

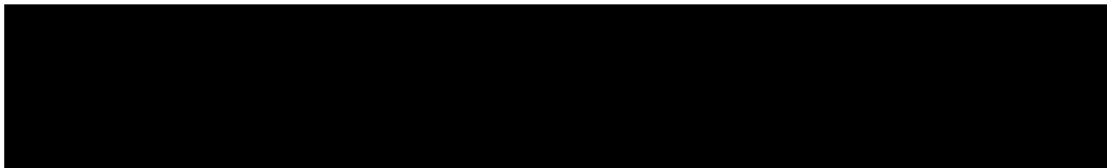
# CHANNELKIRK & LAUDER CHURCH

Lauder Church 18/5/25

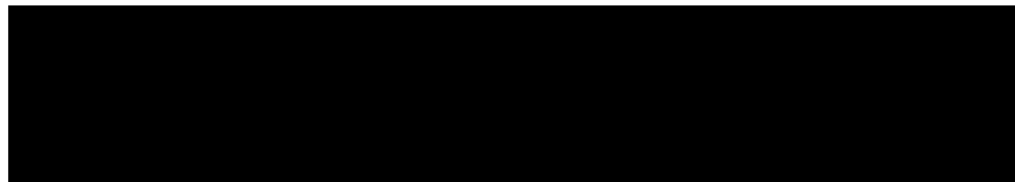
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## STATED ANNUAL MEETING OF THE CONGREGATION FOR THE YEAR ENDED 31 DECEMBER 2024

### Trustees Report: REFERENCE and ADMINISTRATIVE INFORMATION



#### Trustees



11 Elders at the end of the year (31 December 2024).

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## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution of the Church of Scotland and the Acts and Regulations of the General Assembly.

### **Recruitment and Appointment of Trustees:**

The Elders of the Church, appointed by the congregation on nomination by the Kirk Session, are chosen from those members who are considered to have the appropriate gifts and skills.

- **Organisational Structure:**

The Elders form the Kirk Session, as the principal court of the church responsible for the spiritual and temporal business, through which all decisions are taken. Four key Teams underpin the work of the Kirk Session - Finance and Fund raising, Worship, Mission and Stewardship, Pastoral Care. Each Team works to approved delegated powers as directed by the Kirk Session and is reviewed from time to time.

Each Team has the authority to co-opt church members with particular skills and interests particularly on matters of Worship, Finance, Fabric, Stewardship, Safeguarding, Publicity, Youth Work, Fellowship and Fundraising.

The Session employs three members of staff, namely an organist and two cleaners.

- **Objectives and Activities:**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. 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 and various ecumenical bodies in Scotland and beyond.

The principal work and objectives of the church lie in pastoral care, evangelism and Christian Education. The vision of the Church of Scotland is to be a church which seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities.

Everyone is welcome to worship with us and to participate in all church activities. As a Reformed Presbyterian Church the basis of our faith is the Word of God as contained in the Bible. We believe in one God – the Father, the Son and the Holy Spirit. Our aim is to follow the teaching and example of Jesus Christ through whose life, death and resurrection we come to know, love and worship God. We seek to do this through love and practical care for each other and those we encounter in our daily lives. We observe the two sacraments of Baptism and Holy Communion. We baptise believing adults and the children of Christian families. Christians of any denomination are welcomed to Holy Communion. Channelkirk and Lauder Church supports the following groups and activities as part of, or in support of, the work of the church: - Worship and Special Services, Praise Band, Mums4Mums, Bright Ideas, Lauder Art Group, the Guild, (since Dec 2024 closed), Social Events, the Parish Treat, the Doughty Bequest and Public Engagement including community events, our Website and Newsletters.

Throughout the year, members have donated used postage stamps which are sold to the World Mission Stamp Appeal to support the 30 boys aged about 12 years, who are looked after in the Mount Olivet Boys' Home in Jamaica. Reading glasses have also been donated for recycling.

### **Praise Band**

Members have provided the music at occasional services at both Channelkirk and Lauder. The band is open to all who play any sort of musical instrument and it is encouraging to see some of our younger people take part confidently, and to continue to want to do so when returning from University.

**Special occasions** including Doors Open Days, Lauder Common Riding and Christmas events such as the Carol and a pint continue to involve members of the church in the community.

### **Art Group**

We meet in Church Centre, Lauder every Thursday morning, from 9.30-12noon. New members are

always welcome no matter if you are a beginner or a professional artist. Members can work individually on topics and materials of their choice which they feel more comfortable with. On occasion we have workshops where members share different ideas, and in April we have our annual local Exhibition with the Bright Ideas Group to show off the work we have achieved during the year.

#### **Mums 4 Mums Group**

The group is a friendly place for mummies (or other carers) and babies under the age of 1 to meet for a cuppa and a chat every Wednesday between 10 and 12 noon. We have lots of toys for the babies to play with. Some weeks we get the paints out and make cards – even for Mother's day! It is always very relaxed and informal and we welcome new members.

#### **Bright Ideas**

Bright Ideas have had another busy year knitting hats, toys, blankets etc and selling these at the Macmillan coffee mornings and the Borders General Hospital and Marie Curie shop.

#### **Walk with St. Cuthbert the Shepherd**

This year, with the Way-marked route finalised and registered with Scottish Borders Council, the group completed a celebratory walk, leaving the route permanently available to all to enjoy for years to come.

#### **Channelkirk & Lauder Church Guild**

The Guild group leadership could no longer continue their role and without able people to take over, the Guild made a difficult decision to close in late 2024.

Appreciation:

**Sincere appreciation is expressed to all who have contributed to the wider work of the church, in particular to our Treasurer, the Worship, Pastoral, Mission and Stewardship teams; Sunday Club leaders, members of the Guild and the Choir; our Caretakers and Organist. Many others have worked without mention throughout the year, and many have undertaken a set, short-term task with grace and endeavour. Thank you to you all.**

### **Appreciation**

Sincere appreciation is expressed to all who have contributed to the wider work of the church, in particular to our Treasurer, the Worship, Pastoral, Mission and Stewardship teams; members of the Guild and our Cleaners and Organist; Bright Ideas. Many others have worked without mention throughout the year and many have undertaken a set, short-term task with grace and endeavour. Thank you to you all.

### **Our Ministry leadership**

July 2024 saw the end of the time that our Interim Minister, [REDACTED], had led our congregation after Session had worked with the Transition steering group and Place for Hope. We had been blessed for two years, and she had a grand sending-off summer party with a large leaving present in gratitude for all the hard work and effort she had spent since 2022. Presbytery appointed a locum Minister, [REDACTED], to continue that work while a Nominating Committee was put together, the Church having been given leave to look for a 0.5 whole-time-equivalent Minister.

### **Statement of Trustees' Responsibilities**

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. Elders, as Trustees, 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.

[REDACTED] : Session Clerk and [REDACTED] : Treasurer.

### **Independent Examiner's Report to the Trustees of Channelkirk and Lauder Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out hereafter with explanations (Appendix 1 refers to funds held on behalf of the congregation by the Church of Scotland General Trustees and Appendix 2 refers to the Budget for 2020)

### **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 Charity 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**

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

September 2025

## **Financial Review**

### **Receipts & Payments**

Income from donations decreased by 8% in 2024. There was no fundraising. Expenditure on charitable activities decreased by 24%. Giving to Grow contributions decreased by 22%. Minister's costs including travel were static. The constant expenditure continues to be the staffing costs. The net position is down slightly but we have not drawn down any monies from our revenue account in 2024.

### **Funds**

There had been a significant downturn in stock market performance during 2022 as we had been warned by the 121 Commissioners but this slowed in 2023 and continues to have effect in 2024. The **Doughty Fund** and the **Designated Fabric Fund**, set up for small-scale capital projects, increased slightly in market value. The **General Income Fund** reduced. However the Combined General and Tosh **Growth** fund significantly increased (9%).

### **Reserves Policy**

The Board reviews its reserves policy each year. Reserves are needed to allow the work and witness of the Church to be maintained in a planned way and to enable long-term commitments to be met, whilst recognising that the principle source of income, the offerings of members, cannot be guaranteed and may fluctuate from year to year. The current policy is that reserves should be sufficient to cover foreseeable capital expenditure and six months' ordinary expenditure.

At the year end the church held unrestricted cash funds of nearly £5000 (2023: £10,000) which, together with investments in Church of Scotland Investment Trusts of £8,000 makes over £13,000, representing 42% of six months expenditure, but this is not including restricted funds which can be drawn on as long as the restriction criteria are met and money in the revenue account (£28,000). This has interest from the consolidated fund added as well as money from renting of the manse, which offset the rent for the cottage for the interim minister.

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██████████ : Session Clerk and ██████████ : Treasurer.



**RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024**

| <b><u>Receipts</u></b>                                   |          | <b>Unrestricted<br/>2024</b> | <b>Restricted<br/>2024</b> | <b>Endowment<br/>2024</b> | <b>Total<br/>2024</b> | <b>Total<br/>2023</b> |
|--|----------|------------------------------|----------------------------|---------------------------|-----------------------|-----------------------|
| Donations  | <b>3</b> | 50,050                       | -                          | -                         | 50,050                | 54,344                |
| Activities for<br>Generating Funds                       |          | -                            | -                          | -                         | -                     | 2,441                 |
| Bank & Deposit<br>interest                               |          | 677                          | 47                         | 4                         | 728                   | 503                   |
| Investment<br>income(dividends<br>)                      |          | 3,916                        | -                          | 2990                      | 6,906                 | 5,802                 |
|  |          | 54,643                       | 47                         | 2,994                     | 57,684                | <b>63,090</b>         |
| Weddings &<br>Funerals                                   |          | 450                          | -                          | -                         | 450                   | 900                   |
| Rental of<br>premises                                    |          | -                            | -                          | -                         | -                     | 150                   |
| Sale of assets   |          | -                            | -                          | -                         | -                     | -                     |
| Insurance Claim  |          | -                            | -                          | -                         | -                     | -                     |
| Receipts from<br>General Trustees                        |          | -                            | -                          | -                         | -                     | 17,401                |
| Legacy   |          | -                            | -                          | -                         | -                     | -                     |
| <b><u>Total Receipts</u></b>                             |          | 55,093                       | 47                         | 2,994                     | 58,134                | <b>81,541</b>         |
| <b><u>Payments</u></b>                                   | <b>4</b> |                              |                            |                           |                       |                       |
| Costs of<br>generating funds                             |          | (63)                         | -                          | -                         | (63)                  | 219                   |
| Charitable<br>activities                                 |          | (60,631)                     | (120)                      | (2,002)                   | (62,753)              | 82,165                |
| Other payments   |          | -                            | -                          | -                         | -                     | 141,635               |
| <b><u>Total Payments</u></b>                             |          | (60,694)                     | (120)                      | (2,002)                   | (62,816)              | 224,019               |
| <b>Excess of Receipts over<br/>Payments for the year</b> |          | (5,601)                      | (73)                       | 992                       | (4,682)               | (142,478)             |

**STATEMENT OF BALANCES AS AT 31 DECEMBER 2024**

|   | Unrestrict<br>ed<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2024 | Total<br>2023 |
|---|---------------------------|---------------------|--------------------|---------------|---------------|
| <b><u>Bank &amp; Deposit Balances</u></b>     | <b>£</b>                  | <b>£</b>            | <b>£</b>           | <b>£</b>      | <b>£</b>      |
| Bank & deposit balances brought forward       | 10,762                    | 24,956              | 3,034              | <b>38,752</b> | 181,230       |
| <b>Movement in year:</b>                      |                           |                     |                    |               |               |
| Excess of Receipts over Payments for the year | (5,601)                   | (73)                | 992                | (4,682)       | (142,478)     |
| Bank & deposit bals c/fwd                     | 5,161                     | 24,883              | 4,026              | 34,070        | 38,752        |
| <b>Investments at market value</b>            |                           |                     |                    |               |               |
| Costs 196,223<br>[7,597+138,144+46,994+3,488] | 8,240                     | 159,306             | 55,112             | 222,658       | 208,588       |

These accounts were approved by the Kirk Session on

 (signed) Session Clerk  
 (signed) Treasurer

For and on behalf of the Kirk Session



## Notes to the Accounts

### 1. Trustee Remuneration and Related party Transactions

None

### 2. Movement of Funds

|                           | At 1 Jan<br>2024 | Incoming<br>Resources | Outgoing<br>Resource<br>s | Transfe<br>rs | Gains/<br>Losses | At 31<br>Dec<br>2024       |
|---------------------------|------------------|-----------------------|---------------------------|---------------|------------------|----------------------------|
| Endowment funds           | £                | £                     | £                         | £             | £                | £                          |
| The Doughty<br>Bequest    | 56,740           | 2994                  | (2002)                    | -             | 498              | 58,230                     |
| <b>Restricted funds</b>   |                  |                       |                           |               |                  |                            |
| Tosh<br>bequest           | 153,837          | -                     | -                         | -             | 13,498           | 167,33<br>5                |
| Organ Fund                | 1,481            | 47                    | (120)                     | -             | -                | <b>1,408</b>               |
| Upkeep<br>Tombstones      | 248              | -                     | -                         | -             | -                | <b>248</b>                 |
|                           | <u>155,566</u>   | <u>47</u>             | <u>(120)</u>              | <u>-</u>      | <u>13,498</u>    | <u><b>168,99<br/>1</b></u> |
| <b>Unrestricted funds</b> |                  |                       |                           |               |                  |                            |
| General<br>Fund           | 6,772            | 53,690                | (59,634)                  | 200           | -                | 1,028                      |
| Designated<br>Fabric Fund | 11,878           | 305                   | -                         | -             | 50               | 12,233                     |
| Designated<br>Flower Fund | -                | -                     | -                         | -             | -                | -                          |
| Guild                     | 2,513            | 735                   | (1060)                    | (200)         | 23               | 2,011                      |
| Parish<br>Support<br>Fund | 1,703            | -                     | -                         | -             | -                | 1,703                      |
| Ministers<br>Fund         | 12,164           | 363                   | -                         | -             | -                | 12,527                     |
|                           | <u>35,030</u>    | <u>55,093</u>         | <u>(60, 694)</u>          | <u>-</u>      | <u>73</u>        | <u>29,502</u>              |

|                    |                |               |                 |          |               |                |
|--------------------|----------------|---------------|-----------------|----------|---------------|----------------|
| <b>Total funds</b> | <b>247,335</b> | <b>58,134</b> | <b>(62,816)</b> | <b>-</b> | <b>14,070</b> | <b>256,723</b> |
|--------------------|----------------|---------------|-----------------|----------|---------------|----------------|

## 2.Movement of Funds (continued)

### **Purpose of the Endowment Fund:**

The Doughty Bequest is invested in the names of the Minister and the Session clerk for the benefit of the young of the parish. Net annual income is used to provide funds for the Parish Annual Christmas Treat, Sunday Club Resources, Channelkirk and Lauder Primary Schools Residential Excursions and presentations a High School tie for P7 pupils, homework bags, stationery packs and water bottles for Primary 1 pupils at both Primary Schools. In addition small grants are awarded where possible on application to the Elders of Channelkirk and Lauder Church, the Doughty Trustees.

### **Purpose of Restricted Funds:**

The Organ Fund is used to maintain the organ and to support the development of music in our worship.

A small fund is available for the upkeep of tombstones.

The Tosh fund is a legacy fund.

### **Purpose of specific Unrestricted funds**

The purpose of the Minister's Fund is to improve the quality of worship.

The Parish Support Fund was created in 2014 in support of the more vulnerable in the parish.

### 3. Analysis of Donations

|  | Unrestricted<br>Funds<br>2024 | Restricted<br>Funds<br>2024 | Endowment<br>Funds<br>2024 | Total<br>2024 | Total<br>2023 |
|--|-------------------------------|-----------------------------|----------------------------|---------------|---------------|
|  | £                             | £                           | £                          | £             | £             |
| WFO Scheme (non-Gift Aid)              | 3,364                         | -                           | -                          | 3,364         | 3,335         |
| Gift Aid                               | 30,514                        | -                           | -                          | 30,514        | 30,603        |
| Tax recovered on Gift Aid<br>Donations | 8,662                         | -                           | -                          | 8,662         | 13,055        |
| Ordinary Offerings (Open<br>Plate)     | 5,547                         | -                           | -                          | 5,547         | 5,217         |
| Other Offerings, Donations,<br>etc.    | 1,370                         | -                           | -                          | 1,370         | 1,045         |
| Guild                                  | 593                           | -                           | -                          | 593           | 1,089         |
| <b>Total Receipts</b>                  | <b>50,050</b>                 | <b>-</b>                    | <b>-</b>                   | <b>50,050</b> | <b>53,344</b> |

### 4. Analysis of Payments

|                                  | Unrestricted<br>Funds<br>2024 | Restricted<br>Funds<br>2024 | Endowment<br>Funds<br>2024 | Total<br>2024 | Total<br>2023 |
|----------------------------------|-------------------------------|-----------------------------|----------------------------|---------------|---------------|
| <b>Costs of generating funds</b> |                               |                             |                            |               |               |
| <b>Donation Envelopes</b>        | <b>63</b>                     | <b>-</b>                    | <b>-</b>                   | <b>63</b>     | <b>219</b>    |
|                                  |                               |                             |                            |               |               |
|                                  |                               |                             |                            |               |               |
| <b>Charitable Activities</b>     |                               |                             |                            |               |               |
| Giving to Grow                   | 23,846                        | -                           | -                          | 23,846        | 30,533        |
| Manse refurbishment              | -                             | -                           | -                          | -             | -             |

|  |               |            |   |        |                |
|--|---------------|------------|---|--------|----------------|
| Presbytery Dues                        | 1,050         | -          | - | 1,050  | 629            |
| Minister's expenses (incl Council tax) | 10,652        | -          | - | 10,652 | 10,739         |
| Other staffing costs                   | 11,051        | -          | - | 11,051 | 9,821          |
| Fabric repairs & maintenance           | 562           | -          | - | 562    | 7,113          |
| Insurance claim                        | -             | -          | - | -      | 5,460          |
| Other buildings costs                  | 9,851         | -          | - | 9,851  | 6,048          |
| Organ & Music                          | -             | 120        | - | 120    | -              |
| Other expenses +guild                  | 2,359+1260    | -          | - | -      | 11,822         |
|  | <b>60,631</b> | <b>120</b> |   |        | <b>82,165</b>  |
| <b>Other payments</b>                  |               |            |   |        |                |
| Purchase of assets                     | -             | -          | - | -      | 141,488        |
| Purchase of investments                | -             | -          | - | -      | -              |
| Printing                               | -             | -          | - | -      | 147            |
| <b>Total Payments</b>                  | <b>60,694</b> | <b>120</b> |   |        | <b>224,019</b> |

## 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. Stipends are paid in accordance with the national stipend scale which is related to years of service. Minimum stipend £31,642; maximum stipend in 5<sup>th</sup> and subsequent years of service £38,884. We aspire to meet our costs in full but our present contribution to the National Stipend Fund does not cover the costs of a minister and we pay 78%. We had an interim ministry until July and then commenced a locum ministry.

6. Collections for Third Parties

|                        | 2023  | 2024   |
|------------------------|-------|--------|
|                        | £     | £      |
| -                      |       |        |
| Macular Degeneration   | -     | 1,248  |
| Lauder Larder          | 235   | 364    |
| Poppy Scotland         | 254   | 291    |
| Lebanon Appeal         | -     | 196    |
| Life and Work          | 252   | 210    |
| Christian Aid          | 316   | 921    |
| Shelter                | -     | 812    |
| (Walk with St Cuthbert | 1,645 | 1,552) |
| (                      |       | 1100)  |
|                        | 847   | 4,042  |

## Appendix 1

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES.

| Capital Fund                                |                                  | 2024          | 2023       |
|---|----------------------------------|---------------|------------|
| Income                                      |                                  | -             | -          |
| Expenditure                                 |                                  | -             | -          |
| Excess Income / (Expenditure)               |                                  | -             | -          |
| Fund Balance at 1st January at cost         |                                  | 61,233        | 59,498     |
| Credit Balances held at 31 December at cost |                                  | 61, 233       | 61,233     |
| Market Value of Balances at 31 December     |                                  | <b>89,635</b> | 85,398     |
| Revenue Fund                                |                                  |               |            |
| Income                                      | Manse rent                       | 9,220         | 8,790      |
|   | Dividends on Capital/Income Fund | 2,187         | 2,732      |
|   | Interest on Revenue/Deposit Fund | 1,042+1,076   | 932        |
|   |                                  | 13,525        | 12,455     |
| Expenditure (manse, agent, admin)           |                                  | 4,821         | 17,401+480 |
| Excess Income / (Expenditure)               |                                  | 8,704         | (5,426)    |
| Fund Balance at 1st January                 |                                  | 19, 779       | 25,206     |
| Fund Balance at 31st December               |                                  | 28,483        | 19,779     |

## **Independent Examiner's Report to the Trustees of Channelkirk and Lauder Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out hereafter with explanations (Appendix 1 refers to funds held on behalf of the congregation by the Church of Scotland General Trustees and Appendix 2 refers to the Budget for 2020)

### **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 Charity 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**

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

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have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

