

The Church of Scotland
Dunglass Parish Church

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2024

Congregation No: 030195

Charity No: SC014299

Reference and Administrative Information

Charity Name: Dunglass Parish Church

Charity Registration Number: SC014299

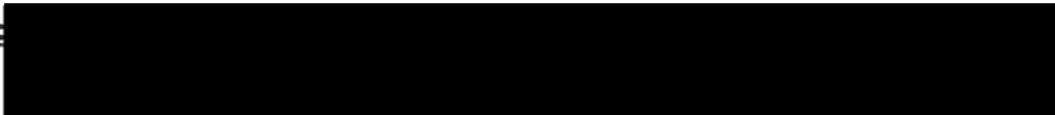
Congregation Reference No: 30195

Contact Address: West Meikle Pinkerton
Dunbar
East Lothian
EH42 1RX

Trustees



Board members:



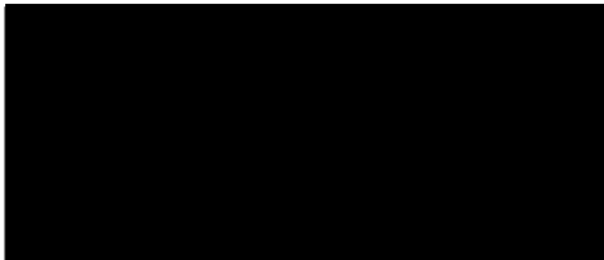
Principal Office-bearers

Minister:

Session Clerk

Clerk to the Board:

Church Treasurer:



Independent Examiner



Bankers

Bank of Scotland
44 Court Street
Haddington
EH41 3NP

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Parish is a union of three former parishes. The Congregational Board is chaired by the minister and meets four times in a year. The Kirk Session which also meets four times a year is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and 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 united Parish of Dunglass saw the loss of Innerwick Parish Church building during 2024 and Oldhamstocks Church Building will soon be lost as well, leaving Cockburnspath Church as the primary place of worship. The Congregational Board and Elders have worked long and hard to effect the closure of these buildings, as the central church and purchasers had a number of delays. The Session Clerk prints off the orders of service and the organists have been a great support in making this possible, with the complications of various individuals having suffered ill health.

Messy Church returned to being held monthly, usually on the last Sunday evening of the month, and has been well attended. There was also regular contact and input from the minister through assemblies and some teaching with two primary schools, and occasional contact with two Grammar Schools.

The People's Service, held during "March is Commitment" month, and the Service of Nine Lessons and Carols were welcomed as well as three acts of remembrance at all three village war memorials as well as two worship services. The members of the congregation are very much part of village life and there are many local developments. We have combined distribution of the Church Newsletter with village newsletters were possible to conserve paper and delivery time, across the Parish.

Trustees' Annual Report (Continued)

Year ended 31 December 2024

We also help to support local youth work in the neighbouring town through the Dunbar Area Christian Youth Project and join in events with other area churches where possible, for Christian holiday camps and mental health support. Our Minister runs the local toddler groups, is Chaplain to Dunbar Sea Cadets and active with both local Community Councils . We support mission in the wider world through Christian Aid, donations to Dunbar FoodShare (the local food bank), and gifts for local children at Christmas through the Salvation Army. We are always looking for ways of bringing new people into the life of the church.

The office-bearers and congregation have agreed to a deferred union with Belhaven and Spott, our neighbouring parish at the time of the next vacancy in Dunglass. We are part of the Presbytery of Lothian and Borders and we are in the process of missional thinking, about forward planning around staffing and buildings in our Presbytery, and how that will impact our ministry parish in the present and future. The first part of this plan for the Parish of Dunglass was for two of our church buildings to be sold and the deferred union being agreed to. Next steps will be upgrading the Church and the Hall in Cockburnspath to make them more efficient, affective and user-friendly, as well as doing work in the Manse.

Financial Review

The principal form of income is from weekly offerings and monthly or annual donations, including Gift Aid. This has shown a decrease of 7% in 2024 most likely impacted by the closure of Innerwick Church.

Overall ordinary income was 8% above budget largely due to additional funds being available for transfer from the Consolidated Fabric Fund to meet building operation costs, and the sale of items from Innerwick Church to the congregation and community.

Following the sale of Innerwick Church it was determined to transfer the balance of the Durie Bequest to the General Funds for use in the charitable activities of the Parish.

Although the main costs are fixed (contribution to Ministries & Mission, Insurance and Council Tax) a close control has been maintained on variable costs, with overall payments being 4% below the budget.

The end of year shows a overall deficit of £4,045. This was funded by drawing on the reserves.

The budget is indicating a deficit for 2025 of £7,500, which will be funded from reserves. However, there is a high level of uncertainty in both income and expenditure following the anticipated sale of two of the Churches.

The investments, principally held in the Sutherland Bequest, saw an increase in value of £15,983 or about 7%. The overall Parish funds increased by nearly 4%.

This indicates that the Parish continues to be financially sustainable, despite the operating deficit, as this is outweighed by the increase in value of the investments.

Trustees' Annual Report (Continued)

Year ended 31 December 2024

Reserves Policy

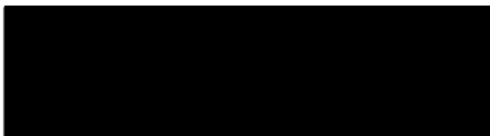
It is the Trustees' policy to hold cash reserves of approximately three months expenditure. At the year end the Church held unrestricted cash general funds of £30,679. This includes £686 of designated funds, which have been provided for the purposes shown in Note 2. This total represents approximately a year's expenditure, but it is the intention to invest a proportion of these funds during the year.

It should be noted that the funds from the sale of church buildings are held centrally by the General Trustees in the Consolidated Fabric Fund and do not form part of these accounts.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date: 22/01/25

Independent Examiner's Report to the Trustees of Dunglass Parish Church on the Unaudited Accounts of the Charity

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

This report is made to the Trustees of Dunglass Parish Church in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion as set out below, and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the Trustees of Dunglass Parish Church for my work on this report.

Respective Responsibilities of Trustees of Dunglass Parish Church and the Independent Examiner

The responsibilities of the Trustees are contained in their Annual Report for the year ended the 31st December 2024, and they consider that the audit requirement of the Regulation 10 (1)(d) of The Charities Accounts (Scotland) Regulations 2006 does not apply. It is my responsibility to examine the accounts as required under Section 44 (1)(c) of The Charities and Trustee Investment (Scotland) Act 2006, and to state whether any particular matters have come to my attention.

Basis of Examiner's Report

An 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 Church 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 of the Church concerning 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 which gave me reasonable cause to believe that in all material respects the requirements to keep accounting records in accordance with Section 44 (1)(a) of the 2006 Act and Regulation 4 of the 2006 Accounts Regulations and to prepare accounts which are in accordance with the accounting records and that comply with Regulation 9 of the 2006 Accounts Regulations have been met.

Date 16th April 2025


Independent Examiner

Dunglass Parish Church
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds				
		General Funds	Designated Funds	Sutherland Bequest	Total	Total
	Note	2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	3					
Donations		13,292	87	0	13,379	14,372
Legacy		0	0	0	0	0
Activities for Generating Funds		1,054	0	0	1,054	966
Investment income		38	0	5,575	5,613	5,367
Rental of premises		0	0	0	0	586
Sale of investments		0	0	0	0	0
Grants		0	100	0	100	100
Receipts from General Trustees		4,985	0	0	4,985	0
Other Receipts		3,855	0	0	3,855	2,168
<u>Total Receipts</u>		<u>23,224</u>	<u>187</u>	<u>5,575</u>	<u>28,986</u>	<u>23,559</u>
<u>Payments</u>	4					
Costs of generating funds		63	0	0	63	73
Charitable activities		32,792	176	0	32,968	35,411
Purchase of Investments		0	0	0	0	0
<u>Total Payments</u>		<u>32,855</u>	<u>176</u>	<u>0</u>	<u>33,031</u>	<u>35,484</u>
Excess of Payments over Receipts		-9,631	11	5,575	-4,045	-11,925
Transfers between funds		32,510	-32,510	0	0	0
Operating Deficit		<u>22,879</u>	<u>-32,499</u>	<u>5,575</u>	<u>-4,045</u>	<u>-11,925</u>

DUNGLASS PARISH CHURCH
STATEMENT OF BALANCES
At 31 December 2024

Unrestricted Funds							
Note	General Account £	Flower Fund	Designated Funds		Sutherland Bequest £	Total 2024 £	Total 2023 £
			Messy Church /Youth Fund	Durie Bequest			
<u>Bank Balances</u>							
at 1st January 2024	1,097	143	531	32,510	544	34,825	46,750
<u>Movement in year:</u>							
Excess of Payments over Receipts	22,879	-15	26	-32,510	5,575	-4,045	-11,925
Bank & deposit balances carried forward	<u>23,976</u>	<u>128</u>	<u>557</u>	<u>0</u>	<u>6,119</u>	<u>30,780</u>	<u>34,825</u>
<u>Investments at market value</u>							
(cost £ 144,070)	<u>1,806</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>247,106</u>	<u>248,912</u>	<u>232,929</u>
<u>Total</u>	<u>25,782</u>	<u>128</u>	<u>557</u>	<u>0</u>	<u>253,225</u>	<u>279,692</u>	<u>267,754</u>

The accounts were approved by the Kirk Session and Financial Board on 22 January 2025

For and on behalf of the Kirk Session and Financial Board

<div style="background-color: black; width: 100%; height: 100%;"></div>	<p>Session Clerk</p> <p>Treasurer</p>
---	---------------------------------------

DUNGLASS PARISH CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31ST DECEMBER 2024

1. Trustee Remuneration and Related Party Transactions

There was no money paid to any of the trustees beyond direct expenses for costs incurred.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
General Account					
General Fund	1,097	23,224	32,855	32,510	23,976
Sutherland Bequest	544	5,575	0	0	6,119
<u>Designated Funds</u>					
Flower Fund	143	0	15	0	128
Messy Church & Youth Fund	531	187	161	0	557
Durie Bequest	32,510	0	0	-32,510	0
Total funds	<u>34,825</u>	<u>28,986</u>	<u>33,031</u>	<u>0</u>	<u>30,780</u>

Purposes of Designated Funds

Flower Fund: This is a fund created by a legacy to be used for flowers for Cockburnspath Church
The Messy Church Fund & Youth Fund were combined for reporting purposes in 2020: This is a fund to be used towards the provision of youth activities including Messy Church

Durie Bequest: A bequest was made in the will of Miss Margaret Durie who left the Parish £36,168 for the upkeep of Innerwick Church. Following the sale of Innerwick Church, and in accordance with the agreement with her executors, this has been absorbed into the Genral Fund for the charitable purposes of the Parish.

Sutherland Bequest: A bequest was made in 1965 in memory of the former minister of Innerwick. Historically this fund was used only for the upkeep of Innerwick Church and the Manse, but at the Board & Session Meeting of 25th January 2023, following agreement with OSCR, this is agreed to be used for the general charitable purposes of the Parish.

There are no Restricted Funds

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	528			528	444
Gift Aid Donations	7,571			7,571	8,130
Tax Recovered on Gift Aid Donations	3,073			3,073	3,103
Ordinary Offerings (Open Plate)	1,980	87		2,067	1,335
Other Offerings, Donations etc	140			140	1,360
	<u>13,292</u>	<u>87</u>	<u>0</u>	<u>13,379</u>	<u>14,372</u>
4. Analysis of Payments					
Costs of generating funds	<u>63</u>	<u>0</u>	<u>0</u>	<u>63</u>	<u>73</u>
Charitable activities					
Ministries & Mission allocation	12,405			12,405	12,124
Presbytery dues	500			500	287
Local Mission (incl L&W)	460			460	379
Minister's expenses	3,486			3,486	5,026
Pulpit supply	768			768	708
Other staffing costs	0			0	0
Fabric repairs & maintenance	896			896	2,728
Council Tax	2,569			2,569	2,539
Heat and light	4,934			4,934	4,541
Insurance	4,330			4,330	5,003
Organ & music	197			197	453
Administration Costs	2,247			2,247	1,354
Messy Church		161		161	269
Flower Fund		15		15	0
	<u>32,792</u>	<u>176</u>	<u>0</u>	<u>32,968</u>	<u>35,411</u>
Total Payments	<u>32,855</u>	<u>176</u>	<u>0</u>	<u>33,031</u>	<u>35,484</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' contributions for national insurance, pension and housing and loan fund. The minimum stipend is £30,135, and the maximum stipend in 5th and subsequent years of service is £37,032.

6. Collections for Third Parties

2024	2023
£	£
0	0

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December 2024 at cost	<u>25,875</u>	<u>25,875</u>
Market Value of Balances at 31 December 2024	<u>37,872</u>	<u>36,082</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance 1 January 2024	1,066	3,781
Interest Received	4,007	1,065
Paid to General Account	<u>4,985</u>	<u>3,780</u>
Credit Balance at 31 December 2024	<u>88</u>	<u>1,066</u>
<u>TEMPORARY FUNDS</u>		
Debt Balance 1 January 2024	4,855	886
Property Costs and Interest	2,020	3,969
Property Sales	<u>90,000</u>	<u></u>
Balance at 31 December 2024	<u>83,125</u>	<u>-£4,855</u>

GENERAL FUND BUDGET FOR 2025 (Excluding Messy Church)

	Budget 2025	Actual 2024
RECEIPTS		
WFO (non Gift Aid)	500	528
Gift Aid	7,000	7,571
Tax on Gift Aid	2,400	3,073
Ordinary Offerings & donations	2,000	2,120
Congregational Organisations	0	0
Fund raisers	950	1,054
Dividends & Interest	5,750	5,613
Weddings & Funerals	1,200	750
Use of Premises	250	0
Consolidated Fabric Fund	4,500	4,985
Grants	0	0
Miscellaneous	2,000	3,105
Total Ordinary General Income	26,550	28,799
PAYMENTS		
Ministry, Mission & Wider Work		
Ministry & Missions allocation	12,666	12,405
Presbytery Dues	500	500
Music	145	197
Minister's expenses	6,000	3,486
Pulpit Supply	800	768
Insurance	3,500	4,330
Fabric repairs & Maintenance	2,000	896
Heating & Lighting	4,000	4,934
Manse Council Tax	2,600	2,569
General Administration & Other Local Costs	1,800	2,707
Total Expenditure	34,011	32,792
General Fund Defecit	-7,461	-3,993

MESSY CHURCH BUDGET FOR 2025

Ordinary Offerings	160	187
Messy Church Costs	300	161
Messy Church Deficit	-140	26