

**THE CHURCH OF SCOTLAND  
PRESBYTERY OF LOTHIAN & BORDERS**

**RECEIPTS AND PAYMENTS ACCOUNTS  
Year Ended 31 December 2024**

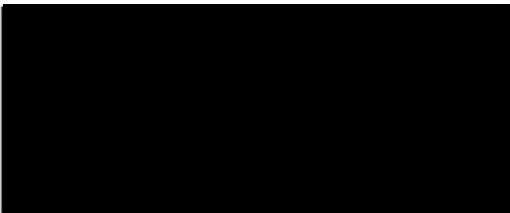
**Scottish Charity Number SC040976**

**Reference and Administrative Information**

**Charity Name: The Church of Scotland Presbytery of Lothian and Borders**

**Charity Registration Number: SC040976**

**Contact Address**



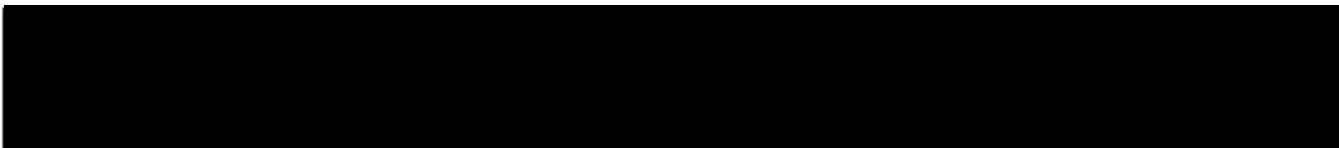
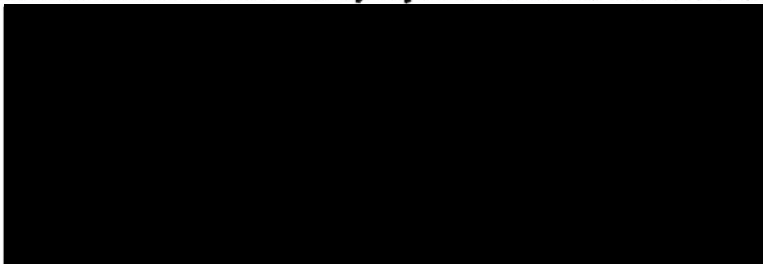
**The Presbytery has a total of 214 Trustees**

**The Principal Office-Bearers of the Presbytery of Lothian and Borders are -**

**Moderator:**

**Clerk:**

**Treasurer:**



**It is understood that these Trustees names will be sufficient for the purposes of this report.**

**Bankers**

**Royal Bank of Scotland  
35 Bank Street  
Galashiels  
TD1 1EP**

**Bank of Scotland  
The Direct Business (802260)  
PO Box 1000  
BX2 1L**

**CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN & BORDERS**  
**Scottish Charity Number SCD40976**

**TRUSTEES' ANNUAL REPORT - Year ended 31 December 2024**

**Structure, Governance and Management**

**Governing Document**

The Presbytery is administered in accordance with the Acts and Regulations of the General Assembly of the Church of Scotland.

**Recruitment and Appointment of Trustees**

All Ministers inducted to charges within the bounds of Presbytery become members of Presbytery on their induction. Other ordained Ministers living within the Presbytery, or having been living or serving within the Presbytery, may become a member. Each congregation nominates a Representative Elder to the Presbytery.

In terms of Act III 2000, Presbytery shall elect one elder in respect of each of the "other ordained Ministers", and may elect additional elders up to one-third of the number of congregations. These Elders are chosen because of the experience and skills which they have.

**Organisational Structure**

The Presbytery is chaired by the Moderator and normally meets 4 times a year for ordinary business and on other occasions as required. These meetings are open to the public. Presbytery appoints various Standing Committees, and ad-hoc Committees as required.

**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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The essential role of the Presbytery is to oversee the work of the Church of Scotland within its bounds. This is effected by the supervision of congregations, the implementation of the Presbytery Mission Plan (previously the Forward Plan) and the pastoral care of ministerial members of Presbytery.

Presbytery also acts as co-ordinator and facilitator of the activities of member congregations.

**Achievements and Performance**

Outside the usual day to day business of supporting and working with congregations, Presbytery met formally 4 times in the year for general business and 15 times for specific purposes such as unions, linkings, and inductions. At the June and September meetings workshops were offered in the morning and business in the afternoon.

No new congregations were started although one, Musselburgh St Clements and St Ninians was closed.

Amongst the business this year was, approval of an Overture to the General Assembly asking for annual reviews of Presbytery Missions Plans to only require national approval once every 5 years



rather than every year, a scheme for training and deploying presbytery funeral celebrants, and a mechanism for changing congregational buildings designation from B to A.

Local Church Reviews were approved for Gladsmuir, Longniddry, West Tweeddale, Bowden and Melrose, Gorebridge and Caddonfoot.

During the summer Presbytery offered a new initiative Think pray Act, that encouraged Presbytery to travel together through selected passages of scripture and then apply them to everyday life.

On 1<sup>st</sup> December 2024 [REDACTED] is welcomed to the permanent staff as Presbytery Buildings Officer. Presbytery would like to publicly thank the General Trustees who are picking up the costs for this position.

Presbytery continues to have members involved in the wider work of the Church, appoints Commissioners to the General Assembly and Commission of Assembly and attends to remits from the Assembly.

Presbytery has appointed 9 Standing Committees whose remits were agreed at the inaugural meeting. The Committees bring reports and recommendations to Presbytery. These Committees are -

Presbytery Council / Functions as a Business Committee – Convenor [REDACTED]

The Committee meets before each statutory meeting of Presbytery to arrange the business, to deal with all matters that are not within the province of the other Standing Committees and report thereon to Presbytery. The main focus this year has been on Presbytery Reform and our Presbytery Mission Plan.

Complaints – Convenor [REDACTED]

The Committee is tasked with handling any complaints that arise and to make sure the correct complaints procedure is followed. No complaints were lodged this year.

Congregational Support – Convenor [REDACTED]

The Committee has responsibility for Local Church Review which aims to get beside congregations and help them identify both a way forward and the steps necessary to get there. The remit of the Congregational Support Committee is to provide support and encouragement, as well as oversight and direction of the churches' work in respect of mission, social theology in action and change within the rubric of the Church of Scotland.

As such, it seeks to undertake the following functions:

- a. Carryout and oversee the Local Review of Churches every five years within the Presbytery of Lothian and Borders. To follow up the Review regarding implementation and development and to support congregations, Kirk Sessions, Lay Pastors and Ministers in developing mission, outreach and care in their parishes.
- b. To facilitate the annual inspection of Records
- c. Other matters such as data protection, resolving of congregational disagreements and matters identified by the General Assembly.

Fabric – Convenor [REDACTED]

The Committee supports congregations in ensuring that all properties (churches, halls and manse)

and glebes are effectively maintained; and offers advice to congregations seeking to develop their properties. 5 yearly interim property surveys are carried out on a rotational basis. The Committee welcomed the appointment of [REDACTED] as Presbytery Buildings Officer from 1<sup>st</sup> December and look forward to working with him in the future.

#### Finance – [REDACTED]

The Committee examined the Annual Reports and Accounts for each of the congregations in Presbytery and all were found generally to comply with charity law and Church regulation. The finance group is responsible for setting Presbytery Budget, maintaining sound financial records, producing Presbytery year end accounts. They support treasurers in all aspects of congregational finance. Attesting final year accounts for OSCR reporting. Helping Congregations understand their Giving2Grow assessments.

#### Mission – Convenor [REDACTED]

The Committee has responsibility for both local and world mission, helping congregations identify opportunities and putting in place training and support to realise them. The committee's main focus this year has been to continue to encourage congregations to work together and share their skills and expertise in a wide range of missional opportunities. Most of our in-person meetings have included a session where we have invited office bearers from the local churches to come together to meet the committee and share ideas. In addition, we have run online seminars on a variety of topics with a mission theme and a one-day conferences also with a mission theme. The committee has started the process of setting up Mission Clusters throughout the Presbytery initially with two groups as a pilot study. Our Mission Officer, by publishing individual and congregation stories through videos and written pieces has expanded the audience for sharing these ideas. He has also made himself available to congregations and groups needing some advice and support. Through regular meetings with the Convenor and being an ex officio member of the committee, the Mission Officer updates and advises the committee of ongoing mission work in the Presbytery, thus shaping the work of the committee.

#### Nominations – Convenor [REDACTED]

The Committee has responsibility for proposing people to fill the committees of Presbytery, bring forward names of those attending the General Assembly and bring forward names for Moderator. The Committee works with two aims

1. To bring forward to Presbytery names for appointment to committees and Presbytery positions, including but not limited to, the Moderator of Presbytery and the Convenors and Members of committees.
2. To deal with membership of Presbytery and the annual registration of ministry including nominating balancing and additional elders, corresponding members, and administering annual review of ministries registration categories in accordance with General Assembly legislation.

#### Planning – Convenor [REDACTED]

The Committee has responsibility for all things planning, including matters related to the Presbytery Mission Plan, Bases of Adjustment and Interfacing between national planning bodies in [REDACTED]. The Committee has focused on three key areas in 2024. The first was completing as many of the adjustments in the Mission plan as possible. Of the 38 or so adjustments in the plan a further 12 were completed in 2024 (9 were completed in 2023) leaving about 17. Of those one will complete on 1st January 2025 and nine others are under discussion with several likely to take place during 2025. Secondly, the Committee and other members of



Presbytery have worked with several congregations, giving considerable input and support, to help them implement the Mission plan for their area. Some of these discussions have taken several months but all are proving fruitful. Some building disposals required by the plan have also progressed. And lastly the Committee has put a great deal of work into developing underlying principles for the Mission plan, as well as initiating our first annual review of the plan. Discussions with Presbytery on the principles have begun and will continue in 2025.

#### Resourcing Ministry – Conven

*In 2024 the Resourcing Ministry Committee continued its routine work and gave particular priority to two areas, 1) the support of ministers serving in charges; 2) training for congregational members to enable them more effectively to share in the tasks of ministry in their local congregation. Here is a summary of some of our activities:*

- *We provided support for the seven Presbytery chaplains, and have appreciated their leadership in setting up two Presbytery quiet days in the autumn.*
- *Accompanying ministry candidates through various stages of training.*
- *Supporting the course for local worship leaders which is run jointly with Edinburgh and West Lothian Presbytery.*
- *Support for those who are already serving as local worship leaders and lay pastors.*
- *Making arrangements for training for funeral celebrants, with a new course due to start in 2025.*

*Presbytery is concerned about the large number of retirements of serving ministers anticipated within the next few years. Alongside the practical arrangements that need to be made for this, including the training of congregational members as interim moderators, the Resourcing Ministry Committee is committed to supporting ministers who are due to retire and those who continue to have the responsibilities of oversight of congregations in vacancy alongside the charge to which they have been called. In consultation with Presbytery Council the issue of ministerial retirement will continue to be a focus of the committee's work. An early result of this is the extension of the Presbytery's sabbatical scheme for ministers who are due to retire in two years or less.*

#### **Financial Review**

**General Fund** – Income comes from congregations in the form of Presbytery Dues. These are calculated pro rata according to each congregation's Giving to Grow contributions. Presbytery receives income from investments held with The Church of Scotland Investors Trust and M & G Investments.

The Core Funding for the Presbytery of Lothian and Borders comes from The Church of Scotland and is used to cover the Salaries of the Presbytery Clerk, Mission Officer and the Part time Administrative Assistant. Presbytery has two Restricted Funds for the work of the Growing Young Programme funded by the congregations Involves and Seeds for Growth Fund – these funds are supplied from the Church of Scotland and are dispersed to congregations who meet the criteria required and which have been approved by the Presbytery Council.

#### **Endowment Funds:**

The Dirleton Properties Fund provides income for property purposes and is used at the discretion of the property committee.

The Partick Home Bequest Fund, originally a Sick Supply Fund provides for special grants to ministers, possibly related to illness.

The Elizabeth Main Bequest provides grants to Sunday Schools within the former Presbytery of Haddington and Dunbar.

At 31 December the General Fund had a balance of £112,058.

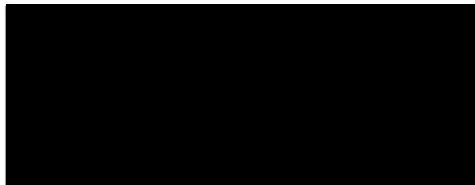
**Reserves Policy**

It is the Trustees' policy to hold sufficient reserves of approximately six months expenditure including designated funds. At 31 December the unrestricted funds totalled £168,661.

**Statement of Trustees' Responsibilities**

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Presbytery during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Presbytery at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investments (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Regulations for Presbytery Finance approved by the General Assembly of the Church of Scotland in 2007 and amended by Regulations III in 2008. They are also responsible for safeguarding the assets of the Presbytery and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

This Report was approved by the Trustees on and signed on their behalf by



erk, Presbytery of Lothian & Borders

Presbytery of Lothian and Borders

Receipts and Payments Account for the year ended 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2024	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2023
	£	£	£	£	£	£	£	£
Receipts (see note 1)								
Church of Scotland Core Funding (note 8)	126,000			126,000	100,389			100,389
Presbytery Dues	81,237			81,237	43,867			43,867
Newcastle Church Project					32,845			32,845
Bank and Deposit Interest	3,518			3,518	3,441			3,441
Investment Income	2,027		1,839	4,866	1,787		2,842	4,629
Bank Compensation					300			300
Staffing Fund					4,748			4,748
Presbytery Lunch Donations					482			482
Conference Donations					428			428
Growing Young		2,000		2,000		2,800		2,800
World Mission Fund Income					129			129
Refund BT Presbytery of Lothian					85			85
Sale of Books					33			33
Seeds for Growth Grant		400		400		20,000		10,000
Student Fund (Dunbar Barmies)	373			373				
<b>Total Receipts</b>	<b>215,175</b>	<b>2,400</b>	<b>1,839</b>	<b>220,434</b>	<b>190,686</b>	<b>12,800</b>	<b>2,842</b>	<b>206,328</b>
Payments (Note 2)								
Charitable Activities	183,278	7,883	1,890	194,948	180,485	5,900	1,890	187,825
Governance costs	240			240	300			300
<b>Total Payments</b>	<b>183,518</b>	<b>7,883</b>	<b>1,890</b>	<b>195,188</b>	<b>180,785</b>	<b>5,900</b>	<b>1,880</b>	<b>187,825</b>
Excess of Receipts over Payments								
Payments for the year (Note 3)	29,662	(5,123)	869	25,246	28,871	7,200	712	37,783
<b>Statement of Balances as at 31 December 2024</b>								
Bank and Deposit Balance (Note 4)								
Balance brought forward	138,988	8,271	18,881	166,231	3,248			5,248
Excess over receipts and payments for the year before transfers	29,662	-5,283	869	25,246	28,871	7,200	712	37,783
Legacy Presbyteries brought forward					108,879	1,671	18,348	128,898
<b>Balance carried forward (Note 5)</b>	<b>168,650</b>	<b>2,988</b>	<b>19,750</b>	<b>191,477</b>	<b>136,999</b>	<b>8,271</b>	<b>19,060</b>	<b>164,230</b>
Investments at market value (Cost £87,874) (Note 6)	50,070	0	128,128	186,198	47,898	0	128,479	171,167
<b>Assets</b>								
Church of Scotland Core Funding	0			0				
<b>Liabilities</b>								
PAYE	47			47	50			50
Independent Examiner - fee 2024	240			240	240			240
	287			287	290	0	0	290

(Signed)

E Morton

Treasurer

The Accounts were approved by the Presbytery on

For and on behalf of the Church of Scotland Presbytery of Lothian and Borders

Clerk

Treasurer



CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS  
Notes to the accounts for the year ended 31 December 2024

1. Analysis of receipts among funds

	Unrestricted Funds				Restricted Funds				Endowment Funds				2024	2023
	General	Staffing	Student	MAP Study	Lothian Survey	Good Means	Growing Young	Seeds for Growth	Ermin	P Home	Diakonia	Properties	Total	Unrestricted Funds Total
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Church of Scotland Core Funding (Note 1)	126,000												126,000	100,589
Presbytery Dues	61,857		1,750		13,800	4,250							81,257	45,867
Newbattle Church Project														32,845
Bank & Deposit Income	4,517													3,441
Investment Income (Note)	1,413				1,001				2,238				5,518	4,329
Student Fund (Dunbar Bursaries)			373		614								4,886	373
Bank Compensation														300
Contributions to Staffing Fund														4,748
Presbytery Lunch Donations														462
Conference Donations														428
Growing Young							2,000						2,000	2,500
World Mission Fund Income														129
Refund BT Presbytery of Lothian														35
Sale of Books														36
Seed for Growth Grant														10,000
Total Receipts	191,587		1,723		1,001	614	13,800	4,250	2,238				621	205,708
							216,175	2,000	400				2,859	

70

## Total 2023 Funds

[illegible]

### **3 Church of Scotland Core Funding**

**Met directly from core funding by Church of Scotland**

**2024**

**Staff Costs**

**125,700**

**Payroll Costs**

**300**

**126,000**

The remainder of the costs are met from 2024 Presbytery Funds

The Core Funding of £126K from Church of Scotland pays for the salaries of the Cleric; Rev Norman Smith, Mission Officer; Rev Peter Wood and Presbytery Administrator; Mrs Caroline Kirk



**CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS**  
**Notes to the Accounts for year ended 31 December 2024**

**Movement in Funds (Note 5)**

	At 1.1.24 £	Receipts £	Payments £	At 31.12.24 £
<b>Unrestricted Funds</b>				
General Fund	78,949	193,587	-160,478	112,058
Staffing Fund	7,822	0	0	7,822
Student Fund	1,401	2,123	-750	2,774
M&P Study Leave Fund	1,982	0	0	1,982
Duns Ministry Fund	35,422	1,001	-1,661	34,762
Jedburgh Survey Fund	713	614	0	1,327
Lothian Survey Fund	7,459	13,600	-20,274	785
Good Ideas Fund/ Mission & Outreach	4,546	4,250	-2,350	6,446
World Mission	705	0	0	705
<b>Restricted Funds</b>				
Growing Young Fund	2,271	2000	-1,285	2,986
Seeds for Growth	6,000	400	-6,400	0
<b>Endowment Funds</b>				
E Main Bequest	2,011	2,238	-1,990	2,259
Dirleton Properties	13,777	621	0	14,398
P Home Bequest	3,173	0	0	3,173
	<b>166,231</b>	<b>220,434</b>	<b>-195,188</b>	<b>191,477</b>

**Bank and deposit Balances (Note 4)**

	2024			2023	
	Unrestricted	Restricted	Endowment	Total	Unrestricted
	£	£	£	£	£
Royal Bank of Scotland	88,676	2,986	19,830	111,492	51,832
Bank of Scotland	4,827			4,827	13,010
Church of Scotland Inv Tr Deposit Funds					
General Presbytery Purposes	50,000			50,000	50,000
Reserve Fund	3,500			3,500	3,500
General congregational Purposes	1,500			1,500	1,500
Duns Ministry Fund	20,158			20,158	19,157
<b>TOTALS</b>	<b>168,661</b>	<b>2,986</b>	<b>19,830</b>	<b>191,477</b>	<b>138,999</b>

**CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS**  
**Notes to the Accounts for the year ended 31 December 2024**

**Investments (Note 6)**

	No of Units	Cost of Units £	2024 Market Value £	2023 Market Value £
<b>Unrestricted</b>				
Church of Scotland Investors Trust Growth Fund				
4 Reserve Fund (Melrose & Peebles)	1,000	4,100	8,880	5,830
6 Sundry Endowments	1,390	774	8,868	8,104
7 Contingency Fund	1,200	5,172	7,858	6,888
<b>Church of Scotland Investors Trust Income Fund</b>				
4 Presbytery General Purposes	532	4,389	5,884	5,831
6 Survey	1,023	11,855	11,314	11,212
M&G Investment Fund for Charities-Income Units	677	1,755	9,968	9,716
		<b>27,845</b>	<b>50,070</b>	<b>47,688</b>
<b>Endowment</b>				
Church of Scotland Investors Growth Fund				
1 Mrs E Main Bequest	18,580	10,183	105,780	98,881
3 Dirleton	4,600	10,188	29,348	26,818
		<b>20,329</b>	<b>135,128</b>	<b>123,479</b>
<b>Totals</b>		<b>47,874</b>	<b>185,198</b>	<b>171,167</b>

**CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS**

Notes to the Accounts for the year ended 31 December 2024

**Staff Costs (Note 7)**

	2024	2023
There are 3 members of staff and the associated cost are:-	£	£
Salary and National Insurance	118,774	102,018
Pension Costs	15,435	12,801
Expenses re-imbursements	805	2,708
	<u>135,114</u>	<u>117,526</u>

**Related Party Transactions (Note 8)**

	Travel	Phone/Internet	Other Expenses	Zoom
Clark	3,888	710	2,045	188
Mission Officer	2,808		858	188
Administrative Assistant	374		78	
Expenses for 2 Members of Presbytery	818			
	<u>7,788</u>	<u>710</u>	<u>2,974</u>	<u>324</u>

**Mission Office Retreat Cost £286**

The Treasurer, Mrs Elizabeth Morton received an Honorarium of £1,002.44

Mr R Dodd received expenses of £83.71.



**CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS**  
**Notes to the Accounts for the year ended 31 December 2024**

**Purposes of Funds**

**General Fund** - Income comes from congregations in the form of Presbytery Dues. These are calculated pro rata according to each congregation's giving to Grow contributions. Presbytery receives income from investments held with The Church of Scotland Investors Trust and M & G Investments.

The starting funds for the Presbytery of Lothian and Borders at 1 January 2023 came from the Presbyteries of Durne, Jedburgh, Melrose and Peebles and Lothian.

The Core Funding for the new Presbytery of Lothian and Borders comes from the Church of Scotland and is used to cover the salaries of the Presbytery Clerk, Mission Officers, and the Part-time Administrative Assistant.

Presbytery has two Restricted Funds for the work of Growing Young Programme, which is funded by the congregations involved, and Seeds for Growth Fund, which is funded by the Church of Scotland.

**Endowment Funds**

The Christian Heritage Fund provides income for property purposes and is used at the discretion of the Property Committee.

The Parish Home Request Fund, originally a Stock Supply Fund provided for special grants to ministers, possibly related to illness.

**Independent Examiner's Report to the Trustees of The Church of Scotland  
Presbytery of Lothian & Borders  
SC040976**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 15.

**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

Deans Chartered Accountants and Business Advisors  
27 North Bridge Street  
Hawick.  
TD9 9BD

21 JUNE 2025