

Ruberslaw Country Parishes

Church of Scotland



TRUSTEES' ANNUAL REPORT and ACCOUNTS

31ST DECEMBER 2024

Church of Scotland Congregation No.: 030269

Scottish Charity Registrations No.: SC034629

Reference and Administrative Information

Charity Name: Ruberslaw Country Parishes Church of Scotland

Charity Registration Number: SC034629

Congregation Reference No: 030269

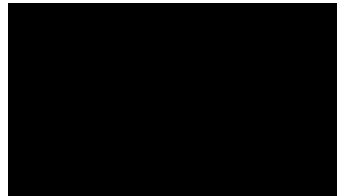
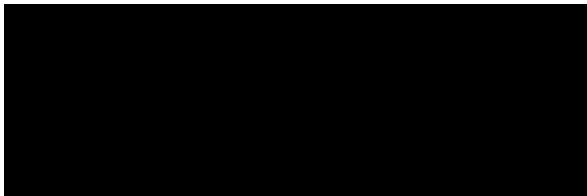
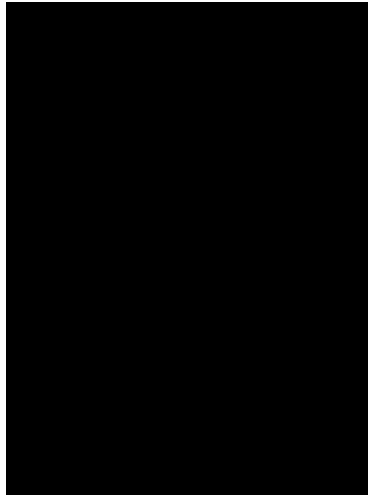
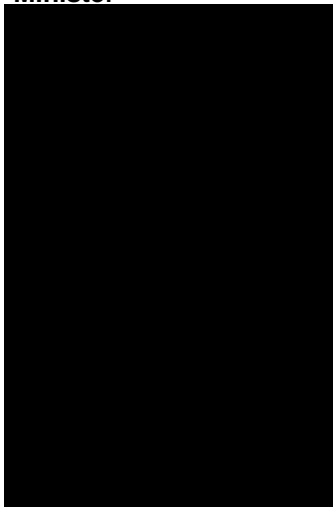
Contact Address:



Website (with linked congregation): www.hobkirkwithRuberslaw.org

Trustees

Minister



Safeguarding Officer



Health and Safety Officer



Independent Examiner



Bankers:

Bank of Scotland, 7 High Street, Hawick, TD9 9DA and Royal Bank of Scotland, Galashiels

Ruberslaw Country Parishes Church of Scotland

Trustees' Annual Report

Year ended 31st December 2024

The trustees of Ruberslaw Country Parishes Church of Scotland present their annual report together with accounts of the charity for the year ended 31st December 2024. The information set out on page 2 is part of this report.

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The members of the Kirk Session 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 the Presbytery. If no minister is in office the Presbytery appoints an interim moderator to serve until such time as a minister is appointed.

Organisational Structure

The Kirk Session which meets at least once a year is responsible for the spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Property Committee and the Way & Means Committee.

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.

Ruberslaw Parish Church met weekly for Sunday worship in rotation around the three churches of Bedrule, Denholm and Minto, with occasional "Sunday Cafe" services in Denholm Church Hall and additional services as the Church's calendar requires and for marriages and funerals. There were joint services with the linked charge, Hobkirk and Southdean Parish Church of Scotland. The Kirk Session with the aid of the Worship Group supports the minister by assisting with some services. Youth activities are arranged when possible and the minister holds the local school chaplaincy.

Ruberslaw Parish Church united with Hobkirk and Southdean Parish Church on 30 September 2024 and is now the united charge of Ruberslaw Country Parishes. Weekly Sunday worship is held on alternate weeks in Denholm and Hobkirk Churches with quarterly "Sunday Café" services and monthly Sunday evening reflection services in Denholm Church Hall.

The Ruberslaw and Southdean Guilds offer fellowship and an opportunity to support selected charitable projects. A variety of social and fundraising events are organised in the communities within the parish and Denholm Church Hall is used by a number of community organisations.

Achievements and Performance

When the minister was absent April to August [REDACTED] was appointed as Interim Moderator. Services were led during this time by the [REDACTED] and the Worship Team. United services with Hobkirk and Southdean were held periodically to aid pulpit supply. The Worship Team have also led services when the minister was on annual leave.

Recordings of Church Services continue to be produced and remain available on "YouTube".

In preparation for the closure of Minto Church, on 1 September 2024 a special service was led by the [REDACTED] where the Squadron Standard of the 'Blues and Royals' was relinquished to The Trustees of The Robin Chapel, Edinburgh. Members of the congregation attended a Remembrance service at the Robin Chapel on 10 November 2024 where the standard was presented.

The Service of Union was held at Bedrule Church on 6 October 2024 uniting the parishes of Hobkirk and Southdean and Ruberslaw where a number of Elders were presented with Long Service Certificates.

Two Remembrance Sunday Service were held, at Minto Church led by the Worship Team where 50% of the open plate went to First Light and at Hobkirk Church led by the minister. Traditional Acts of Remembrance were led by the Worship Team and the minister at Parish War Memorials at Bedrule, Bonchester Bridge, Chesters, Denholm and Minto. Wreaths were laid by representatives of each community and the 1st Denholm Rainbows at Minto.

A Christmas family service was held on 15 December 2024 in Denholm including 1st Denholm Rainbows, carol singing at Minto, Christmas Eve Family Service at Southdean, a traditional Watchnight Service in Denholm and Christmas Day service at Bedrule. 50% of the collection on Christmas Eve went to Denholm Primary School and 50% of the Watchnight and Christmas Day Services went to Tiny Changes.

An Easter card which included details of Holy Week activities was distributed to all households in the Parish along with the April to September calendar. The October to December newsletter was published with a description of the pattern of services following the Union. A new Parish Newsletter was designed and distributed to all households in the Parish along with a Christmas Card featuring a picture drawn by a pupil of Denholm Primary School and the calendar of services for January to April 2025.

The website has been updated to include information for the new United Parish and all services and events are published on this and Facebook.

The "Little Fishes" Baby & Toddler Group and Thursday afternoon "Singing for Fun" led by our church organist continue to meet in Denholm Church Hall.

There were 3 parish funerals and 4 weddings during the year.

There are currently 226 members on the Communion Roll, 14 Adherents and 30 on the Supplementary Roll.

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

Financial Review

Although times are continuing to be challenging, since the Union with Hobkirk and Southdean we have seen a slight increase in income, with the help of fund raising, car boot sales, quiz nights, sale of greetings cards and calendars. It is felt we are in a reasonably healthy position, the joint income increased by £9,126 to £41,216. Expenditure has again been restricted to essential maintenance only, repairs were required to the Denholm Church Clock at a cost of £2,884 and this was totally covered by a Grant from Langhope Rig Community Fund via Denholm Community Council. Our electricity costs still remain high. There is a combined surplus of £3,403 compared to a deficit of £1,627 Ruberslaw and £2,862 from Hobkirk & Southdean – this did include the extra expense of the Digital Hymnal. As a United Charge we must continue to keep income steady and control expenditure. It is anticipated that in 2025 there will be additional expenditure required within the Manse, the Property Committee are looking at this at the moment.

The trustees reviewed the congregation's investments policy when considering the budget for the year and made no changes. In a year when markets were steadier and the restructuring of how the investments are held in the central funds has led to the value of our investments increasing by £26,723 (£19,714 from Hobkirk & Southdean) to £129,110.

We are extremely grateful to everyone who continues to support the life and work of the Church.

Reserves Policy

It is the Trustees' policy to hold reserves to cover approximately one year's General Fund expenditure together with necessary reserves for fabric expenditure. The Church is responsible for the upkeep of the churches at Bedrule, Denholm, Hobkirk, Minto and Southdean, and for the Manse situated in Denholm. These are old buildings, listed as of architectural interest, where the need for substantial works may arise at any time. In the circumstances fabric reserves of £200,000 are considered desirable. At the year-end General fund stood at £66,201 (including £29,551 from Hobkirk and Southdean) which is considered adequate. The designated Fabric Fund together with a revenue balance with the Church of Scotland General Trustees, stood at £96,705 (including £9,659 from Hobkirk & Southdean). Legacies and benefactions are sought to enhance this fund. A capital sum of £254,369 held by the Church of Scotland General Trustees is only available to the congregation if exceptional circumstances arise that persuade its trustees to release it.

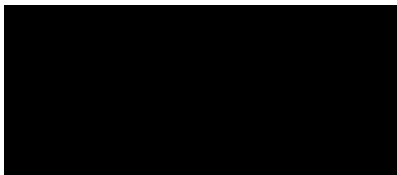
Ruberslaw Guild held £300 of restricted funds at the year-end. The remainder, apart from a working balance, is disbursed in March each year to the congregation's General funds and to Church of Scotland Guild projects. Hobkirk & Southdean Guild held £1,021 of restricted funds at the year-end.

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

Statement of Trustees' Responsibilities

The Trustees, being the members of the Kirk Session must prepare an annual report and accounts 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, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the trustees' annual report and accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Regulations for Congregational Finance 2007 (revised 2008) approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees, being the Kirk Session and signed on their behalf on 25th March 2025.



Session Clerk

Independent Examiner's Report to the Trustees of Ruberslaw Country Parishes Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 16.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1)(D) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

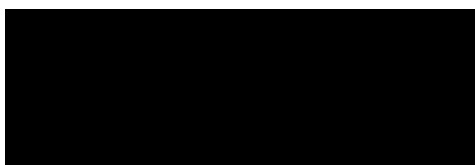
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 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 item or disclosures in the accounts, and seek 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 be reached.



Date: 21st March 2025

Denholm,

Ruberslaw Country Parishes Church of Scotland

Receipts and Payments Account

Year ended 31st December 2024

	Note	General Funds 2024 £	Designated Funds 2024 £	Total Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Receipts	4a,6a						
Donations		30,460		30,460	1,357	31,817	26,948
Legacy/Grants		2,884		2,884		2,884	
Fundraising		2,435		2,435		2,435	1,760
Bank & Deposit Interest							710
Investment Income		1,144	2,536	3,680		3,680	2,358
		36,923	2,536	39,459	1,357	40,816	31,776
Contributions to costs for use of premises		400		400		400	314
Sale of Assets							
Receipts from General Trustees			3,796	3,796		3,796	803
		400	3,796	4,196		4,196	
Total Receipts		37,323	6,332	43,655	1,357	45,012	32,893
Payments							
Fundraising costs	5a	925		925		925	797
Charitable activities	5b,6b	36,014	3,313	39,327	1,413	40,740	34,198
Event costs	5c						35
Other Costs							
Purchase of investments	5d						
Total Payments		36,939	3,313	40,252	1,413	41,665	35,030
Excess of Receipts over Payments		384	3,019	3,403	(56)	3,347	(2,137)
For the year before transfers							
Transfers	4b,6c						-
Excess of Receipts over Payments for the year		384	3,019	3,403	(56)	3,347	(2,137)

Note: The receipts and payments recorded above exclude sums received for and disbursed to other charities, see Note 7.

Ruberslaw Country Parishes Church of Scotland

Statement of Balances

At 31st December 2024

	Note	General Funds 2024 £	Designated Funds 2024 £	Total Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Bank & Deposit Balances	3,8						
Bank & deposit balances brought forward		21,710	7,362	29,072	1,377	30,449	13,031
Movement in the year:							
Excess of Receipts over Payments							
For the year		384	3,019	3,403	(56)	3,347	(2,137)
Bank & deposit balances carried forward		22,094	10,381	32,475	1,321	33,796	10,894
Investments at Market value	3,9	42,786	86,324			129,110	102,387

The accounts on pages 8 to 16 were approved by the Trustees, being Kirk Session on 25th March 2025.

For and on behalf of the Trustees

[Redacted Signature]

[Redacted Name] – Session Clerk

[Redacted Signature]

[Redacted Name] – Treasurer

Ruberslaw Country Parishes Church of Scotland

Notes to the accounts

1. Accounting Policies and other notes

a. Ministers stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

b. Endowments and reliefs

An endowment fund is held by the Church of Scotland General Trustees from which the income is applied towards the congregation's contribution to the National Stipend Fund. The Ministries and Mission contribution shown in note 4b to the accounts has been reduced by £8,351 (2023, £2,391) in respect of this endowment income and £1,946 Glebe Rent Income.

c. Fabric Expenditure

Maintenance costs, repairs and improvements are met from Fabric Fund and by special fundraising.

d. Church Property

The Congregation is responsible for the upkeep of Bedrule Church, Denholm Church and Hall and Minto Church, and jointly with the linked charge, for the upkeep of Denholm Manse. The Title Deeds of Denholm Church and Hall are held by the Solicitor to the Church of Scotland. The Title Deeds for Bedrule Church, Minto church and Denholm Manse are held by the Church of Scotland General Trustees.

e. Church Furnishings

The Congregation hold furnishings and effects in its several properties.

2. Trustee Remuneration and Related Part Transactions

During the year no-one received a trustee remuneration or related part transaction. The ministers' stipend scale is detailed in Note 1a. Trustees Indemnity Insurance is paid for by the charity.

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

3. Movements in funds

	31 st Dec 2023 £	Receipts Note 4a, 6a £	Payments Note 5,6b £	Transfers Note 4b, 6c £	31 st Dec 2024 £
Unrestricted fund – Bank & Deposit Balances					
Union Transfer 1/10/24				17,748	17,748
General Fund	3,962	37,323	36,939		4,346
Union Transfer – Fabric Fund				727	727
Designated Fabric Fund	6,635	6,332	3,313		9,654
	10,597	43,655	40,252	18,475	32,475
Restricted funds					
Bank & Deposit Balances					
Hobkirk & Southdean Guild Funds	1,080	866	925		1,021
Ruberslaw Guild Funds	297	491	488		300
	1,377	1,357	1,413		1,321
Total Bank & Deposit Balances	11,974	45,012	41,665	18,475	33,796
Unrestricted Funds					
Investments at market value					
Union Transfer-General				10,782	10,782
General Fund	30,032	1,972			32,004
Union Transfer - Fabric				8,932	8,932
Designated Fabric Fund	72,355	5,037			77,392
Total Investments	102,387	7,009		19,714	129,110
Total Funds	114,361	52,021	41,665	38,189	162,906

Purposes of Designated Funds

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

Purposes of Restricted Funds

Ruberslaw Guild Fund: This fund was to be used for the purposes of Ruberslaw Guild and include a fund designated for the Denholm Senior Citizen Christmas Afternoon Tea.

Hobkirk & Southdean Guild Fund. This fund was used for the purposes of Hobkirk & Southdean Guild and is managed separately.

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

4. Unrestricted Funds

Analysis of Receipts & Transfers & Summary of Expenditure	General Fund 2024 £	Designated Fabric Fund 2024 £	Total Unrestricted Funds 2024 £	Total Unrestricted Funds 2023 £
a. Receipts				
Gift Aid Donations	14,874		14,874	10,839
Tax recovered on Gift Aid Donations	5,282		5,282	3,570
WFO scheme (not Gift Aid)	842		842	3,969
Other regular offerings				1,500
Ordinary Offerings (open plate)	4,610		4,610	3,749
Tax recovered on small donations (GASDS)	1,034		1,034	1,283
Weddings & Funerals	1,559		1,559	1,000
Other offerings, donations, etc	2,259		2,259	723
Total donations	30,460		30,460	26,633
Legacies				
Grants	2,884		2,884	
Fundraising	2,435		2,435	1,760
Bank & deposit interest				710
Investment income	1,144	2,536	3,680	2,358
	6,463	2,536	8,999	4,828
Contributions to costs for use of premises	400		400	314
Sale of Assets				-
Receipts from General Trustees		3,796	3,796	803
	400	3,796	4,196	1,117
Total Receipts	37,323	6,332	43,655	32,578
b. Transfers				
To General Fund				
From Ruberslaw Guild				250
c. Total Payments (Note 5)	36,939	3,313	40,252	34,455
d. Excess of Receipts & Transfers over Payments	384	3019	3403	(1,627)

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

5. Unrestricted Funds

Analysis of Payments

a. Fundraising costs

	General Fund 2024 £	Designated Fabric Fund 2024 £	Total Unrestricted Funds 2024 £	Total Unrestricted Funds 2023 £
Events Costs	785		785	730
Offerings stationery	140		140	67
	925		925	797

b. Charitable activities

Ministries & Mission contribution (Note 1b)	16,540		16,540	16,908
Presbytery dues	537		537	337
Minister's & Locum's expenses	675		675	612
Pulpit supply	378		378	685
Pulpit Supply reclaimed (Sickness)				-
Other staffing costs				-
Church fabric repairs & maintenance		2,491	2,491	1,085
Manse fabric improvements & maintenance		1,030	1,030	1,057
Less: Hobkirk share of manse works		(363)	(363)	(354)
Organ & piano maintenance		155	155	630
Heat & Light	5,244		5,244	4,978
Manse Council Tax	1,925		1,925	1,485
Insurance	6,789		6,789	5,223
Newsletter, website, advertising	627		627	850
Other expenses	415		415	162
Expenses from Grant Income	2,884		2,884	
	36,014	3,313	39,327	33,658

c. Governance costs

Independent examiner's fees	-			-
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Total Expenses (a+b+c)

36,939	3,313	40,252	34,455
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d. Other payments

Purchase of investments				-
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Total Payments

36,939	3,313	40,252	34,455
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Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

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6. Restricted Funds

Analysis

	Hobkirk & Southdean Guild Fund 2024 £	Ruberslaw Guild Fund 2024 £	Total Restricted Funds 2024 £	Total Restrict ed Funds 2023 £
a. Receipts				
Other offerings, donations etc	866	491	1,357	315
Fundraising				
	866	491	1,357	315
b. Fundraising costs				
Event costs				35
c. Payments, charitable activities				
Church of Scotland Guild & other projects		405	405	344
Denholm Senior Citizens Christmas Afternoon				
Tea		83	83	196
Other Expenses	925		925	
	925	488	1,413	540
d. Transfers				
To General Fund	0	0	0	250

7. Collections for other Charities

In addition to the receipts reported on page 8, the following sums were received and disbursed during the year to other Charities (Ruberslaw Guild projects are reported in Note 6c)

	2024 £	2023 £
Church & Christian Aid Group		
Christian Aid	257	125
SSAFF (Remembrance)		190
Mary's Meals (Carols)	300	333
Water Aid	100	
First Light (Remembrance)	120	
Tiny changes (Christmas Services)	184	
Opportunities Zambia (Harvest)	161	
Denholm Primary School (Christmas Services)	328	
	1,450	648

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

8. Bank & Deposit Balances

	2024 £	2023 £
General Fund		
Church of Scotland Investors Trust – Union Transfer	243	
Church of Scotland Investors Trust	2,500	2,500
Royal Bank of Scotland – Union Transfer	17,505	
Bank of Scotland	1,846	1,462
	22,094	3,962
Designated Fabric Fund		
Church of Scotland Investors Trust – Union Transfer	104	
Church of Scotland Investors Trust	2,500	2,500
Royal Bank of Scotland – Union Transfer	623	
Bank of Scotland	7,154	4,135
	10,381	6,635
The Guilds		
Hobkirk & Southdean	1,021	1,080
Ruberslaw	300	297
	1,321	1,377
Total	33,796	10,894

The account with Bank of Scotland no longer earns interest.

9. Investments

Church of Scotland Investors Trust At cost (market value Note 3)	2024 £	2023 £
General Fund		
1690 units Growth Fund – Union Transfer	5,002	
3,418 units Growth Fund	7,289	7,289
922 units Income Fund	9,990	9,990
	22,281	17,279
Designated Fabric Fund		
1400 units Growth Fund – Union Transfer	4,088	
8,809 units Growth Fund	29,997	29,997
1,916 units Income Fund	20,000	20,000
Total	76,366	67,276

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

APPENDIX

Funds held on behalf of the Congregation By the Church of Scotland General Trustees

	2024 £	2023 £
1. Capital Account		
Funds at Cost - Union Transfer	122,367	
Funds at Cost	51,397	51,397
Total Funds at market value	254,369	71,684
2. Revenue Account		
Represented by bank balances		
Funds brought forward – Union Transfer	22,815	
Funds brought forward	2,318	884
Investment income	2,536	2,239
Released to congregation re Ruberslaw fabric costs	(3,796)	(805)
Funds carried forward	23,874	2,318

Purposes

The trustees release income to the congregation against claims in respect of qualifying fabric expenditure on the properties in its care. The Trustees would only release capital in the event of exceptional circumstances which they might consider to warrant such a release.