

The Church of Scotland
GATEHOUSE AND BORGUE PARISH CHURCH

**RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Congregation No. 080463

Charity No. SC000961

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2024**

The Trustees present the Annual Report and Accounts for Gatehouse and Borgue Parish Church (Church of Scotland) for the year ended 31 December 2024.

Reference and Administrative information

Charity Name:	Gatehouse and Borgue Parish Church
Charity Registration No.	SC000961
Congregation Reference No.	080463
Contact Address	Ardwall Gatehouse of Fleet DG7 2EN

Trustees

Margaret Andrews	Christine Ashworth	Janet Byrom
Hilary McConchie	Leslie Holmes	Yvonne McConnell
Alexander McCulloch	Andrew McKean	Valerie Ott
Margaret Sloan	Kate Benney	Alastair McCarlie
Roberta Galloway	Gwen Corson	Gordon Hunter
Fiona McCulloch – appointed 4/8/24	Charles Dunnett – appointed 4/8/24	
Joanna Dunnett – appointed 4/8/24	Andrew McConchie - appointed 4/8/24	

Principal Office-bearers

Minister:	Rev Valerie Ott
Session Clerk:	Andrew McKean
Church Treasurer:	Alexander McCulloch
Property Convenor	Andrew McConchie

Independent Examiner

Mrs Elisabeth A Gray MA CA
Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
DG7 1AF

Bankers

Bank of Scotland
192 King Street
Castle Douglas
DG7 1DB

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2024**

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

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 Presbytery.

Organisational Structure

The Kirk Session is chaired by the Minister and meets five times a year. It is responsible for spiritual and temporal affairs within the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Forty to fifty people attend worship on a Sunday morning in Gatehouse Church, rising to sixty in the summer, with regular visitors and holiday makers, and even more for services at Christmas, Easter, Harvest and Remembrance. On the first Sunday of every month a service is held in Borgue Village Hall. Once a month in Gatehouse we are joined by a Sunday School of about six children who come into the Church for the first part of the service and then go through into the Hall. There is a choir of around twelve singers, performing an introit at the beginning of each service, and occasionally an anthem as well. The hall is also a regular meeting place for a group of senior citizens, the Monday Club and Churches Together.

Volunteers

The church relies on the contribution of volunteers to carry out its activities but no amounts are recorded in the accounts for this.

Financial Review

Unrestricted donation income (including Gift Aid income) has increased by some £37,289 due to large amounts donated to fund church hall repairs.

Other staffing costs have increased by around £200 due to increase of organ player payments. Repairs total has increased by some £18,500 due to hall repairs in September 2024. Manse building costs has increased by around £1,200 due to electrical repairs in May 2024.

The main result of the year's transactions is that there is an unrestricted surplus of £19,604 for the year. The restricted surplus was £277 and endowment surplus £144.

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2024**

Reserves Policy

At 31 December 2024 the Church held unrestricted cash funds of £34,695, restricted funds of £7,352 and endowment funds of £4,709. The trustees acknowledge that the level of unrestricted funds requires to be improved.

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2024**

Statement of Trustee's Responsibilities

The Members of the Kirk Session / Congregational Board must prepare Financial Statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the Financial Statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland 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 including the adoption of the Church of Scotland Policies on Conflict of Interest and Whistleblowing.

Approved by the Trustees and signed on their behalf.



Mr Andrew McKean

Session Clerk

Date: 27/03/25

**Gatehouse and Borgue Parish Church
Trustee's Annual Report
Year Ended 31 December 2024**

Independent Examiner's Report to the Trustees of Gatehouse of Fleet Parish Church

I report on the Accounts of the Charity for the year ended 31 December 2024.

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 to Regulation 10(1) to (d) of the Accounts Regulations 2006 (as amended) does not apply. It is my responsibility to examine the Accounts as required under Section 44(1)(c) of the 2006 Act and to state whether particular 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 (as amended). 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) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.



Mrs Elisabeth A Gray MA CA
Bell Ogilvy
Chartered Accountants
36 King Street
Castle Douglas
DG7 1AF

Date: 31 March 2025

**Gatehouse and Borgue Parish Church
Receipts and Payments Account
Year Ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note					
Donations	3	89,499	0	0	89,499	54,360
Activities for Generating Funds		937	0	0	937	947
Investment income		<u>2,219</u>	<u>277</u>	<u>144</u>	<u>2,640</u>	<u>2,324</u>
		92,655	277	144	93,076	57,631
Rental of Premises		1,504	0	0	1,504	1,459
Receipts from Linked Churches		<u>2,820</u>	<u>0</u>	<u>0</u>	<u>2,820</u>	<u>2,826</u>
<u>Total Receipts</u>		<u>96,979</u>	<u>277</u>	<u>144</u>	<u>97,400</u>	<u>61,916</u>
<u>Payments</u>	4					
Charitable activities		<u>77,375</u>	<u>0</u>	<u>0</u>	<u>77,375</u>	<u>55,194</u>
<u>Total Payments</u>		<u>77,375</u>	<u>0</u>	<u>0</u>	<u>77,375</u>	<u>55,194</u>
Excess / (Deficit) of Receipts over Payments for the year before transfers		19,604	277	144	20,025	6,722
Transfers		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Excess / (Deficit) of Receipts over Payments for the year		<u>19,604</u>	<u>277</u>	<u>144</u>	<u>20,025</u>	<u>6,722</u>

Gatehouse and Borgue Parish Church
Statement of Balances
Year Ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank and deposit balances brought forward	15,091	7,075	4,565	26,731	20,009
Movement in year:					
Excess / (Deficit) of Receipts over Payments for the year	<u>19,604</u>	<u>277</u>	<u>144</u>	<u>20,025</u>	<u>6,722</u>
Bank & Deposit balances carried forward	<u>34,695</u>	<u>7,352</u>	<u>4,709</u>	<u>46,756</u>	<u>26,731</u>
 <u>Investments at market value</u>	 <u>104,849</u>	 <u>7,812</u>	 <u>6,827</u>	 <u>119,488</u>	 <u>109,770</u>
(Cost £74,867)	<u>64,755</u>	<u>7,444</u>	<u>2,668</u>	<u>74,867</u>	<u>74,867</u>

The Accounts were approved by the Kirk Session and Financial Board on 20/03/2025

For and on behalf of the Kirk Session and Financial Board

A. M. M. M.

Session Clerk

[Signature]

Treasurer

Gatehouse and Borgue Parish Church
Statement of Balances
Year Ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year 1 Trustee received reimbursement of expenses incurred totalling £2,790 together with Council Tax for the Manse of £3,524.

In addition Mrs Corson who is a Trustee, received £307 for providing her services to pulpit supply.

2. Movements in Funds

	At January 2024 £	Receipts 2024 £	Payments 2024 £	Transfers 2024 £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	15,091	96,979	(77,375)	0	34,695
	<u>15,091</u>	<u>96,979</u>	<u>(77,375)</u>	<u>0</u>	<u>34,695</u>
Restricted funds					
Clock & Bell Maintenance	118	22	0	0	140
Graves Upkeep Account	6,957	255	0	0	7,212
	<u>7,075</u>	<u>277</u>	<u>0</u>	<u>0</u>	<u>7,352</u>
Endowment funds					
Menzies Trust	865	39	0	0	904
Coates Legacy	3,700	105	0	0	3,805
	<u>4,565</u>	<u>144</u>	<u>0</u>	<u>0</u>	<u>4,709</u>
Total Funds	<u>26,731</u>	<u>97,400</u>	<u>(77,375)</u>	<u>0</u>	<u>46,756</u>

Purposes of Restricted Funds

Graves Upkeep Fund - to maintain the Graveyard

Clock & Bell Maintenance Fund – transferred from the Borgue Church for maintenance

Purposes of Endowment Funds

Income from the Menzies Legacy is to be used to provide materials for Christian education

Income from the Coates Legacy is to be used for the needy in the Parish

Gatehouse and Borgue Parish Church
Notes of the Accounts
Year Ended 31 December 2024

3. Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Gift Aid Donations	32,426	0	0	32,426	31,346
Tax Recovered on Gift Aid Donations	17,114	0	0	17,114	9,344
Ordinary Offerings (Open Plate)	6,547	0	0	6,547	6,977
Other Offerings, Donations etc	33,412	0	0	33,412	6,693
	<u>89,499</u>	<u>0</u>	<u>0</u>	<u>89,499</u>	<u>54,360</u>

4. Analysis of Payments

Charitable activities

Ministries & Mission allocation	27,214	0	0	27,214	27,154
Minister's expenses	2,790	0	0	2,790	2,988
Pulpit supply	177	0	0	177	150
Other staffing costs	6,382	0	0	6,382	6,171
Fabric repairs & maintenance	23,355	0	0	23,355	4,808
Council Tax	3,524	0	0	3,524	3,136
Heat and light	3,961	0	0	3,961	2,299
Insurance	3,198	0	0	3,198	2,933
Other building costs – Manse	2,069	0	0	2,069	871
Printing, stationery and postage	1,698	0	0	1,698	1,687
Independent Examiners fee	510	0	0	510	492
Other expenses	2,497	0	0	2,497	2,505
	<u>77,375</u>	<u>0</u>	<u>0</u>	<u>77,375</u>	<u>55,194</u>

Gatehouse and Borgue Parish Church
Notes of the Accounts
Year Ended 31 December 2024

5. Minister's Stipend

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the costs of all Minister's 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 5th and subsequent years) £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
CHAS	475	0
Pakistan Floods	0	130
Medical Aid for Palestine	842	0
Christian Aid	428	202
Oxfam	405	0
Hope For Justice	0	252
Stewartry Food Bank	0	181
	<u>2,150</u>	<u>765</u>

Gatehouse and Borgue Parish Church
Appendix
Year Ended 31 December 2024

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

CONSOLIDATED FABRIC FUND

	2024	2023
	£	£
Credit Balances held at 31 December at cost	<u>99,564</u>	<u>99,564</u>
Market Value of Balances at 31 December	<u>127,426</u>	<u>63,420</u>

CONSOLIDATED FABRIC FUND REVENUE

Credit Balance at 31 December	<u>19,212</u>	<u>13,643</u>
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During the year ended 31 December 2021, the property of Borgue Church was sold for total net proceeds of £33,894.44, and these funds were invested in the Fabric Funds.