

ALE AND TEVIOT UNITED CHURCH OF SCOTLAND



TRUSTEES' ANNUAL REPORT AND RECEIPTS & PAYMENTS ACCOUNTS

Congregation No: 060340

Scottish Charity No: SC 016457

2024

Contents

Reference and Administrative Information	3
Structure, Governance and Management Governing Document	4
Objectives and Activities	4
Achievements and Performance	5
Financial Review	6
Reserves Policy	7
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Receipts and Payments Account	9
Statement of balances	10
Notes: Movements in Funds	11
Purposes of Funds	11
Analysis of Donations and Payments	12
Minister's Stipend	12
Collections for Third Parties	13
Balances	13
Appendix: Funds held on behalf of the Congregation	14
Projection 2025	15

TRUSTEES' ANNUAL REPORT

For the Year ended 31st December 2024

Reference and Administrative Information

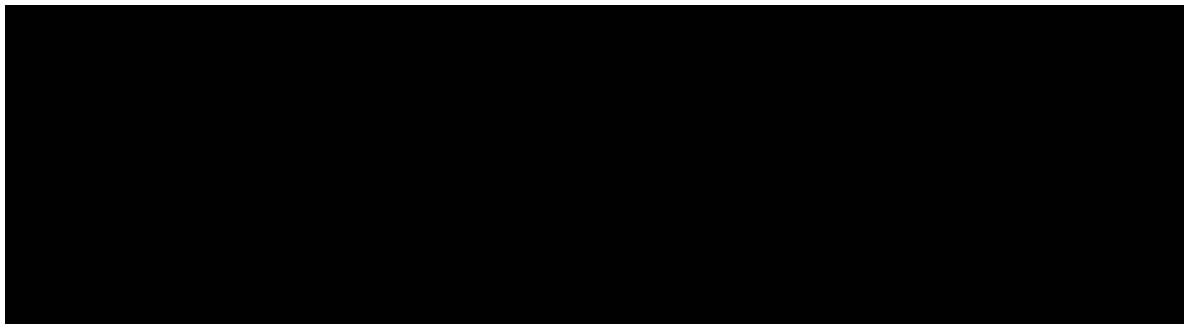
Charity Name: Ale and Teviot United Church of Scotland

Charity Registration No: SC 016457

Congregational Reference No: 060340

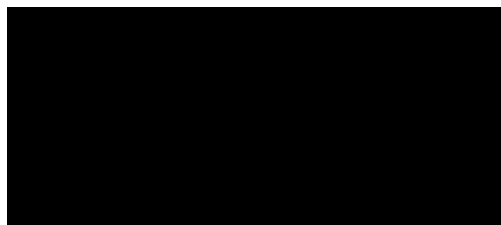
Contact Address: 3 Wildcatcleugh,
Lanton Road,
JEDBURGH,
TD8 6SD

Trustees:



Principal Office Bearers:

Minister:
Interim Moderator:
Session Clerk:
Treasurer:
Clerk of Works:



Trustee who left during the year:



Independent Examiner:



Business Owner/Manager

Bankers:

Royal Bank of Scotland, Galashiels (B) Branch, 35 Bank Street, Galashiels, TD1 1EP

Structure, Governance and Management Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution [Unitary].

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 skills and gifts. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. In circumstances where there is no minister, such as the present, the Presbytery appoints an Interim Moderator to act as Moderator of the Kirk Session until a new minister of the charge is inducted. We had a change of Moderator in November this year. Revd Derek Brown was replaced by Mr Stuart Kelly. Five elders resigned from the Kirk Session for a variety of reasons, at the end of 2023.

Organisational Structure

The Kirk Session meets at least four times a year, chaired by the minister (but now by the Interim Moderator) and considers all aspects of successfully running the church, spiritually and financially. The Kirk Session appoints a Clerk of Works to deal with Fabric matters. Ale and Teviot United Church is now in a Linkage with Jedburgh and Oxnam Church (now in Union). A Nominating Committee is in the process of being set up to consist of 9 members from Jedburgh and Oxnam and 4 members from Ale and Teviot.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in government. 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.

Services in Ancrum church include the use of a large-screen television monitor, a laptop PC and a revised sound system. This has proved successful and is well-liked by the congregation. One elderly, disabled member is provided with a memory stick containing a sound recording of each Ancrum service, for which she is very grateful. As there are now no organists, Crailing and Lilliesleaf churches both have an electronic hymnal that plays through their PA systems.

A Devotional Diary, based on the two-year daily lectionary of the Presbyterian Book of Common Worship, is prepared and emailed to several members four or five times per year. It includes daily Bible readings from the Psalms, the Old Testament, and the New Testament. Printed copies are available in each of the churches.

Ancrum and Lilliesleaf churches are available for use by Ancrum Primary School and Lilliesleaf Primary School respectively, for concerts, prize-giving, and pupil visits, when requested.

Achievements and Performance

Most attendees are of the “grey power” generation. Many of the more elderly and vulnerable members remain at home, particularly in windy and very cold weather. The Congregational Roll decreased during the year from 299 to 291, due to deaths and moving away from the parish. There are 88 on the “active” Congregational Roll, (which includes 9 Adherents) and 203 on the Supplementary Roll.

Tea & Coffee after the Ancrum services are usually well attended and enjoyed. A big thank you to those who help with the organization – and the washing up!

During the year, there were 3 weddings, 1 funeral, and no baptisms.

It was a pleasure to have the 42nd Dundee Boys’ Brigade join us for our Ancrum service at the start of July. They were holding their annual camp week at the Ancrum football field. It was a joy to have over 30 youngsters and their leaders sharing the service in the church.

After the success of the previous Fischy Music School Day Event for the pupils at Ancrum Primary school in 2022, Fischy Music Days, for Ancrum Primary and for Lilliesleaf Primary School, were held in the Spring, much to the delight and enjoyment of the children. The Kirk Session agreed to provide the funding necessary for these events from the Ale and Teviot Mission and Outreach fund.

We were delighted to be able to accommodate Ancrum School again for their Christmas Nativity concert this year. It was a great success and well received by all who attended. We look forward to more opportunities to support the Ancrum school children and staff. The custom of presenting those leaving the local Primary Schools with a Bible was continued this year. The treasurer had the pleasure and privilege of presenting each of the nine young people leaving Lilliesleaf Primary with a Teen-age Bible at the school’s prize giving held in the Lilliesleaf church at the end of the summer term. He also presented Children’s Bibles, in Ancrum school, to the ten P5 youngsters leaving Ancrum Primary. Both schools are not only willing, but keen to maintain contact with the Churches and there are real opportunities for outreach there. During the year, both schools took classes to visit their local church as part of the Curriculum.

Typical attendances during 2024 were as follows:

Ancrum:	Sunday services [3-4 per month]	15 – 20
Crailing:	Sunday services [1 per month]	10 – 15
Lilliesleaf:	Sunday services [3-4 per month]	7 – 12

As the Linkage with Jedburgh and Oxnam has been ratified, and a Nominating Committee for the Charge is being set up, it is likely that Crailing Kirk will be put up for sale in 2025.

With an uncertain future, we have a few members who can operate the technology used for services in Ancrum Church and a small team of people who are willing to lead services in our three church buildings. Members of this worship team have conducted most of the services in our churches this year, with occasional services being conducted by the Interim Moderator and visiting speakers. There are also congregation members who help in services by doing Bible readings.

ALE AND TEVIOT UNITED CHURCH OF SCOTLAND

Charity No: SC016457

Congregation No: 060340

On the administration front, we advertised for a part time, paid, Church Secretary to do some clerical jobs to reduce the workloads on the acting Session Clerk and the Treasurer. Sadly, this post remains unfilled.

We were fortunate to have the [REDACTED] as our Interim Moderator for 10 months. As he had other responsibilities in the Presbytery, he was limited in the number of services he could conduct, but we are grateful for his help and encouragement.

Our thanks go to the Interim Moderators and to all who have helped to maintain the Church's presence and influence in the extended Parish during these difficult and uncertain times. Also, a big 'thank you' to those who have faithfully played their part, keeping our buildings clean, programming and operating the hymnals, preparing and operating the on-screen presentations, and leading or helping with our services whenever necessary.

Financial Review

The principal source of income is the weekly offerings and bank standing orders. The associated Gift Aid tax refunds and activities for generating funds contribute significantly. The Gift Aid Small Donation Scheme (GASDS) also provides a useful addition to our funds. This year, overall donation income has decreased by 2.5% compared with 2023. This is mainly due to smaller numbers in the congregations. When there are less than 10 attendees for a service, GASDS refunds cannot be claimed. The 86.2% increase in bank interest is a welcome boost.

The Weekly Freewill Offering envelopes being used by standing order Gift Aid donors to donate spare change, continue to boost the receipts.

The restricted "Ale & Teviot Mission and Outreach Fund", established in 2014, is still in a strong position. This is due largely to very generous annual donations in previous years.

Our collections for, and giving to, third parties were reduced compared with last year, showing a 56.7% decrease. The restricted "Third Party Fund" set up in 2016 by the Kirk Session, enables the payment of GASDS on any cash collections for third parties to be included in our giving to them. The GASDS refunds are claimed later. The Tea and Coffee Fund is also restricted, primarily to generate funds for a worthy cause. Its accounts are kept separately. The £490 generated this year has yet to be allocated.

Payments have decreased by 17.7%, compared with 2023. The most significant decreases were Manse expenses (97.7%), Locum pay (87.2%), and the Giving to Grow contribution (39.7%). Presbytery dues increased by 69.3%, Mission and Outreach by 105.5%, and Fabric Repairs and Maintenance by 227%. The fact that the manse is rented out boosts our General Trustees' Consolidated Fabric Fund Revenue Account, from which we can draw funds.

Challenges will continue in the year ahead, particularly as the Giving to Grow contribution increases from £4,879 to £17,391 (256.4%), but I believe that the Lord will provide. It is our stewardship duty to review our giving and to do our bit to further the work of Ale & Teviot United Church in the community and beyond. I urge any donor who pays Income Tax and/or Capital Gains Tax to complete a Gift Aid Declaration form if they have not already done so. A sincere "thank you" to all who have continued to support Ale and Teviot United Church in these troubled times.

Reserves Policy

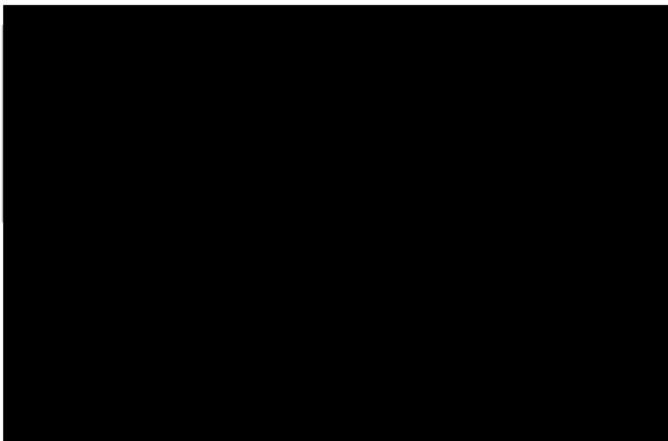
In March 2022 the Trustees agreed to hold reserves of at least £15,000 per church building and £5,000 for the Manse, to allow for fabric emergencies, as well as at least two months' average expenditure. At the end of 2024 the Church held cash funds of £110,623.23, of which the sum of £50,593.89 has been designated for the Fabric Fund. The General Fund stood at £33,899.27. The Church also held £26,130.07 of restricted funds, which are provided for the purposes specified in Note 2 (page 11). There are more details concerning these funds in Note 8 (page 13).

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/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



27th May 2025.

Date

Independent Examiner's Report

To the Trustees of Ale & Teviot United Church

I report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 9 to 15.

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) (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 matters have come to my attention.

Basis of independent examiner's statement

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 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

During my examination, no matter has come to my attention ~~further than disclosed below*~~

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, to enable a proper understanding of the accounts to be reached.

Name: [REDACTED]

Address: [REDACTED]

Signed: [REDACTED]

Date: 5/6/25

**Please delete the words in brackets if they do not apply. If the words do apply, please set out those matters which have come to your attention. (Use a separate sheet if necessary.)*

Receipts and Payments Account
Year ended 31 December 2024

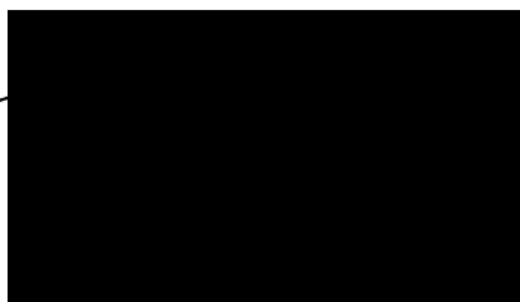
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations + Tax recovered	3	21,163	3,776	24,939	26,897
Other Offerings and Activities for Generating Funds		1,716		1,716	455
Donations Totals		<u>22,879</u>	<u>3,776</u>	<u>26,655</u>	<u>27,352</u>
Receipts from General Trustees		11,728		11,728	11,803
Other Receipts and Refunds	3a	413		413	1,750
Bank Interest		1,649	550	2,199	1,181
<u>Total Receipts</u>		<u><u>36,670</u></u>	<u><u>4,326</u></u>	<u><u>40,996</u></u>	<u><u>42,086</u></u>
<u>Payments</u>	4				
Costs of generating funds		121		121	98
Charitable activities	8	28,600	2,167	30,767	36,339
Charitable donations	6		980	980	2,265
Governance costs		-		-	-
<u>Total Payments</u>		<u><u>28,722</u></u>	<u><u>3,147</u></u>	<u><u>31,868</u></u>	<u><u>38,702</u></u>
Excess of Receipts over Payments for the year		<u><u>7,948</u></u>	<u><u>1,179</u></u>	<u><u>9,127</u></u>	<u><u>3,384</u></u>

Statement of Balances at 31st December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
	Note				
<u>Bank & Deposit Balances</u>					
Bank balance brought forward		76,545	24,951	101,496	98,214
Cash (Tea & Coffee)			23	23	5
Movement in year:	2				
Excess of Receipts over Payments					
Church		7,948	1,179	9,127	3,384
Tea and Coffee Fund			- 18	- 18	18
Bank and cash balances c/f	7	84,493	26,135	110,628	101,620
<u>Assets</u>					
Banked offering (31st Dec 2023)		-	-	-	142
Fabric Claim (July-Dec) C. of S.		6,545		6,545	1,248
HMRC GA and GASDS (July-Dec)		1,991	317	2,307	1,509
M & M Refund (overpayed 2023)		488		488	
Tea & Coffee 3rd Party Donations			70	70	
Totals		9,023	387	9,410	2,898
<u>Liabilities</u>					
Electricity Ancrum		63		63	75
Electricity Crailing		45		45	110
Electricity Lilliesleaf		43		43	121
Locum Salary		-		-	1,218
Locum Travel		-		-	40
Maintenance and cleaning ('Leaf)		500		500	553
Due to a 3rd Party (to be agreed)			490	490	
Totals		650	490	1,140	2,117

The accounts were approved by the Kirk Session on the 27th May 2025

For and on behalf of the Kirk Session and Financial Board:



Acting Session Clerk

Treasurer

Notes to the Accounts 2024

All figures are rounded to the nearest £1, but the pence are accounted for in spreadsheet calculations. This occasionally produces small rounding anomalies in totals.

1 Trustee Remuneration and Related Party Transactions

During the year, no trustee or related party received any remuneration. However, one trustee, M [REDACTED], the Fabric Convener, a member of the Kirk Session and the Lilliesleaf Church Officer has sent an invoice for £500 for his services for 2024. As this was not received until 2025, the payment is not included in these accounts. The trustees thank him for his work.

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.

2 Movements in Funds

	01-Jan 2024	Receipts	Payments	Transfers	31-Dec 2024
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	56,695	12,124	18,225		50,594
General Fund	19,850	24,546	10,496		33,899
Unrestricted Funds Totals	<u>76,545</u>	<u>36,670</u>	<u>28,722</u>	<u>-</u>	<u>84,493</u>
Restricted funds					
Mission and Outreach Fund	25,224	2,744	2,167		25,800
Third Party Fund	- 272	1,582	980		330
Restricted Funds Totals	<u>24,951</u>	<u>4,326</u>	<u>3,147</u>	<u>-</u>	<u>26,130</u>
Church only Funds' Totals	<u>101,496</u>	<u>40,996</u>	<u>31,868</u>	<u>-</u>	<u>110,623</u>
Tea & Coffee Fund	23	399 *	417	-	5
All Funds' Totals	<u>101,519</u>	<u>41,395</u>	<u>32,285</u>	<u>-</u>	<u>110,628</u>

* Includes £70.00 (payments for Oct - Dec 2024) lodged in January 2025

Purpose of Designated Fund

Fabric Fund: This fund is for the maintenance of Church properties. In March 2022 the Trustees agreed this should amount to at least £15,000 per church building and £5,000 for the Manse - £50,000 in total.

Purposes of Restricted Funds

Ale & Teviot Mission and Outreach Fund: This fund was set up many years ago to provide for mission and outreach specifically within the Ale & Teviot district - with particular emphasis on young people.

Tea & Coffee Fund: This raises Third Party donations by providing refreshments after most services in Ancrum Church. The fund is administered by a congregational volunteer. Regular sums are paid into the Church's Third Party Fund. At the end of the year, a small cash float is retained. The recipient(s) of the proceeds is/are agreed by those who participate.

Third Party Fund: This is for collections for 3rd parties and associated GASDS and GA claimed. It was set up to enable the giving of relevant GA and GASDS refunds to third parties before we claim the refunds.

ALE AND TEVIOT UNITED CHURCH OF SCOTLAND
Charity No: SC016457 *Congregation No: 060340*

3 Analysis of Donations	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
GA + GASDS Donations	17,666	2,959	20,625	22,570
Tax Recovered (for 2023)	1,071	438	1,509	501
Tax Recovered (present year)	2,427	379	2,805	3,825
Other Offerings and Donations	1,716	-	1,716	455
Donations Totals	<u><u>22,879</u></u>	<u><u>3,776</u></u>	<u><u>26,655</u></u>	<u><u>27,352</u></u>

3a Several sums for fabric and energy £396.00; BT £17.24.

4 Analysis of Payments	2024	2024	2024	2023
Costs of generating funds				
Offering envelopes, etc.	121		121	98
* Charitable activities				
Collections to 3rd Parties		980	980	2,265
Equipment	55		55	32
Fabric repairs & maintenance	8,415		8,415	2,573
Heat and light	3,924		3,924	2,447
Insurance	5,886		5,886	5,678
Locum salary	1,218		1,218	9,548
Manse expenses	76		76	3,324
Giving to Grow' Contribution	5,367		5,367	8,902
Mission and Outreach		1,871	1,871	910
Music	340		340	-
Other expenses	50		50	678
Presbytery dues	881		881	520
Printing, stationery and postage	423	296	719	734
Pulpit Supply	1,000		1,000	-
Sound System	-		-	106
Travel	489		489	480
Website	477		477	408
Total Payments	<u><u>28,722</u></u>	<u><u>3,147</u></u>	<u><u>31,868</u></u>	<u><u>38,702</u></u>

* £1,386.50 of these payments relate to 2023 but were paid in 2024

Governance costs: Examiner's fees - None charged

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions 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.

6 Collections for Third Parties	2024 £	2023 £
Bethany Christian Trust	300	
Jedburgh Food Bank		915
Poppy Scotland	380	500
Mary's Meals		600
42nd Dundee Boys' Brigade	300	250
Totals	<u>980</u>	<u>2,265</u>

7 Balances 31/12/24	Unrestricted	Restricted	Total
Church - Bank	84,493.16	26,130.07	110,623.23
Tea and Coffee Fund - Cash			4.92
Totals	<u>84,493.16</u>	<u>26,130.07</u>	<u>110,628.15</u>

- 8 Some time ago, the main benefactor of the Mission and Outreach Fund agreed that some of their donations could be used to help support the General Fund, if deemed necessary. When the Assets and Liabilities are taken into account, the funds should stand as follows: the Fabric Fund in credit at £56,488.49, the General Fund in credit at £36,377.72, the Mission and Outreach Fund in credit at £25,975.43, and the 3rd Party Fund in credit at £51.08.

APPENDIX

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

	2024	2023
	£	£
CONSOLIDATED FABRIC FUND		
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	204,449.85	204,449.85
	<u>299,277.99</u>	<u>285,129.85</u>
Market Value of Balances at 31 December		
	<u>23,890.69</u>	<u>13,926.59</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>23,890.69</u>	<u>13,926.59</u>

Projection	<u>2025</u>	<u>2024</u>
<u>Receipts</u>	£	£
Donations + Tax recovered	24,500	26,000
Other Offerings and donations and Activities for Generating Funds	1,500	2,000
	<hr/>	<hr/>
	26,000	28,000
Receipts from General Trustees	9,000	10,000
Other Receipts and refunds	2,000	1,000
	<hr/>	<hr/>
<u>Total Receipts</u>	37,000	39,000
	<hr/> <hr/>	<hr/> <hr/>
<u>Payments</u>		
Costs of generating funds	130	100
Charitable activities	43,000	32,400
	<hr/>	<hr/>
<u>Total Payments</u>	43,130	32,500
	<hr/> <hr/>	<hr/> <hr/>
Excess of Receipts over Payments for the year	- 6,130	6,500
	<hr/> <hr/>	<hr/> <hr/>