

	Unrestricted Undesignated Funds 2024 £	Unrestricted Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<u>Costs of generating funds</u>					
Fundraising costs	245	0	0	245	345
	<u>245</u>	<u>0</u>	<u>0</u>	<u>245</u>	<u>345</u>
<u>Charitable activities</u>					
Ministries & Mission allocation	13,913	0	0	13,913	13,051
Presbytery dues	902	0	0	902	746
Minister's expenses	77	0	0	77	0
Pulpit supply	860	0	0	860	1,321
Other staffing costs	13,078	0	0	13,078	13,268
Fabric repairs & maintenance	5,135	0	0	5,135	5,773
Council Tax	0	0	0	0	0
Heat and light	7,474	0	0	7,474	7,460
Insurance	16,885	0	0	16,885	6,370
Church office expenses	1,504	0	0	1,504	635
Printing, stationery and postage	711	0	0	711	266
Water	1,292	0	0	1,292	0
Other expenses	881	0	0	881	1,600
	<u>62,712</u>	<u>0</u>	<u>0</u>	<u>62,712</u>	<u>50,488</u>

Notes to the Accounts contd

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs 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 5th and subsequent years of services was £38,884

6. Collections for third parties

There were no third party collections during the year.

7. Investments

£350,000 was invested with Smith & Williamson in October 2021. The value of the investments as at 31st December 2024 was £320,725

**Lockerbie Dryfesdale, Hutton, Corrie and Applegarth
Church of Scotland**

Church of Scotland reference No: 070426

Scottish Charity No: SC007116

Trustees Annual Report and Accounts
For the Year Ended 31st December 2024

Reference and Administrative Information

Charity Name: Lockerbie Dryfesdale, Hutton, Corrie and Applegarth Church of Scotland

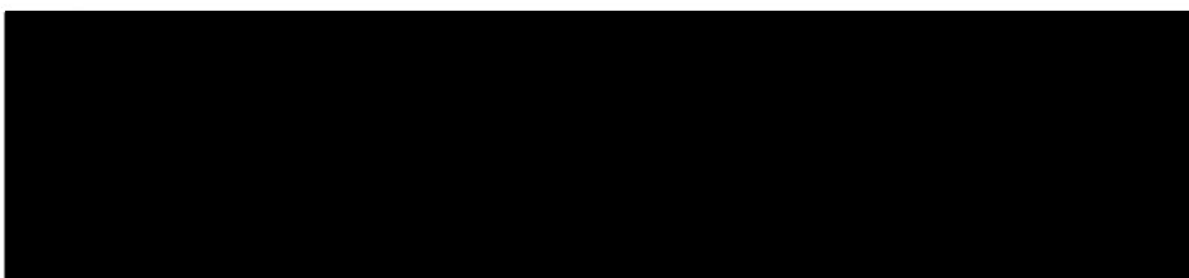
Charity Registration Number: SC007116

Congregation Reference Number: 70426

Contact Address: [REDACTED]

Trustees

The following served as Charity Trustees from 1st January 2024 – 31st December 2024



There were no other Charity Trustees who served during the year.

Principal Office-Bearers

Minister: [REDACTED]

Session Clerk: [REDACTED]

Church Treasurer: [REDACTED]

Independent Examiner



Bankers

Bank of Scotland

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) adopted on 9th October 2007.

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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets six times a year is responsible for the spiritual and temporal affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and 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.

Services are held in Dryfesdale Church (Hall) every Sunday at 10.15am. On the 5th Sunday of the month there will be a united Service held alternatively in Lochmaben Church or Lockerbie Dryfesdale, Hutton, Corrie and Applegarth Church. Additional services are held at Easter and Christmas. There is a Guild and a Fundraising Group.

Achievements and Performance

Sunday morning worship is attended by approximately 50 people in Dryfesdale Church with more attending special events. There is an active guild with 29 members. We are greatly indebted to the Fundraising Group for the extra income they raise through various events throughout the year.

Financial Review

The main source of income is by direct giving. Members support the Church in various ways including freewill offering envelopes and standing orders with the main balance coming from the open plate, church boxes and donations. Members are actively encouraged to sign Gift Aid forms.

General unrestricted undesignated income for the year was £68,987 (includes a £12,000 claim from the Church of Scotland fabric fund for repairs required to the Manse) and general, unrestricted undesignated expenditure was £62,956. There were no legacies in the year.

Unrestricted, undesignated general funds rose from £448,676 to £459,959 as at 31st December 2024. However, this does not include the current value of the investments which was £320,725 as at 31st December 2024 (value of initial investment was £350,000).

Unrestricted designated funds (Guild) totalled £1,285 at the year end.

Restricted funds balance was £2,807 as at 31st December 2024 which represented the amount remaining from a legacy received which was to be used for maintenance, repair and / or restoration of Hutton & Corrie Church.

Reserves Policy

It is the Trustees' policy to hold reserve funds to cover major fabric repairs, other exceptional expenditure and future shortfalls.


Details of Consolidated Fabric funds held by the general trustees are detailed in Appendix 1.

Unrestricted reserves as at 31st December 2024 were as follows: General Fund £459,959 Designated Guild Fund £1,285. Designated Friendship Fund £ 0 and designated Sunday School Fund £0

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable and 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 Investments (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.



Session Clerk

Date 11th March 2025