

The Church of Scotland
Dumfries Northwest Church

TRUSTEES' REPORT
FOR THE YEAR ENDED
31 DECEMBER 2024

Congregation No: 080459

Charity No: SC010748

**Dumfries Northwest Church
Trustees' Annual Report
Year Ended 31 December 2024**

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Dumfries Northwest Church
Charity Registration Number: SC010748
Congregation Reference No: 080459
Contact Address: Lochside Road
Lochside
Dumfries
DG2 0DZ

The following served as Trustees up to the date of signing the accounts:

[REDACTED]

Principal Office-bearers:

Interim Moderator: [REDACTED]

Session Clerk: [REDACTED]

Church Treasurer: [REDACTED]

Roll Keeper: [REDACTED]

Fabric Convener: [REDACTED]

Independent Examiner:

[REDACTED]

Bankers:

Royal Bank of Scotland,
High Street,
Dumfries
DG1 2RA

Dumfries Northwest Church

Mission Statement

Dumfries Northwest Church is an inclusive community that:

- exists for others;
- treats everyone with dignity;
- and seeks to live out the teachings of Jesus.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are Charity Trustees. The Kirk Session is made up from members who are the Elders of the church, chosen from those members of the church who are considered to have the appropriate gifts and skills, and includes non-elders who are co-opted onto the Kirk Session. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The church is governed by the Kirk Session. It was chaired by the Interim Moderator, Rev Colin Sutherland until his resignation on 1st September 2024. The Kirk Session meets regularly to discuss and agree temporal and spiritual affairs within the church. It meets four times each year with additional meetings being called, as necessary. In 2024 the Kirk Session met on 7 January, 7 February, 26 March, 7 April (AGM), 26 May, 5 June.

The Kirk Session is responsible for the pastoral visiting and care of the congregation and was also carried out, where necessary, by the Interim Moderator.

During 2024, the Presbytery of the South West's Planning Committee finalised the draft Presbytery Mission Plan (PMP) for the former Dumfries and Kirkcudbright Presbytery. The plan was subsequently approved.

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 in various ecumenical bodies in Scotland and beyond.

Morning worship is conducted in Dumfries Northwest Church every Sunday. Communion services took place in every major season of the Christian year – Epiphany, Lent, Easter, Pentecost, Michaelmas, and Advent. Funeral and wedding services are available for members of the congregation and for residents within the parish and community.

A wide range of social and fund-raising activities involving a broad spectrum of the church and community continued in the church building throughout 2024. A Spring Fayre, Christian Aid Coffee Morning, Bingo Night, Car Boot Sale, and Christmas Fayre all took place during the year, together with regular social film nights. The Kirk Session is responsible for these events and they are run with the help of a small number of volunteers from within the congregation.

Congregational numbers attending on a Sunday remained stable in 2024 and refreshments served after the Sunday service continue the time of fellowship. An informal service of Remembrance and Reflection took place at the beginning of December for those bereaved, together with a Christmas Eve Family service.

Achievements and Performance

The congregation continued to take part in church services by reading bible passages and leading prayers. From beginning of September weekly worship services continued using Pulpit Supply.

The Kirk Session was unable to move forward the potential for development of the current suite of church buildings as the General Trustees had paused all fabric work on church buildings pending the outcome of the Presbytery Mission Plan. In general, the challenges and opportunities remain the same as in previous years.

Income from congregational giving is insufficient to meet the ongoing work of the church and will certainly not fund the fabric work which will be required, although the Church does have modest capital reserves.

Dumfries Northwest Church maintains a presence on social media.

The Kirk Session believes that the authentic response to the truth of God-incarnate is a church whose very day to day existence speaks of God in the world. Our 'inclusiveness' is a radical inclusiveness in that it stems from the roots of the New Testament denial of taken for granted norms and labels such as Jew and Gentile, for example Galatians 3: 28 ('There is neither Jew nor Greek, there is neither slave nor free man, there is neither male nor female; for you are all one in Christ Jesus.' Galatians 3: 28, NASB).

The success stories of 2024 would be the continued social activities and fund-raising events. People from Dumfries Northwest, other churches and no church affiliation attended all these events. The congregation has also generously supported fundraising for other charities including Christian Aid and the Scottish Bible Society.

Financial Review

The main source of income is the contribution of our members through our freewill offering scheme and gift aid donations. Income from other social activities and fund-raising projects has been sustained in 2024.

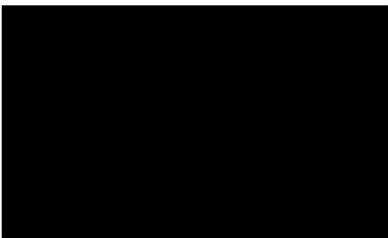
Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £27,086. The Church also held £3,420 in restricted fabric funds, the income of which can be spent on fabric.

Statement of Trustees' Responsibilities

The Kirk Session is required to prepare financial statements, which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Kirk Session is 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.

Approved by the Trustees and signed on their behalf,



Date: 26 October 2025

Independent Examiner's Report to the Trustees of Dumfries Northwest Church

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 6 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

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 2006 Regulations. 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

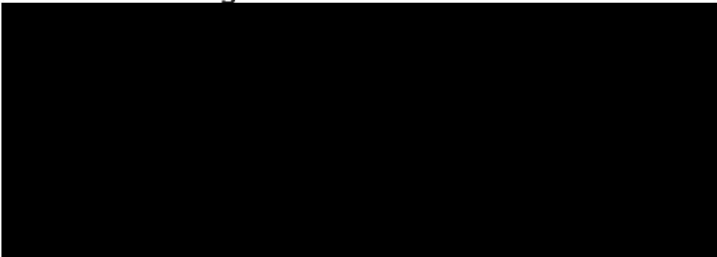
In connection with my examination, no matter has come to my attention: -

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 Regulations, and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



Date: 8.11.25.

Dumfries Northwest Church

Receipts and Payments Account for the year ended 31 December 2024

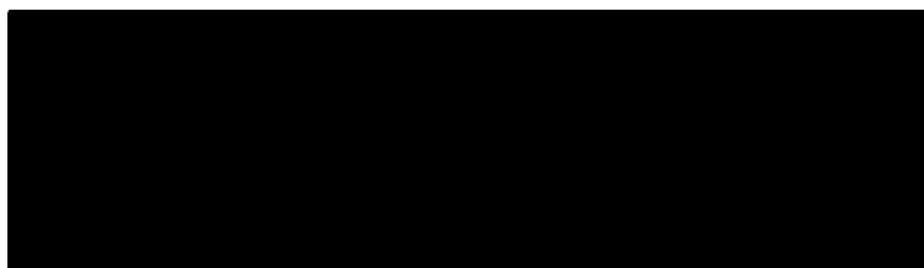
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations	4	12,993	-	12,993	17,429
Legacies		-	-	-	-
Bank & Deposit interest		79	177	256	201
Investment income		2,221	-	2,221	1,822
		15,293	177	15,470	19,452
Rental of premises		700	-	700	-
Insurance Claim		-	-	-	-
Grants		-	-	-	-
Endowment Income and Glebe Rent		5,896	-	5,896	5,226
Transferred from Consolidated Fabric		16,873	-	16,873	-
Fund - Revenue Account					
<u>Total Receipts</u>		38,762	177	38,939	24,678
<u>Payments</u>	5				
Costs of generating funds		-	-	-	-
Charitable activities		36,538	-	36,538	25,005
Other payments		-	-	-	-
<u>Total Payments</u>		36,538	-	36,538	25,005
Excess of Receipts over (Payments) for the year before transfers		2,224	177	2,401	(327)
Transfers		-	-	-	-
Excess of Receipts over (Payments) for the year		2,224	177	2,401	(327)

Dumfries Northwest Church
Statement of Balances as at
31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	24,429	3,676	28,105	28,432
Movement in year:				
Excess of Receipts over (Payments) for the year	2,224	177	2,401	(327)
Bank & deposit balances carried forward	<u>26,653</u>	<u>3,853</u>	<u>30,506</u>	<u>28,105</u>
<u>Investments at market value</u> (cost £3,515)	<u>26,283</u>	<u>0</u>	<u>26,283</u>	<u>25,031</u>
<u>Assets</u>				
Gift Aid Receivable	<u>2,516</u>	<u>-</u>	<u>2,516</u>	<u>3,562</u>
	<u>2,516</u>	<u>-</u>	<u>2,516</u>	<u>3,562</u>

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session



Dumfries Northwest Church

Notes to the Accounts for the year ended 31 December 2024

1 Heritable Property

The charity does not own any heritable property

2. Trustee Remuneration and Related Party Transactions

During the year four trustees received reimbursement of expenses incurred totalling £1500.07

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

3. Movements in Funds

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 December 2024 £
Unrestricted funds					
General Fund	24,685	38,762	36,538	177	27,086
	<u>24,685</u>	<u>38,762</u>	<u>36,538</u>	<u>177</u>	<u>27,086</u>
Restricted funds					
Miss Paterson's Bequest	420	22	-	-22	420
Mrs Jones Bequest (Fabric)	3,000	155	-	-155	3,000
	<u>3,420</u>	<u>177</u>	<u>0</u>	<u>-177</u>	<u>3,420</u>
Total funds	<u>28,105</u>	<u>38,939</u>	<u>36,538</u>	<u>0</u>	<u>30,506</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Miss Paterson and Mrs Jones bequests are for fabric

Dumfries Northwest Church
Notes to the Accounts Continued
for the year ended 31 December 2024

	Unrestricted	Restricted	Total	Total
	2024	2024	2024	2023
4. Analysis of Donations	Note	£	£	£
FWO Scheme (non Gift Aid)		940	940	575
FWO Scheme (Gift Aid)		850	850	1,020
Gift Aid Donations		4,360	4,360	5,120
Tax Recovered on Gift Aid Donations		-	-	3,137
Ordinary Offerings (Open Plate)		2,260	2,260	2,258
Other Offerings, Donations etc		4,583	4,583	5,319
Weddings and Funerals		-	-	-
		<u>12,993</u>	<u>12,993</u>	<u>17,429</u>
5. Analysis of Payments				
Costs of generating funds				
Fundraising expenses		-	-	-
Offering envelopes		-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>
Charitable activities				
Giving to Grow Contribution		8,943	8,943	6,204
Presbytery dues		-	-	435
Ministry Travel Expenses - Minister		-	-	-
Ministry Travel Expenses		-	-	-
Minister's expenses		-	-	-
Minister's telephone		-	-	-
Ministerial Assistance		-	-	-
Pulpit supply		1,500	1,500	122
Locum Minister		12,656	12,656	8,133
Locum Travel		-	-	-
Training for Mission		-	-	-
Fabric repairs & maintenance		5,467	5,467	3,979
Manse Allowance		-	-	-
Council Tax		-	-	-
Electricity		2,228	2,228	1,574
Heating Oil		2,031	2,031	845
Insurance		1,713	1,713	1,883
Church office expenses		76	76	158
Stationery		-	-	-
Telephone/Internet		411	411	389
Organ & music		280	280	280
Copyright Licences		238	238	223
Honorarium		475	475	400
Donations to Third Parties		-	-	-
Other expenses		520	520	380
		<u>36,538</u>	<u>36,538</u>	<u>25,005</u>

	Unrestricted 2024	Restricted 2024	Total 2024	Total 2023
Other payments				
Purchase of assets	-	-	-	-

6. 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) £38,884.

7. Collections for and Payments to Third Parties

Scottish Bible Society	77
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Dumfries Northwest Church
Appendix to the Accounts for the year ended
31 December 2024

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Deposit Fund held at 31 December	<u>295,884</u>	<u>295,884</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>49,949</u>	<u>44,575</u>
TEMPORARY FUNDS		
Debit balance at 31 December	<u>0</u>	<u>0</u>