

Dryburgh District Churches

(Church of Scotland)

TRUSTEES REPORT

and

CONGREGATIONAL ACCOUNTS

(Year ended 31 December 2024)

Congregation No: 040296

Charity No: SC010210

Reference and Administrative Information

Charity Name: Dryburgh District Churches (Church of Scotland)

Charity Registration Number: SC010210

Website: www.dryburghdistrictchurches.org

Contact Address: Alderwood
Main Street
St. Boswells

Trustees

Minister:
Rev S W Moir

Elders:

Officials

Church Treasurer:
Session Clerks:

Independent Examiner:

Bankers:

Bank of Scotland, Channel Street, Galashiels BX2 1LB

Dryburgh District Churches (Church of Scotland)
Charity Number SC010210

Trustees Annual Report
Year ended 31 December 2024

Governing Document:

The Church is administered in accordance with the Unitary Constitution.

Recruitment and Appointment of Trustees:

The Kirk Session consists of the Minister, [REDACTED] together with the elders of the congregation. Elders are chosen from those members of the congregation who are considered to have gifts and skills appropriate to this calling and are ordained for life.

Organisational Structure:

The Kirk Session is chaired by the Minister and is responsible for spiritual matters and for the management and administration of the Church. In March 2021 the Linked Charge of Maxton and Mertoun, Newtown and St.Boswells became a United Charge - Dryburgh District Churches.

During 2024, the Kirk Session met four times. The Kirk Session is divided into sub committees consisting of Finance, Property, Stewardship, Fundraising and Mission and Outreach, which meet individually and present reports to the Kirk Session for consideration and discussion.

In June, Long Service certificates were presented to six elders who had given a total of 24 years of service to the Church.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

During the year we continued the pattern of one service each Sunday in our Churches, rotating round the three parts of our Charge – Maxton & Mertoun, Newtown or St Boswells. For those unable to attend worship in person, Sunday morning services are still being streamed live on Facebook. Worship on Wednesday in the Church Hall in St Boswells continued monthly. Weekly 'Tea and Chat' afternoons in the Church Hall in St Boswells, continue to be well attended. Our early morning Easter Sunday service in the grounds of Dryburgh Abbey took place again in 2024.

Messy Church Play continues twice a month in the Church Hall in St Boswells and is very well supported. An additional event was held in Newtown Community Wing during the Easter Holidays. The 'Come and Sing' Community Choir continues to meet weekly in Newtown Community Wing and is thriving with an increase in attendance. The choir sang on Remembrance Sunday in Newtown Community Wing following the Act of Remembrance at the War Memorial. The Community Lunch Club continues to meet twice a month in the Church Hall in St Boswells and numbers are increasing.

During May to August, we were fortunate to have secured funding from the Presbytery of Lothian and Borders to engage an Intern in order to carry out two important pieces of work. These projects were carried out by [REDACTED] candidate for ministry, who had been on placement in the Charge. The first piece of work was a Community Listening Survey carried out in Newtown, initially focussing on the new housing developments, but widened to include people who attended events in the Community Wing as well as members of the Church. [REDACTED] along with an elder of the Charge, visited every home in the new development and there was a range of responses. The aim of the Survey being to better understand the needs and desires of local residents and how the church could better serve the community. A report was then produced by Greg for the Kirk Session.

The second project was a Holiday Club, held twice weekly over 4 weeks during the summer holidays. There was a range of activities each week and the children, along with parents/carers, were very positive in their response to the team which was led by [REDACTED] each week. As one of the aims of this project was to alleviate food poverty during the school holidays, each day the club met, lunch for everyone who came along was integral to the day and of course was free.

We are very grateful to Lothian and Borders Presbytery for the grants which made these two ventures possible, to local businesses for their sponsorship and to everyone who helped and supported Greg in any way.

After a break because of Covid, St.Boswells Church again opened its doors to the public, 3 days per week beginning in June and continuing until Christmas. It will resume in April 2025.

Donations received during Easter week were donated to the 'Talking Newspapers' Charity. During Christian Aid week funds were raised from the proceeds of a special Coffee Morning, the sale of 'squares' for a Spring Hamper, and a 'Big Brekkie'. Christian Aid Donation envelopes were also available in all the churches. During our Harvest season in October, donations of foodstuffs collected by the children in our local primary schools were distributed to local foodbanks. Cash donations were given to Royal Scottish Agricultural Benevolent Institution and donations of flowers were distributed throughout the parish. The congregation and local community again supported the annual Blythwood Shoebox Appeal as well as supporting the World Mission Stamp Appeal. Special collections during the Christmas season were donated to Aberlour, Scotland's Children's Charity.

We are very appreciative of the support from Church members and the community for our fund raising events again during 2024 as Church finances continue to be depleted. Events included Coffee Mornings, a plant sale, a Christmas Fair, regular quizzes and Strawberry Teas.

Regular outgoings from the church finances still had to be met. Regular income from members continues to be lower than previous years, although donations made by members with regular Standing Orders through their bank accounts were hugely appreciated. The continued use of Freewill offering envelopes was encouraged and the option for using them was taken up by many members, in addition to many individual 'one-off' donations.

██████████ is chaplain to the two local Primary Schools and regularly attends school assemblies.

During 2024, ██████████ conducted 4 baptisms, 2 weddings and 13 funerals in the Charge.

Achievements and Performance:

The Kirk Session has continued to meet its responsibilities for the maintenance of congregational properties – Maxton Kirk, Mertoun Kirk, Newtown Church, St Boswells Church, the Church Hall in St Boswells and the Manse.

Stewardship:

The Trustees are pleased to acknowledge the large number of individuals upon whom the on-going life of the congregation depends and who generously give their time and ability in a variety of ways.

Financial Review:

Expenditure during the year totalled £63,083 (2023 - £71,197). These figures include items paid for from accounts held on behalf of Dryburgh District Churches by the General Trustees of the Church of Scotland. Major items included the Giving to Grow Allocation of £22,436 (2023 - £24,138); Fabric Repair & Maintenance of £4,434 (£9,208) Heating & Lighting of £4,990 (£5,632) and Insurance of £6,876 (£6,620).

Total income for the year amounted to £58,301 (2023 - £71,150) Again, these figures include income from accounts held on behalf of Dryburgh District Churches by the General Trustees of the Church of Scotland. Major areas of income included Gift Aid (with tax rebates) amounting to £27,215 (2023 - £27,438), Freewill & Open Plate Offerings of £3,165 (£3,853); Donations, etc of £2,448 (£3,205) and Rental for Use of Premises of £2,755 (£2,880).

Some funds are held and administered by the Trustees of the Church of Scotland. At 31 December 2024 these included various funds in the Church of Scotland Investors Trust Growth Fund valued at £66,167, and various funds held in the Church of Scotland Investors Trust Income Fund, valued at £35,093. These funds include a Legacy Fund, valued at £9,812. The Working Fund, held locally, also includes an amount of £4,285 as Legacy Funds. Capital and Revenue Accounts (as shown in the Appendix to this report) relating to Fabric Expenditure are also held by the Church of Scotland General Trustees - the relevant figures are included in the General Trustees' accounts.

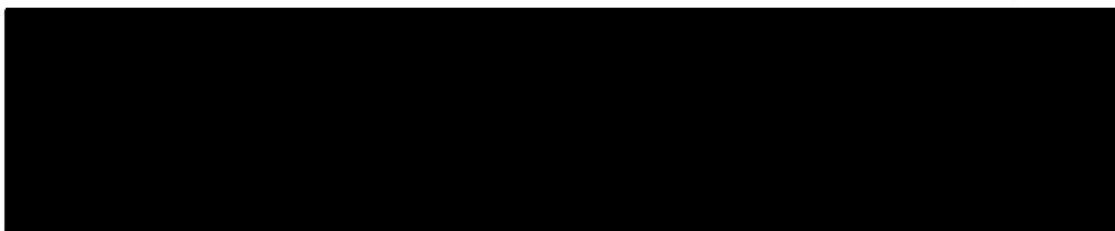
Reserves Policy:

The Kirk Session reviews its reserves from time to time; its current policy is that general revenue reserves should be sufficient to provide for at least six months ordinary expenditure plus any foreseeable commitments. This is to ensure that sufficient funds are available to continue the work of the Church in the event of a sudden reduction in income. As indicated above, such reserves comprise (excluding restricted funds) funds held on behalf of the Congregation by the Church of Scotland Investors Trust, currently valued at £15,147. Reserves are also held in respect of fabric matters by the Church of Scotland General Trustees. Consequently Reserves are considered adequate but it should be borne in mind that withdrawals from these reserves are now at least £10,000 a year at a time of rapidly rising prices.

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 detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

A large black rectangular box redacting the signature of the trustee.

Date: 18 February 2025

**Dryburgh District Churches, Church of Scotland
SC010210**

Independent Examiner's Report to the Trustees of St Boswells Parish Church

I report on the accounts of the charity for the year ended 31 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 requirements of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

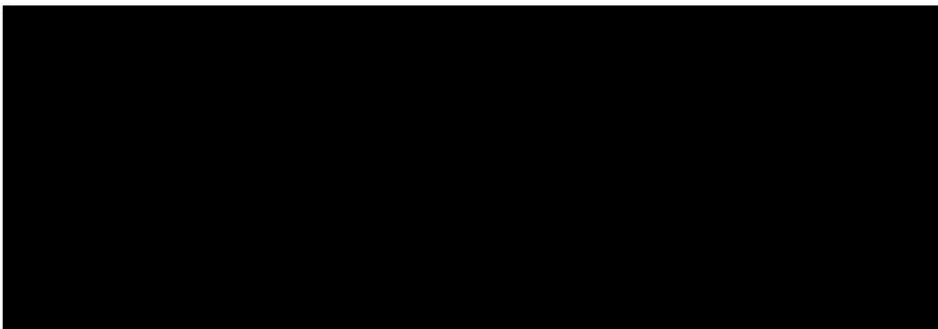
Basis on Independent Examiner's Statement

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.



DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

ALL individual figures are rounded to the nearest pound. Hence rows and columns may not always summate exactly to the totals shown

Receipts and Payments Account **For the Year ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Receipts					
Donations	3	32,829	0	32,829	34,497
Legacies		208	0	208	0
Activities for Generating Funds	4	3,064	0	3,064	4,683
Investment Income		2,772	0	2,772	2,331
		38,872	0	38,872	41,511
Rental of Premises		2,755	0	2,755	2,880
Receipts from General Trustees Funds held by Church of Scotland	6	0	10,001	10,001	19,109
Other Receipts	5	5,302	1,372	6,674	7,650
TOTAL RECEIPTS		46,929	11,373	58,301	71,150
Payments					
Costs of Generating Funds	7	531	0	531	469
Charitable Activities	8	59,410	2,792	62,202	70,428
Governance Costs	9	350	0	350	300
TOTAL PAYMENTS		60,291	2,792	63,083	71,197
Excess of Receipts over Payments for year before transfers		-13,363	8,581	-4,781	-48
Transfers between funds	2	0	0	0	0
Excess of Receipts over Payments for year		-13,363	8,581	-4,781	-48

DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

Statement of Balances - As at 31 December 2024

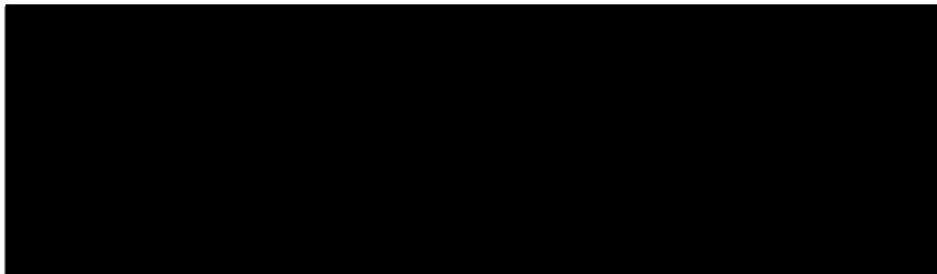
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances (Note 2)				
Bank & Deposit Balances brought forward	27,963	10,738	38,700	38,748
Movement in Year:				
Excess of Receipts over Payments for year	-13,363	8,581	-4,781	-48
Bank & Deposit balances carried forward	14,600	19,319	33,919	38,700

	Units	Purchase Cost £			
Investments at Market Value					
<i>Investors Trust Growth Fund</i>	1538	6,317	9,812	9,812	8,957
Legacy Fund	8833	22,629	56,355	56,355	51,496
General Purposes Fund		28,946	66,167	66,167	60,463
<i>Investors Trust Income Fund</i>					
Fabric Fund	67	643	741	741	734
General Purposes Fund	2565	28,918	28,369	28,369	28,112
Charitable Purposes	541	6,407	5,983	5,983	5,929
		35,969	28,369	6,724	35,093
		64,915	94,536	6,724	101,260
Total					95,239

	£
Major Assets	
Gift Aid tax receivable	5,200
Total	5,200

The Notes on pages 10-12 form an integral part of these accounts.

The accounts were approved by the Kirk Session on 18 February 2025



DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

Notes to the Accounts For the year ending 31 December 2024

Note

1 Trustee Remuneration and Related Party Transactions

During the year [REDACTED] Minister, received £960 (2023 - £2003) as reimbursement for travel, stationery and incidental expenditure. Five other trustees received a total of £972 (2023 - £1339) as reimbursement for expenditure incurred on behalf of the Church

2 Movements in Funds

	At 01 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
Working Fund (unrestricted)	8,102	45,632	59,812		-6,078
Other Unrestricted funds					
Designated Reserve Fund (GP)	14,394	753			15,147
Designated Legacy Fund (cash)	4,077	208			4,285
Designated Choir Fund	1,389	336	480		1,246
Sub Total	27,963	46,928	60,291	0	14,599
Restricted funds					
Consolidated Fabric Fund withdrawals		10,001			10,001
Christmas Fund	50				50
Assistance to Minister	423		423		0
Kirk Session Trust	9,494	325	1,372		8,446
Lunch Club	771	1,047	996		822
Sub Total	10,738	11,373	2,792	0	19,319
Totals	38,700	58,301	63,083	0	33,919

Purposes of Designated Funds

(Designated Funds are those which the trustees have resolved to apply for specific purposes but which may be transferred to other purposes of the Charity at the discretion of the Trustees.)

The Reserve Fund comprises funds set aside for expenditure not covered by income.

The Legacy Fund comprises money left as legacies for the Trustees to utilise at their discretion.

The Choir Fund comprises money collected to support the Community Choir

Purposes of Restricted Funds

(Restricted funds are those which can only be utilised for the purposes identified.)

The Christmas Fund is for replacement of current Christmas figures.

The fund for Assistance to the Minister provides for qualified assistance, established by a reduction from the Give to Grow payment allocation. This fund ceased at the end of 2023, but has a carry-over payment in 2024.

The Kirk Session Trust provides funds for the immediate use of the Minister in conjunction with the Session Clerks, at their discretion.

The Lunch Club fund supports the Community Lunch Club.

3 Analysis of Donations

WFO
Gift Aid Donations
Gift Aid tax recovered
Ordinary Offerings (Open Plate)
Other Offerings, donations, etc
Total

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
£	£	£	£
1,976	0	1,976	2,547
20,895	0	20,895	20,931
6,320	0	6,320	6,507
1,189	0	1,189	1,306
2,448	0	2,448	3,205
32,829	0	32,829	34,496

4 Activities for Generating Funds

Regular Fund-raising
Other Fund-raising
Total

£	£	£	£
1,805	0	1,805	2,593
1,259	0	1,259	2,090
3,064	0	3,064	4,683

Note

5 Other Receipts

From Congregational Organisations
Weddings and Funerals
Lunch Club receipts
Guild receipts
Kirk Session Trust
Other income*

Total

**Includes - Special Collections, Advertising, Choir & Holiday Club*

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
£	£	£	£
800	0	800	1,108
50	0	50	1,180
0	1,047	1,047	1,564
0	0	0	76
0	325	325	1,242
4,452	0	4,452	2,479
5,302	1,372	6,674	7,650

6 Transfer from Church of Scotland held funds

Insurance (ex Con.Fabric Fund)
Fuel costs, etc (ex Con. Fabric Fund)
Fire Protection Maintenance (ex Con. Fabric Fund)
Electrical/Heating Maintenance (ex Con.Fabric Fund)
Roofing Maintenance (ex Con.Fabric Fund)
Grounds Maintenance (ex Con.Fabric Fund)
General (ex Gen.Purposes Fund)

5,860	0	5,860	5,691
0	0	0	3,417
546	0	546	
1,182	0	1,182	
435	0	435	
1,978	0	1,978	
0	0	0	10,001
10,001	0	10,001	19,109

Analysis of Payments

7 Costs of generating funds

Fundraising Expenses
Offering envelopes
Total

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
£	£	£	£
143	0	143	70
388	0	388	399
531	0	531	469

8 Charitable Activities

Giving to Grow
Presbytery Dues
Minister's Expenses
Pulpit Supply
Other support costs
Fabric Repairs & Maintenance (*see page 12)
Church Equipment
Council Tax
Manse Grounds cost
Heating & Lighting
Insurance
Organ & Pianos
Printing, stationery, postage, etc
Lunch Club
Guild
Kirk Session Trust
Other Expenses**
Total

£	£	£	£
22,436	0	22,436	24,138
931	0	931	629
1,730	0	1,730	2,003
700	0	700	0
5,996	423	6,419	11,529
4,434	0	4,434	9,208
505	0	505	75
2,241	0	2,241	2,186
170	0	170	138
4,990	0	4,990	5,632
6,876	0	6,876	6,620
770	0	770	588
3,413	0	3,413	3,326
0	996	996	1,344
0	0	0	572
0	1,372	1,372	955
4,220	0	4,220	1,483
59,410	2,792	62,202	70,427

*** Includes - Website, Disbursement of Special Collections, Copyright, Choir, Holiday Club, etc.*

* **Fabric Repairs & Maintenance**

Church Buildings	£
Gas service	366
Oil Boiler Service	149
Roofing maintenance	175
PAT Testing	224
Grounds maintenance	60
Fire protection	546
Electrical maintenance	154
Mertoun heating repairs	290
Miscellaneous	64
Total	2,027

Manse	£
Gas service	463
Roofing	45
Grounds	1,800
Total	2,308

9 Governance Costs

Independent Examiner honorarium
Total

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
£	£	£	£
350	0	350	300
350	0	350	300

10 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. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years of service) was £38,884

11 Collections for Third Parties

	2024	2023
	£	£
Erskine Veterans		271
Borders Group MS Society		240
Vine Trust (Guild)		200
Poppy Scotland	88	313
Versus Arthritis	190	
Royal Scot. Agric. Benv. Institution	215	
	493	1,024

Appendix 1

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

Consolidated Fabric Fund

	2024 £
CAPITAL ACCOUNT	
Credit balances held at 31 December at cost	<u>170,540.76</u>
Market value of balances at 31 December	<u>219,155.34</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>8,136.42</u>
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TEMPORARY ACCOUNT

Debit balance at 31 December	<u>(4185.60)</u>
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Individual Fund

None