Upper Annandale Parish Church of Scotland

Scotland · Charity number SC012236

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1934-05-30
Register	View on the OSCR register

Contact

Address	Uapc Gardener's Cottage Beattock Moffat Dumfries and Galloway DG10 9RG
Website	www.uapc.co.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Upper Annandale Parish Church is an accessible and inclusive place of worship with a proactive and care driven approach to outreach. The impact of this is reflected in an increasingly diverse congregation and the numbers of new members actively involved in the everyday life of the Church. The Church is at the heart of the community, nurturing links with local organisations, charities and fellowship groups who use its spaces to meet and to serve the local community through mental/physical health support, toddler group, Citizens' Advice, art and music groups, support for carers, fellowship and more. The Church takes "mobile worship and music" evenings to outlying areas that no longer have a place of worship. The Church's Youth are encouraged with funded attendance at Scripture Union festivals and in taking an active part in the Church. The Church also runs Alpha and discipleship courses open to all.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: the advancement of religion.

Geography

- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£136,137	£135,644	-	0
2024-12-31	£124,226	£156,244	-	0
2023-12-31	£462,512	£729,236	-	0
2022-12-31	£168,082	£122,828	-	0
2021-12-31	£72,164	£80,207	-	0
2020-12-31	£76,394	£92,266	-	0

Accounts

Upper Annandale Parish Church, Moffat

Congregational Accounts

For the Year Ended 31st December 2025

Church of Scotland Reference 0707412

Scottish Charity Number SCO12236

Upper Annandale Parish Church, Moffat
Reference and Administrative Information

Charity Name:	Upper Annandale Parish Church
Charity Registration Number:	SC012236
Congregation Reference No:	070429
Contact Address:	Braidholm Wamphray Moffat DG10 9NE

Trustees

Principal Office-bearers

Minister:	Rev. Elsie Macrae
Session Clerk:	Mrs Helen Braid
Deputy Session Clerk:	Mr Andrew Shuttleworth
Church Treasurer:	Mrs Jackie Shuttleworth

Independent Examiner
Gerald Michael McGill CA
Farries, Kirk and McVean
Dumfries Enterprise Park
Heathhall, Dumfries
DG1 3SJ

Bankers
Bank of Scotland
91 High Street
Dumfries
DG1 2BN

Upper Annandale Parish Church, Moffat

Trustees' Annual Report
Year Ended 31 December 2025

Structure, Goverance and Management

Governing Document

The congregation is a registered charity, number SC012236 is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form). It is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The mininster, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Church's affairs are managed by different teams e.g. Finance, Property, Pastoral, Worship, Mission and Outreach, each of which reports to the Kirk Session at every meeting. The Kirk Session is chaired by the minister and meets at least three times a year. Certain responsibilities are delegated to the Finance and Property committees as deemed appropriate and the Kirk Session is responsible for spiritual affairs within the Church and the parish.

Objectives

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.
The Church and its congregation worhips in a variety of ways. Regular Sunday worship, whilst led by either the Minister or one of our worship leaders, always involves other members of the congregation reading, leading prayers and providing live music. On occasion, we invite guests/groups to lead worship, recently Christian Aid.
At other key times in the Christian calendar, worship is ecumenical in nature working alongside other Churches in the area. Our youth involvement is small but active taking part in Sunday services and study groups. Several annual fundraising events are held specifically to raise funds for the wider Church's mission and charitable giving, both locally and further afield.

ACHIEVEMENTS AND PERFORMANCE

Upper Annandale Parish Church (UAPC) in its refurbished state continues to serve the congregation and community well as an accessible and inclusive place of worship. It's profile within the local community and wider area has been raised by this and by a proactive and care driven approach to outreach. The impact of this is reflected in an increasingly diverse congregation and the numbers of new members actively involved in the everyday life of the Church. The Church continues to work hard n being at the heart of the community, nurturing links with local organisations, charities and fellowship groups who use its spaces to meet, and to serve the local community. In so doing, the Church facilitates a wide variety of both social and wellbeing classes, mental health support, toddler group, Citzens' Advice, art and music groups, support for carers and fellowship.

The Church's worship team and praise band continue to offer "mobile worship and music" evenings to various outlying communities where there is no longer Sunday worship. These are normally small but lively.

There has been renewed focus this year in developing the Youth within the Church. A designated fund has been created to facilitate attendance at Scripture Union festivals including Magnitude. As a direct result of this, some of our younger members are seeking to train as Scripture Union leaders. They take an active part in worship through reading, welcoming, operating the AV system and promoting the Church through social media.

The Church ran an Apha course this year which was well attended every week and enjoyed by attendees. As a result, a Discipleship Course has been planned for the new year as a follow-on from Alpha. A prayer group has also grown from it and there are plans for more Alpha courses in the future

FINANCIAL REVIEW

2025 has proven to be a financially challenging year for UAPC. Positively, the Church benefitted from the very generous legacy of £26,384 bequeathed by the late Donald Walker for which the congregation and members are most grateful. However, most other sources of income were down on 2024, including fundraising and most notably and for the first time in many years voluntary giving by the congregation and members. As a result of this reduction in offerings, the amount of tax relief claimable on those was also less than previous years. The main contributors to increased expenditure during 2025 were unprecedented water charges, increased costs incumbent on all Churches and a fabric and maintenance expenditure of £22,814 as compared with £10,827 in 2024. Emergency repairs were required to the perimeter wall of the Church as well as upgrades to Olrig and the Manse. The net result of all of this is that in terms of working revenue, UAPC incurred a deficit for the year of £11,055. While this was, on paper, completely offset by Mr Walker's legacy, it should for the purposes of operational income (as opposed to savings) be seen as a deficit.

The changes in how we give to our Church is worth further comment. The money that we, the congregation give each week along with the tax relief that we can claim on that, makes up significantly more than half of all our income. It is concerning then that for the first time, we are collectively giving less than we ever have before. In addition, a larger proportion of what we give is in the form of cash on which we are able to claim limited tax relief.

UAPC has additional funds in savings and held in reserve by The Church of Scotland but it is working revenue that is important when forward planning. With this in mind, it is crucial that we are able to offset constantly increasing costs by increasing our revenue through giving, fundraising and the efficient, productive use of our buildings.

INVESTMENT POLICY

In accordance with the Trust Deed, the Charity Trustees have the power to invest in such stocks, shares, investments and property as they see fit. There are no restrictions on the Charity's power to invest but the Charity Trustees have adopted an ethical investment policy in that they do not, knowingly directly invest in companies in the tobacco, defence or drinks industry.

RESERVES POLICY

It is the Charity Trustees' policy to hold cash reserves of approximately three months expenditure. At the year end the Church held an amount in excess of the three months projected expenditure which we aim to retain to meet our budget commitments.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period.
In preparing those financial statements, the trustees are required to:

1 Select suitable accounting policies and then apply them consistently;

2 Make judgements and estimates that are reasonable and prudent:

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

Approved by the Trustees and signed on their behalf

Helen Braid

Session Clerk

26/05/2026

Date

Upper Annandale Parish Church, Moffat
Charity No. SC012236

Independent Examiner's Report to the Trustees of Upper Annandale Parish Church, Moffat
I report on the accounts of the charity for the year ended 31 December 2025 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 comparision of the accounts presented with those records. It also includes consideration of any unusual items of 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.

Gerald M. McGill, B.A, C.A
Chartered Accountant
Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

Upper Annandale Parish Church, Moffat
Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total 2025 £**	**Total 2024 £**
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	1	96,170	8,071	0	104,241	88,766
Investment Income	2	2,221	0	0	2,221	2,519
Charitable Activities	3	27,382	0	0	27,382	32,942
Other Incoming Resources	4	2,293	0	0	2,293	0
Total Incoming Resources		128,066	8,071	0	136,137	124,226
Resources Expended	5					
Costs of Generating Funds		0	0	0	0	218
Charitable Activities		112,237	22,747	0	134,984	155,426
Governance Costs		660	0	0	660	600
Total Resources Expended		112,897	22,747	0	135,644	156,244
Net Incoming/Outgoing before Transfers		15,169	-14,676	0	493	-32,017
Net Gains/Losses on Investments		7,961	0	0	7,961	-3,090
Transfers between Funds		-2,500	2,500	0	0	0
Net Movement in Funds		20,630	-12,176	0	8,454	-35,107
Total Funds Brought Forward		281,839	12,351	0	294,190	329,297
Total Funds Carried Forward		302,469	175	0	302,644	294,190

Upper Annandale Parish Church, Moffat
Balance Sheet
At 31 December 2025

	note	2025		2024	
			£		£
Fixed Assets					
Tangible Fixed Assets	8		160,000		160,000
Investments	9		43,147		35,186
			203,147		195,186
Current Assets					
Debtors	10	0		0	
Bank and Cash		147,957		147,404	
		147,957		147,404	
Creditors					
Falling due within one year	11	660		600	
			147,297		146,804
			350,444		341,990
Loan					
Loan from Parishioner			47,800		47,800
Net Assets			302,644		294,190
Unrestricted Funds	14				
General Funds		302,469		281,839	
Designated Funds		0		0	
			302,469		281,839
Restricted Funds	12		175		12,351
Endowment Funds			0		0
Total Funds			302,644		294,190

The Accounts were approved by the Kirk Session
for and on behalf of the Kirk Session

Helen Braid
Session Clerk

26/05/2026
Date

[signature]
Church Treasurer

26.5.26
Date

Upper Annandale Parish Church, Moffat

Accounting Policies
The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005)

Basis of Preparation
The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, motified to reflect the inclusion of investments at market value and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds
Funds are classified as either restricted funds or unrestricted funds, defined as follows.
Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not restrict the trustees' discretion to apply the fund.

Incoming Resources
All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources Expended
Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible Fixed Assets
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources in the statement of financial activities in the period in which the liability arises.
The Church owns a residential investment property which is included in the accounts at fair value in the opinion of the Kirk Session.

Investments
Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation
Upper Anandale Parish Church, Moffat is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its chartiable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Upper Annandale Parish Church, Moffat
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total 2025 £**	**Total 2024 £**
1. Voluntary Income					
WFO Scheme (non Gift Aid)	9,811	0	0	9,811	13,716
Gift Aid Donations	26,897	0	0	26,897	29,202
Tax Recovered on Gift Aid	10,120	1,672	0	11,792	12,441
Ordinary Offerings (open Plate)	14,595	0	0	14,595	12,390
Other Offerings, Donations etc	6,910	3,185	0	10,096	17,662
Legacies	26,384	0	0	26,384	0
Third Party Collections	452	0	0	452	0
Grants Received	1,000	3,214	0	4,214	3,354
	96,170	8,071	0	104,241	88,766
2. Investment Income					
Dividends Received	1,509	0	0	1,509	1,469
Bank and Deposit Interest	712	0	0	712	1,051
	2,221	0	0	2,221	2,519
3. Incoming Resources from Charitable Activities					
Wedding and Funeral Fees	4,450	0	0	4,450	4,745
Rental of Premises	16,273	0	0	16,273	15,457
From Consolidated fund	0	0	0	0	3,630
Fund Raising	6,660	0	0	6,660	9,110
	27,382	0	0	27,382	32,942
4. Other Income Resources					
Sale of Investments	0	0	0	0	0
Transfers from Closed accounts	2,293	0	0	2,293	0
Receipts from General Trustees	0	0	0	0	0
	2,293	0	0	2,293	0
Total Incoming Resources	**128,066**	**8,071**	**0**	**136,137**	**124,226**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total 2025 £**	**Total 2024 £**
5. Analysis of Resources Expended					
Cost of Generating Funds					
Investment Manager's Fees	0	0	0	0	0
Offering Envelopes	0	0	0	0	218
	0	0	0	0	218
Charitable Activities					
Ministries & Mission allocation	46,410	0	0	46,410	43,824
Presbytery dues	1,586	0	0	1,586	1,109
Minister's Expenses	3,938	0	0	3,938	5,700
Pulpit Supply	240	0	0	240	650
Fees	3,570	0	0	3,570	3,535
Fabric Repairs and Maintenance	22,814	0	0	22,814	10,827
Council Tax	3,769	0	0	3,769	3,507
Heat & Light	12,074	0	0	12,074	15,948
Insurance	13,025	0	0	13,025	11,197
Water Charges	1,992	0	0	1,992	0
Link Life & Work	614	0	0	614	514
Church Office Expenses	483	0	0	483	1,388
Organ & Music	0	0	0	0	1,391
Congregational Organisations	0	0	0	0	50
The Guild (incl. Donation to the Church)	0	0	0	0	0
Other Expenses	1,170	26	0	1,196	1,803
Third Party	552	0	0	552	1,639
Grant Payments	0	0	0	0	2,683
Church Redevelopment Costs	0	22,722	0	22,722	49,661
	112,237	22,747	0	134,984	155,426
Governance Costs					
Independent Examiner's Fee	660	0	0	660	600
	660	0	0	660	600
Total Resources Expended	**112,897**	**22,747**	0	**135,644**	**156,244**

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

	2025	2024
	£	£
6. Staff Costs and Numbers		
Salaries and Wages	0	0
Social Security Costs	0	0
Total	0	0

The average number of employees during the year, calculated on the basis of a head count, was as follows:

		£	£
Music Staff	0	0	0
Premises Maintenance	0	0	0
		0	0

No employee had employee benefits in excess of £50,000 (2024 nil)

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 £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856

7. Trustee Remuneration and Related Party Transactions
During the year no (0) trustees received reimbursement of expenses incurred.

There were no related party transactions in the current or previous year.

8. Tangible Fixed Assets	Cost at 1/1/25	Additions in Year	Net Book Value 2025	Net Book Value 2024
Residential Investment Property	160,000	0	160,000	160,000

9. Investments	**2025**	**2024**
	£	£
Market Value at 31 December 2024	35,186	38,276
Proceeds on Church of Scotland Growth Fund	-	0
Proceeds on Church of Scotland Income Fund	-	0
Proceeds of Smith & Williamson Portfolio investments	0	0
Realised loss on investments	0	0
Unrealised gain/loss on investments this year	7,961	-3,090
	43,147	35,186

The following investments are held

554 Glaxosmithkline plc ordinary shares	10,110	7,460
312 IAG plc ordinary shares	1,289	734
1086 Royal Dutch Shell plc ordinary shares	29,670	25,011
554 Haleon plc ordinary shares	2,078	1,981
	43,147	35,186

	2025	2024
	£	£
10. Debtors		
Gift Aid Tax Refund Due	0	0
	0	0

	2025	2024
11. Creditors		
Accruals	660	600

12. Analysis of Net Assets Among Funds

2025	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	160,000	0	0	0	160,000
Investments	43,147	0	0	0	43,147
Current Assets	147,782	0	175	0	147,957
Current Liabilities	-48,460	0	0	0	-48,460
Net Assets at 31 December 2025	302,469	0	175	0	302,644

2024	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	160,000	0	0	0	160,000
Investments	35,186	0	0	0	35,186
Current Assets	131,423	0	15,981	0	147,404
Current Liabilities	-48,400	0	0	0	-48,400
Net Assets at 31 December 2024	278,209	0	15,981	0	294,190

13. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the Church's work would be unable to continue were it not for the commitment shown.

14. Movements in Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	Net Gains on Investmei £	At 31 Dec 2025 £
Endowment Funds	0	0	0	0	0	0
Restricted Funds						
Third Party Collections	648	0	0	0	0	648
Fundraising/Redevelopment	11,703	8,071	22,747	2,500	0	-473
	12,351	8,071	22,747	2,500	0	175
Unrestricted Funds						
Designated Organ Fund	1,370	0	0	-1,370	0	0
Designated Junior Church Fund	438	0	0	-438	0	0
Designated Flower Fund	94	0	0	-94	0	0
Designated Guild Account	391	0	0	-391	0	0
General Funds	279,546	128,066	112,897	-207	7,961	302,469
Total Unrestricted	281,839	128,066	112,897	-2,500	7961	302,469
Total Funds	294,190	136,137	135,644	0	7,961	302,644

Purpose of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.
Organ Fund: the Trustees have set aside funds for the maintenance of the organ, piano and other musical equipment.
Junior Church Fund: The Trustees have set aside funds for encouraging and developing religion amongst young people in the church
Magazine Fund: This account is used to facilitate the collection of payments for the Link and Life & Work magazines
The funds are transferred annually to the general account to meet costs.
Guild Account: An account used by UAPC Guild to administer their finances.
Deposit Funds: Deposit accounts used to hold reserve funds

15. Collections for Third Parties

	2025 £	2024 £
British Heart Foundation	100	0
The Poppy Appeal	100	0
The Vine Trust	252	0
Mary's Meals	0	440
Blood Bikes	0	100
Crisis	0	223
Guide Dogs	0	100
Moffat Mountain Rescue	0	100
Bible Society	0	20
Tear Fund	0	129
Families Outside	0	527
	452	1,639

Upper Annandale Parish Church, Moffat
Appendix to the Financial Statements
Year ended 31 December 2023

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

	2025	2024
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	19,989	19,989
Market Value of Balances at 31 December	101,452	100,003
REVENUE ACCOUNT		
Credit Balance at 31 December	17,327	12,913
Temporary Account	-2,506	-2,181

Accounts

Upper Annandale Parish Church, Moffat

Congregational Accounts

For the Year Ended 31st December 2024

Church of Scotland Reference 0707412

Scottish Charity Number SCO12236

Upper Annandale Parish Church, Moffat
Reference and Administrative Information

Charity Name:	Upper Annandale Parish Church
Charity Registration Number:	SC012236
Congregation Reference No:	070429
Contact Address:	Braidholm Wamphray Moffat DG10 9NE

Trustees

[redacted]

Principal Office-bearers

Minister:
Session Clerk:
Deputy Session Clerk:
Church Treasurer:

[redacted]

Independent Examiner

[redacted]
Farries, Kirk and McVean
Dumfries Enterprise Park
Heathhall, Dumfries
DG1 3SJ

Bankers
Bank of Scotland
8 High Street
Moffat

Upper Annandale Parish Church, Moffat

Trustees' Annual Report
Year Ended 31 December 2024

Structure, Goverance and Management

Governing Document

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Objectives

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. The Church and its congregation worhips in a variety of ways. Regular Sunday worship, whilst led by either the Minister or one of our worship leaders, always involves other members of the congregation reading, leading prayers and providing live music. At certain times of the year, worship will be led by one of the Church organisations or will be ecumenical in nature working alongside the other Christian Churches in the area. Our youth involvement is small but active attending Church regularly, meeting weekly for Alpha and study and taking part in Sunday services. There are regular Bible study house groups. Several annual fundraising events are held specifically to raise funds for the wider Church's mission and charitable giving, both locally and farther afield.

Upper Annandale Parish Church, Moffat

Trustees' Annual Report (cont.)
Year ended 31 December 2024

ACHIEVEMENTS AND PERFORMANCE

The Church has had its first full year in its refurbished state with a now completely flat floor floor of approx. 375m^2 and completely movable seating, a state of the art sound and visual system and a purpose-built servery for fellowship. The new flexibility and equipment have made the Church far more inclusive to many people who would have been excluded otherwise: the several wheelchair users who now attend, mostly from the local care home, worshippers with young children, those who are hard of hearing or visually impaired. The new servery has made post service fellowship an integral part of every Sunday with many of the congregation remaining for important social interaction.

The A/V equipment has opened the Church to the inclusion of live music, in all forms, from regular Sunday praise to full scale choirs and concerts. A small but dedicated group of members has trained in its use. Grants were secured to expand our musical equipment for the use of the youth Jam Band group within the Church and importantly for taking "Mobile Praise" to neighbouring communities where there are no longer Churches or organised Sunday Worship. This is still being developed but the services are proving very popular.

The opportunities for community groups to use the Church to serve the local community has also been greatly enhanced helping the Church to become more central in the life of the local community. As well as Church organisations, a wide variety of both social and health and wellbring classes, toddler group, Citizens Advice, music groups, Carers Group, art classes and weekly led drop-in groups for local people to share fellowship.

FINANCIAL REVIEW

2024 represented the first full year in the life of Upper Annandale Parish Church and has generated our first full year's annual accounts with adjustments being made to the accounts for 2023 to include Wamphary and KJ allowing for a full and accurate comparison and analysis. It also saw the completion of the Church's redevelopment and while the final bills have been paid, the most generous member has still to be fully repaid and we are on target to have done this by the allotted time of 12 years.

The working surplus then in 2024 was a modest £8,136, which looks like a lot but when you consider it costs approximately £110,000 a year to run the Church, it's a relatively small cushion.

Other things to note in Income:

- The significant drop in revenue obtained via grants, with no one having overall responsibility for this important but involved roll
- Changes in how we give. Voluntary giving is up 21% on 2023 which is a fantastic effort. However, how we give has changed. Monies directly banked and given via FWO remaining relatively unchanged while there have been significant increases in open plate givings and other donations. While this is really positive, it is significant because we cannot claim gift aid on open plate giving and are resticted in what we can claim on donations. In 2024 we were able to claim over £12,000 back from the taxman and this could be far more with a change in how we give.

Things of note in Expenditure:
The 19% increase can be attributed largely to three things.

- The Church being fully operational for the whole of 2024 and the obvious running costs incurred.
- The general increase in the cost of living affecting what we spent on energy, fuel, church fabric and supplies etc.
- The cost of heating the church/hall which increased by 47% on 2023's cost, as a result of the global rise in electricity and gas prices and the fact the church was closed for much of 2023.

As ever, our members and friends continue to be most faithful on supporting our wonderful Church and we are grateful.

INVESTMENT POLICY

In accordance with the Trust Deed, the Charity Trustees have the power to invest in such stocks, shares, investments and property as they see fit. There are no restrictions on the Charity's power to invest but the Charity Trustees have adopted an ethical investment policy in that they do not, knowingly directly invest in companies in the tobacco, defence or drinks industry.

RESERVES POLICY

It is the Charity Trustees' policy to hold cash reserves of approximately three months expenditure. At the year end the Church held an amount in excess of the three months projected expenditure which we aim to retain to meet our budget commitments.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

1 Select suitable accounting policies and then apply them consistently;

2 Make judgements and estimates that are reasonable and prudent:

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

Approved by the Trustees and signed on their behalf

[redacted]

Upper Annandale Parish Church, Moffat
Charity No. SC012236

Independent Examiner's Report to the Trustees of Upper Annandale Parish Church, Moffat
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 comparision of the accounts presented with those records. It also includes consideration of any unusual items of 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]

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

Upper Annandale Parish Church, Moffat
Statement of Financial Activities
Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	**Total 2024 £**	**Total 2023 £**
Incoming Resources						
Incoming Resources from Generated Funds						
Voluntary Income	1	82,888	5,878	0	88,766	317,573
Investment Income	2	2,519	0	0	2,519	3,394
Charitable Activities	3	29,312	3,630	0	32,942	17,288
Other Incoming Resources	4	0	0	0	0	124,257
Total Incoming Resources		114,719	9,508	0	124,226	462,512
Resources Expended	5					
Costs of Generating Funds		218	0	0	218	192
Charitable Activities		105,765	49,661	0	155,426	728,444
Governance Costs		600	0	0	600	600
Total Resources Expended		106,583	49,661	0	156,244	729,236
Net Incoming/Outgoing before Transfers		8,136	-40,153	0	-32,017	-266,724
Net Gains/Losses on Investments		-3,090	0	0	-3,090	3,904
Transfers between Funds		-39,873	39,873	0	0	36879
Net Movement in Funds		-34,827	-280	0	-35,107	-225,941
Total Funds Brought Forward		316,666	12,631	0	329,297	555,238
Total Funds Carried Forward		281,839	12,351	0	294,190	329,297

Upper Annandale Parish Church, Moffat
Balance Sheet
At 31 December 2024

	note	2024	2024	2023	2023
			£		£
Fixed Assets					
Tangible Fixed Assets	8		160,000		160,000
Investments	9		35,186		38,276
			195,186		198,276
Current Assets					
Debtors	10	0		0	
Bank and Cash		147,404		179,420	
		147,404		179,420	
Creditors					
Falling due within one year	11	600		600	
			146,804		178,820
			341,990		377,096
Loan					
Loan from Parishioner			47,800		47,800
Net Assets			294,190		329,296
Unrestricted Funds	14				
General Funds		281,839		316,666	
Designated Funds		0		0	
			281,839		316,666
Restricted Funds	12		12,351		12,631
Endowment Funds			0		0
Total Funds			294,190		329,296

The Accounts were approved by the Kirk Session
for and on behalf of the Kirk Session

[redacted]

Upper Annandale Parish Church, Moffat

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005)

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, motified to reflect the inclusion of investments at market value and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.
Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not restrict the trustees' discretion to apply the fund.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources in the statement of financial activities in the period in which the liability arises.
The Church owns a residential investment property which is included in the accounts at fair value in the opinion of the Kirk Session.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Upper Anandale Parish Church, Moffat is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its chartiable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Upper Annandale Parish Church, Moffat
Notes Forming Part of the Financial Statements
Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	**Total 2024 £**	**Total 2023 £**
1. Voluntary Income					
WFO Scheme (non Gift Aid)	13,716	0	0	13,716	5,093
Gift Aid Donations	29,202	0	0	29,202	32,607
Tax Recovered on Gift Aid	12,441	0	0	12,441	16,863
Ordinary Offerings (open Plate)	12,390	0	0	12,390	3,314
Other Offerings, Donations etc	12,805	4,858	0	17,662	43,084
Third Party Collections	0	0	0	0	788
Grants Received	2,334	1,020	0	3,354	215,826
	82,888	5,878	0	88,766	317,573
2. Investment Income					
Dividends Received	1,469	0	0	1,469	1,838
Bank and Deposit Interest	1,051	0	0	1,051	1,555
	2,519	0	0	2,519	3,394
3. Incoming Resources from Charitable Activities					
Wedding and Funeral Fees	4,745	0	0	4,745	2,508
Rental of Premises	15,457	0	0	15,457	7,777
From Consolidated fund	0	3,630	0	3,630	0
Grants	0	0	0	0	0
Fund Raising	9,110	0	0	9,110	7,003
	29,312	3,630	0	32,942	17,288
4. Other Income Resources					
Sale of Investments	0	0	0	0	0
Receipts from General Trustees	0	0	0	0	124,257
	0	0	0	0	124,257
Total Incoming Resources	**114,719**	**9,508**	**0**	**124,226**	**462,512**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	**Total 2024 £**	**Total 2023 £**
5. Analysis of Resources Expended					
Cost of Generating Funds					
Investment Manager's Fees	0	0	0	0	0
Offering Envelopes	218	0	0	218	192
	218	0	0	218	192
Charitable Activities					
Ministries & Mission allocation	43,824	0	0	43,824	33,924
Presbytery dues	1,109	0	0	1,109	862
Minister's Expenses	5,700	0	0	5,700	3,576
Pulpit Supply	650	0	0	650	594
Fees	3,535	0	0	3,535	3,650
Fabric Repairs and Maintenance	10,827	0	0	10,827	6,224
Council Tax	3,507	0	0	3,507	3,280
Heat & Light (Note *)	15,948	0	0	15,948	1,879
Insurance	11,197	0	0	11,197	10,571
Link Life & Work	514	0	0	514	738
Church Office Expenses	1,388	0	0	1,388	720
Organ & Music	1,391	0	0	1,391	1,375
Congregational Organisations	50	0	0	50	108
The Guild (incl. Donation to the Church)	0	0	0	0	0
Other Expenses	1,803	0	0	1,803	2,484
Third Party	1,639	0	0	1,639	888
Grant Payments	2,683	0	0	2,683	12,026
Church Redevelopment Costs	0	49,661	0	49,661	645,546
	105,765	49,661	0	155,426	728,444
Governance Costs					
Independent Examiner's Fee	600	0	0	600	600
	600	0	0	600	600
Total Resources Expended	**106,583**	**49,661**	0	**156,244**	**729,236**

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

* Included in 2024 is £5,785 relating to 2023. There is also approximately £3,000 owed for 2024, paid in February 2025. The actual expenditure for 2024 was £13,759 and for 2023 was £9,388 representing an increase of 47%

Upper Annandale Parish Church, Moffat
Notes Forming Part of the Financial Statements
Year ended 31 December 2024

	2024	2023
	£	£
6. Staff Costs and Numbers		
Salaries and Wages	0	0
Social Security Costs	0	0
Total	0	0

The average number of employees during the year, calculated on the basis of a head count, was as follows:

		£	£
Music Staff	0	0	0
Premises Maintenance	0	0	0
		0	0

No employee had employee benefits in excess of £50,000 (2023 nil)

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) £38,884

7. Trustee Remuneration and Related Party Transactions
During the year no (0) trustees received reimbursement of expenses incurred.

There were no related party transactions in the current or previous year.

8. Tangible Fixed Assets	Cost at 1/1/23	Additions in Year	Net Book Value 2024	Net Book Value 2023
Residential Investment Property	160,000	0	160,000	160,000

9. Investments	**2024**	**2023**
	£	£
Market Value at 31 December 2023	38,276	34,372
Proceeds on Church of Scotland Growth Fund	-	0
Proceeds on Church of Scotland Income Fund	-	0
Proceeds of Smith & Williamson Portfolio investments	0	0
Realised loss on investments	0	0
Unrealised gain/loss on investments this year	-3,090	3,904
	35,186	38,276

The following investments are held

554 Glaxosmithkline plc ordinary shares	7,460	8,033
312 IAG plc ordinary shares	734	557
1086 Royal Dutch Shell plc ordinary shares	25,011	27,926
554 Haleon plc ordinary shares	1,981	1,759
	35,186	38,276

	2024	2023
	£	£
10. Debtors		
Gift Aid Tax Refund Due	0	3,164
	0	3,164
11. Creditors		
Accruals	600	600

12. Analysis of Net Assets Among Funds

2024	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	160,000	0	0	0	160,000
Investments	35,186	0	0	0	35,186
Current Assets	131,423	0	15,981	0	147,404
Current Liabilities	-48,400	0	0	0	-48,400
Net Assets at 31 December 2024	278,209	0	15,981	0	294,190

2023	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	160,000	0	0	0	160,000
Investments	38,276	0	0	0	38,276
Current Assets	118,989	0	60,431	0	179,420
Current Liabilities	-600	0	-47,800	0	-48,400
Net Assets at 31 December 2023	316,665	0	12,631	0	329,296

13. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the Church's work would be unable to continue were it not for the commitment shown.

Upper Annandale Parish Church, Moffat
Notes Forming Part of the Financial Statements
Year ended 31 December 2024

14. Movements in Funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Net Gains on Investmei £	At 31 Dec 2024 £
Endowment Funds	0	0	0	0	0	0
Restricted Funds						
Third Party Collections	648	0	0	0	0	648
Fundraising/Redevelopment	11,983	9,508	49,661	39,873	0	11,703
	12,631	9,508	49,661	39,873	0	12,351
Unrestricted Funds						
Designated Organ Fund	1,370	0	0	0	0	1,370
Designated Junior Church Fund	438	0	0	0	0	438
Designated Flower Fund	94	0	0	0	0	94
Designated Guild Account	391	0	0	0	0	391
General Funds	314,373	114,719	106,583	-39,873	-3,090	279,546
Total Unrestricted	316,666	114,719	106,583	-39,873	-3090	281,839
Total Funds	329,297	124,227	156,244	0	-3,090	294,190

Purpose of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.
Organ Fund: the Trustees have set aside funds for the maintenance of the organ, piano and other musical equipment.
Junior Church Fund: The Trustees have set aside funds for encouraging and developing religion amongst young people in the church
Magazine Fund: This account is used to facilitate the collection of payments for the Link and Life & Work magazines
The funds are transferred annually to the general account to meet costs.
Guild Account: An account used by UAPC Guild to administer their finances.
Deposit Funds: Deposit accounts used to hold reserve funds

15. Collections for Third Parties

	2024 £	2023 £
Mary's Meals	440	320
Gaza Appeal	0	138
Blood Bikes	100	100
Crisis	223	226
Guide Dogs	100	0
Moffat Mountain Rescue	100	0
Bible Society	20	0
Tear Fund	129	0
Families Outside	527	0
	1,639	784

Upper Annandale Parish Church, Moffat
Appendix to the Financial Statements
Year ended 31 December 2023

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

	2024	2023
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	19,989	19,989
Market Value of Balances at 31 December	100,003	90,494
REVENUE ACCOUNT		
Credit Balance at 31 December	12,913	11,795
Temporary Account	-2,181	0