

**The Church of Scotland**  
**Wilton Parish Church of Scotland**


**TRUSTEES' ANNUAL REPORT and CONGREGATIONAL ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Congregation No: 060356**

**Charity No: SC017381**

**Prepared on Receipts and Payments Basis**

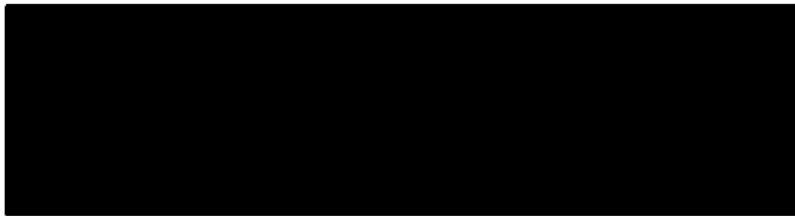
## Reference and Administrative Information

Charity Name: Wilton Parish Church of Scotland  
Charity Registration Number: SC017381  
Congregation Reference No: 060356  
Contact Address: 

**Trustees**  
**Minister -**



**Kirk Session -**



**Principal Office-bearers**  
Minister

Session Clerks

Treasurer:

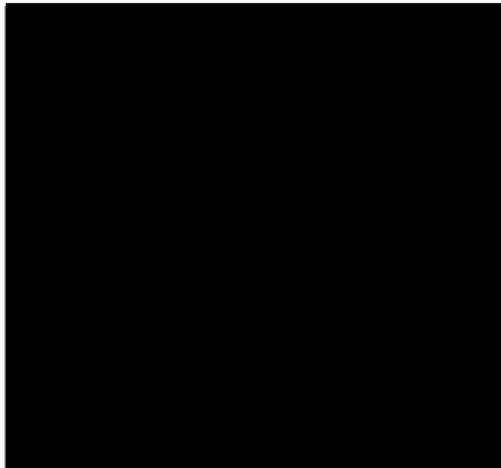
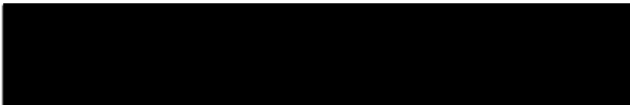
Property Convener

Safeguarding Coordinator

Principal Office

**Independent Examiner**

**Bankers**

  
  
The Royal Bank of Scotland, 35 Bank Street,  
Galashiels, TD1 1EP

# **WILTON PARISH CHURCH OF SCOTLAND**

## **TRUSTEES ANNUAL REPORT**

### **For the year ended 31 December 2024**

The trustees present the annual report and accounts for Wilton Parish Church for the year ended 31st December 2024. The financial statements have been prepared in accordance with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment Act (Scotland) 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### **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. Wilton Parish Church attempts to make the church inclusive to all and includes the following:

- a) Weekly services on Sunday mornings
- b) Weddings and funeral services for church members, residents of the Parish of Wilton and the general public
- c) Baptism for the children, grandchildren or family of church members
- d) Annual Bereavement Service in Wilton Parish Church during the month of December with the local undertakers and other churches
- e) Special Services at significant times of the year
- f) Services of worship in St Andrew's Nursing Home
- g) Chaplaincy to two local primary schools
- h) Social events

#### **Achievements and Performance**

The present minister, the Reverend Lisa-Jane Rankin was ordained and inducted to the charge of Hawick: Wilton linked with Teviothead on 12 November 2003. Wilton continues to provide full circle of life services (Baptisms and Thanksgivings, Weddings and Funerals) to church members, people who live within the parish and those who request a service. The minister and Kirk Session run the church in accordance with the law of the Church of Scotland.

Worship services are offered every Sunday morning, including Remembrance Sunday, as well as Christmas Day. Wilton Church Fellowship meets on the second Tuesday of the month and offers entertainment and friendship. The Fellowship also ran a wonderful Daffodil Tea which had over 80 people in attendance, with music provided. The money made from this was split between church funds and the Borders Holiday Club, a local charity which provides holidays for the sick and disabled. The 3<sup>rd</sup> Hawick Girls Brigade (under the oversight of the Kirk Session) meets in the hall during the school year, and is now the only company operating in Hawick. They received funding from the Hope Trust for running costs this year. A monthly games morning is held in a local sheltered housing complex, bringing fellowship to residents who often feel isolated. A coffee morning was held which generated some funds, as well as a Christmas coffee morning which brought in a good income.

The minister is chaplain to the two primary schools within the parish, and pupils enjoyed services in the church at Easter, Harvest and Christmas. The minister and some of the Session are preparing to do readings in one of the schools next year to help build further relationships with staff and pupils. The minister conducts a monthly service in the local nursing home, as well as quarterly Communion at a sheltered housing complex within the parish. The church hall is available for hire, although is not hired at the moment. The Kirk Session continues with its programme of updating and maintaining the church and hall, ensuring that the buildings are fit for the future. A request was put in for financial assistance from the Church of Scotland General Trustees to help fund building repairs, but had not yet been granted by the Trustees at the end of the year. The Kirk Session will need to do more fundraising next year to help with running costs as well as a large increase in its Giving to Grow contribution to the Church of Scotland.

**WILTON PARISH CHURCH OF SCOTLAND  
TRUSTEES ANNUAL REPORT (Cont'd)  
For the year ended 31 December 2024**

**Financial Review**

The principal sources of revenue are offerings and donations through the freewill offering scheme. Income from ordinary collections amounted to £31,978 compared to £31,600 in 2023. Total income for the year has decreased from the previous year.

Income from donations (including donations for fabric repairs) decreased but there was a significant decrease in income from the use of premises by outside groups, which is the main reason for the overall decrease in income.

Ordinary expenditure, which totalled £63,543 was greater than the previous year, mainly due to an increase in fabric repairs and maintenance. The excess of expenditure over income produced a deficit of £6,087 compared to a deficit of £1,525 in 2023.

**Funds**

The result above has left the Church with funds in bank at 31st December 2024 of £3,949 (2023 £10,036). The amount of £7,490 was owed to Church of Scotland for Giving to Grow at that date as well as approximately £1,172 for heat and light. A Gift Aid tax refund of £1,390 was receivable. There is still need to build up a more prudent level of reserves in order to (1) meet our ongoing ministerial costs and (2) to maintain our ageing buildings.

**Budget 2025**

Due to the projected ongoing costs for 2025, member's offerings will need to increase in order to cover our costs. If not, the Church General Funds will return to a negative position, so we ask everyone to review prayerfully the amount that they give to the work of our Church.

**Reserves Policy**

It is the Trustees' policy to hold reserves in the General Fund of approximately four months expenditure. At 31st December 2024 the Church (when taking into account outstanding creditors and debtors) had almost £3,605 in unrestricted funds which equals about one months expenditure. Therefore additional sources of funding will be required in order to meet ongoing expenditure and to carry out fabric repairs and maintenance.

**Structure, Governance and Management**

Wilton Parish Church operates under a unitary constitution and 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 who are chosen from members of the congregation who attend regularly and 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.

**WILTON PARISH CHURCH  
TRUSTEES ANNUAL REPORT (Cont'd)  
For the year ended 31 December 2024**

**Organisational Structure**

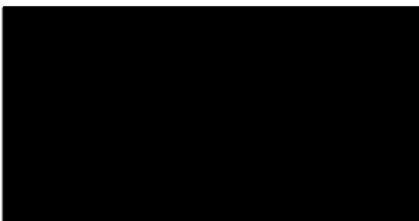
The Kirk Session is chaired by the minister and is responsible for the management of all functions carried out by Wilton Parish Church, including finance and spiritual affairs. The Kirk Session meets monthly except during the months of July and August, although the Kirk Session can constitute at other times if required. Various sub-committees are appointed and report to the Kirk Session. They are as follows:

- |                            |   |
|----------------------------|---|
| Property Committee         | - who ensure that the church, church hall and manse are all maintained in good condition.                                       |
| Visitation Committee       | - members visit the elderly, bereaved, housebound and those in residential homes.   |
| Organisations Committee    | - members of this committee visit organisations operating within the church to ensure they are operating satisfactorily.        |
| Entertainments Committee   | - organise functions for fund raising and to open church activities to members of the public who are not members of the church. |
| Child Protection Committee | - to ensure all aspects of child protection laws are complied with in church organisations.                                     |

**Statement of Trustees Responsibilities**

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 16 May 2025 and signed on their behalf,



**Independent Examiner's Report to the Trustees of Wilton Parish  
Church of Scotland, Hawick  
SC017381**

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

**Respective responsibilities of trustees and examiner**

The charity 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 also to state whether particular matters have come to my attention.

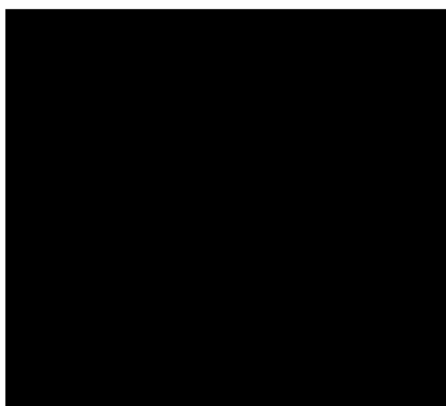
**Basis of independent examiner's statement**

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 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 the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of The 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



16 May 2025

**Wilton Parish Church of Scotland, Hawick**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

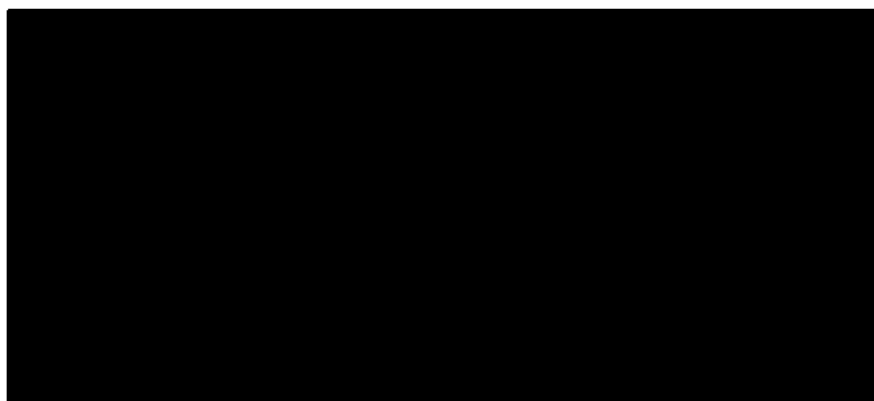
		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<b><u>Receipts</u></b>	Note	£	£	£	£
Donations	3	44,445	1,193	45,638	46,894
Activities for Generating Funds		3,103	0	3,103	3,565
Bank & Deposit interest		103	0	103	123
		<u>47,651</u>	<u>1,193</u>	<u>48,844</u>	<u>50,582</u>
Rental of Premises		200	0	200	295
Receipts from General Trustees	App.	8,657	0	8,657	0
Listed Places of Worship Grants		0	0	0	410
<b><u>Total Receipts</u></b>		<u><u>56,508</u></u>	<u><u>1,193</u></u>	<u><u>57,701</u></u>	<u><u>51,287</u></u>
<b><u>Payments</u></b>	4				
Costs of generating funds		159	0	159	195
Charitable activities		63,384	245	63,629	52,617
<b><u>Total Payments</u></b>		<u><u>63,543</u></u>	<u><u>245</u></u>	<u><u>63,788</u></u>	<u><u>52,812</u></u>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>(7,035)</b>	<b>948</b>	<b>(6,087)</b>	<b>(1,525)</b>
<b>Transfers</b>		<b>876</b>	<b>(876)</b>	<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments for the year</b>		<u><u>(6,159)</u></u>	<u><u>72</u></u>	<u><u>(6,087)</u></u>	<u><u>(1,525)</u></u>

**Wilton Parish Church of Scotland, Hawick**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Note	£	£	£	£
<b><u>Cash, Bank &amp; Deposit Balances</u></b>				
Balances brought forward	9,764	272	10,036	11,561
<b>Movement in year:</b>				
Excess of Receipts over Payments for the year	(6,159)	72	(6,087)	(1,525)
Balances carried forward	2 <u>3,605</u>	<u>344</u>	<u>3,949</u>	<u>10,036</u>
<b><u>Assets</u></b>				
VAT reclaim	1,127	0	1,127	0
Gift Aid Receivable	1,390	0	1,390	2,602
	<u>2,517</u>	<u>0</u>	<u>2,517</u>	<u>2,602</u>
<b><u>Liabilities</u></b>				
Gas and Electricity	1,172	0	1,172	3,004
PAYE	126	0	126	0
Ministries and Mission Allocation	7,490	0	7,490	1,112
	<u>8,788</u>	<u>0</u>	<u>8,788</u>	<u>4,116</u>

The accounts were approved by the Kirk Session on 16 May 2025.

For and on behalf of the Kirk Session





**Wilton Parish Church of Scotland, Hawick**  
**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

The minister received reimbursement of travel and telephone expenses totalling £830, and the council tax for the manse amounting to £2,987. No other trustees received remuneration or reimbursement of expenses.

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**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	8,313	360	(8,724)	51	0
Designated Flower Fund	123	300	(272)	0	151
Total Designated Funds	8,436	660	(8,996)	51	151
General Fund	1,328	55,848	(54,547)	825	3,454
	9,764	56,508	(63,543)	876	3,605
<b>Restricted funds</b>					
Guild Fund	22	1,193	(245)	(876)	94
Junior Church Fund	250	0	0	0	250
	272	1,193	(245)	(876)	344
<b>Total funds</b>	10,036	57,701	(63,788)	0	3,949

**Purposes of Designated Funds**

Fabric Fund: From time to time the Trustees set aside funds for the maintenance of Church property.

Flower Fund: This fund provides flowers for services which are then delivered to members who are ill, bereaved or housebound.

**Purposes of Restricted Funds**

Guild Fund: This fund is used for the purposes of the Guild.

Junior Church Fund: The trustees have set aside funds for use by the Sunday School.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	14,923	0	14,923	9,243
Gift Aid Donations	17,055	0	17,055	22,157
Tax Recovered on Gift Aid Donations	9,066	0	9,066	6,176
Ordinary Offerings (Open Plate)	0	0	0	200
Weddings and Funerals	965	0	965	2,638
Other Offerings, Donations etc	2,436	1,193	3,629	6,480
	<u>44,445</u>	<u>1,193</u>	<u>45,638</u>	<u>46,894</u>

#### 4 Analysis of Payments

##### Costs of generating funds

Offering envelopes	159	0	159	195
	<u>159</u>	<u>0</u>	<u>159</u>	<u>195</u>

##### Charitable activities

Giving to Grow allocation	20,612		20,612	22,500
Presbytery dues	904		904	405
Minister's travel expenses	830		830	671
Pulpit supply	84		84	322
Organist	1,678		1,678	1,691
Fabric repairs & maintenance	12,954		12,954	5,328
Organ Maintenance	720		720	779
Manse Council Tax	2,987		2,987	2,536
Insurance	9,548		9,548	9,145
Heat and light	9,800		9,800	5,935
Cleaning Materials & Laundry	959		959	971
Beadle/Caretaker	750		750	737
Upkeep of Grounds	660		660	450
Publicity & Advertising	279		279	224
Other expenses	619	245	864	923
	<u>63,384</u>	<u>245</u>	<u>63,629</u>	<u>52,617</u>

##### Governance costs

Independent examiner's fees	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

##### Total Payments

	<u>63,543</u>	<u>245</u>	<u>63,788</u>	<u>52,812</u>
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#### 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.

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>5,172</u>	<u>10,745</u>
Market Value of Balances at 31 December	<u>8,916</u>	<u>14,987</u>
<b><u>REVENUE ACCOUNT</u></b>		
Funds brought forward	1,438	924
Investment Income	594	514
Released to Congregation	<u>(1,896)</u>	<u>0</u>
Credit Balance at 31 December	<u>136</u>	<u>1,438</u>