

**The Church of Scotland**  
**Galashiels Church of Scotland**

DSCR

**Accounts for the year ended 31 December 2024**

**Congregation No:040297**

**Charity No: SC010389**

**Galashiels Church of Scotland SC010389**

**Trustees' Annual Report**

**for the year ended 31 December 2024**

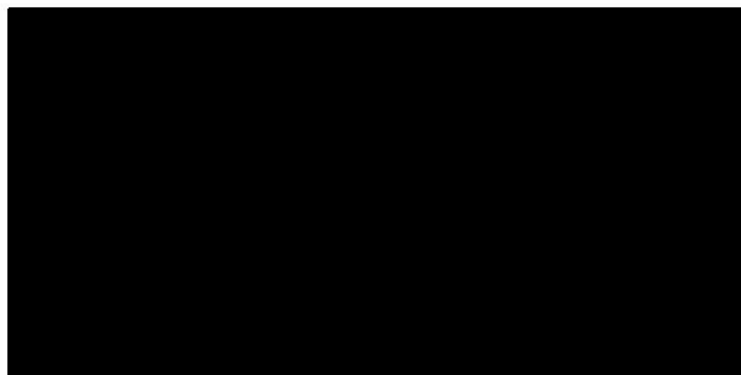
The trustees present the annual report and accounts for Galashiels Church of Scotland for the year ended 31 December 2024

**Reference and Administrative Information**

Charity Name: Galashiels Church of Scotland

Charity Registration Number: SC010389

Congregation Reference No:



Contact Address (Treasurer)

**Trustees**

The trustees who served during the year were:

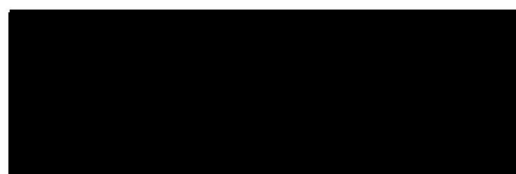


**Principal Office-bearers**

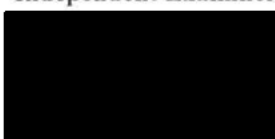
Minister

Session Clerk

Church Treasurers



**Independent Examiner**



**Bankers**

The Bank of Scotland,  
3 Channel Street  
Galashiels, TD1 3DE

## **Galashiels Church of Scotland SC010389**

### **Trustees' Annual Report**

for the year ended 31 December 2024

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution of the Church of Scotland. The governing body is the Kirk Session which oversees the spiritual affairs of the church, maintains the membership roll, oversees the temporal and financial affairs of the church and oversees the care and maintenance of its buildings, furnishings, utilities and grounds.

### **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 to oversee the spiritual affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Candidates chosen by the Kirk Session to become elders are inducted into the office of elder at special ordination services. Members of the Kirk Session are chosen for life.

### **Organisational Structure**

Kirk Session meets regularly. The Kirk Session maintains the Communion roll of the church and carries out regular visits to check on the welfare of its members. Kirk Session meetings are moderated by the minister. A Session Clerk is appointed to keep an accurate record of the meetings, to assist in receiving incoming correspondence, and preparing outgoing correspondence for the church. The Kirk Session responds to special remits from the General Assembly and the Presbytery, plans and oversees mission and outreach activities within the parish, and oversees the stewardship and pastoral affairs of the church.

## **Galashiels Church of Scotland SC010389**

### **Trustees' Annual Report**

**for the year ended 31 December 2024**

#### **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. The following regularly scheduled ministries and activities are carried out by the church.

#### **Sunday Worship:**

11.00am and 6.30pm each Sunday

#### **Sunday Club**

Caters for School children every Sunday morning

#### **Bible Studies:**

10.00am each Tuesday (home study).

#### **Prayer Groups**

Open to all weekly.

#### **Choir**

Meets each Thursday to learn 4 part harmonies for special worship songs and revise music for Sunday's hymns.

#### **Seniors Badminton:**

10.00 - 12.00am each Wednesday.

#### **Church Guild:**

2.00pm two Tuesdays a month from October to March.

#### **1st Galashiels Girls Brigade:**

Monday evenings

#### **The Coffee Stop:**

Wednesday 10am till 12noon.

## **Galashiels Church of Scotland SC010389**

### **Trustees' Annual Report**

for the year ended 31 December 2024

#### **Achievements and Performance**

The church's ministerial and outreach activities for the parish and the surrounding community are highlighted in the following details:

**The Guild** met fortnightly from January - March and October - December. At the start of the session in October we were pleased to welcome some new members. There has been a variety of speakers - two being from the chosen Projects and others just run by members on discussion topics and getting to know you. At the end of the session in March it was decided that a meal out together rather than an outing was the preference and enjoyed by most of the members.

We look forward to others joining us and may we remind you that it is open to men and women.

#### **Sunday Club**

Sunday Club is for Primary to S1 children who gather for opening worship with the congregation then go to the hall for the 'All-Age Sunday School' programme learning about Jesus and the Bible through stories, crafts and fun in a safe place where the youngsters can explore their faith.

#### **Outreach**

##### **Messy Church.**

Runs bimonthly throughout the year in St.Johns building in Langlee. It can take 40 children and their parents/carers are also encouraged to stay, which they mostly do, then remain to enjoy the hot food provided followed by sweet treats. Many children are from non-churched families and it also links in well with the Girls Brigade and their families.

Different themes are covered at each Messy Church.

On Good Friday the church distributed hot cross buns in town to the passing public along with literature about the meaning of Easter and an invitation to the Easter service.

Other services, such as the Christingle service, are widely advertised to encourage non-churched people to come along.

**Galashiels Church of Scotland SC010389**  
**Trustees' Annual Report**  
**for the year ended 31 December 2024**

**Achievements and Performance (cont'd)**

**Choir**

The Choir, meeting weekly and singing in 4 part harmony, rehearsed lovely new songs for Easter and Christmas and other new-to-the- choir songs. Several introits and blessings were learned and sung regularly in church. We welcome all voices and, as always, even having 2 new men (yay!), require more men and ladies!

We have fun and chat and sing a variety of different styles of music.

We normally meet January to Easter and August to December.

**Seniors Badminton**

Seniors badminton has 9 members who meet each Wednesday, seeking to maintain their very high standards of play. Half-way through they trouble-shoot their games over a cup of tea/coffee and reflect on their minor lapses of concentration resulting in the occasional miss or overhit or inability to reach the shuttle-cock! Despite these short-comings they are sure they are about to prove themselves a force to be reckoned with in the future! Come and join them!

**The Girls Brigade**

The Girls Brigade meet on Mondays in St.Johns Hall, Langlee. Explorers and Juniors (P1-P7) learned about People who help us' through bible stories, games, crafts and lots of fun. The Brigaders (S1-S6) continued their activities around food, faith and fun together. In January everyone visited Oakwood Park for a Scottish-themed evening with tenants, sharing Scottish poems, songs and some dancing and at Easter went to Glenfield Court for an Easter 'eggstravaganza' with tenants there. In May all enjoyed a lovely day out on a train trip to North Berwick, sponsored by the Borders Community Rail Partnership, visiting the Lifeboat Centre, having a café lunch and paddling in the sea (despite the weather). September saw themes around creation and being creative, lots of fun, crafts and games. A few spaces remain in the P1-P7 sections and the Brigader section has continue to grow with 10 members attending regularly.

**The Coffee Stop**

Coffee Stop continues every Wednesday from 10 am till 12 in St.John's small hall. Everyone arrives and leaves at a time that suits them but all enjoy catching up with each other and it's great when we see new faces, such as some members of Langlee Residents Association, who, in November, provided afternoon tea in St. Johns hall for Langlee residents; another is planned for February.

For Advent all received a copy of 'Let Earth Receive Her King' by Alistair Begg, looking at bible verses from Genesis onwards tracing God's plan and purposes until the coming of Christ and then to his return again.

As we wait for Christ's second coming, it's a joy to be involved with a group of people who show real care and love for each other.

**Galashiels Church of Scotland SC010389**

**Trustees' Annual Report**

**for the year ended 31 December 2024**

**Financial Review**

Offerings, £73314, plus gift aid tax refunded, £8571, are the principal sources of income.

(2023 Offerings 74702, 2023 Gift aid tax refunded £14060)

Rental of premises £23692 (£19507 2023).

St.Pauls £21078 (£15624 (2023)); Trinity £2615 (£3854 (2023)); St. Johns £0 (£30 (2023)).

Investment income £7509 (£7341 (2023))

Market value of investments (£189021 (£177012 (2023)) has increased by 6.8%).

**Reserves Policy**

It was agreed to hold a reserve of approximately three months' expenditure in the General Fund.

**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 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

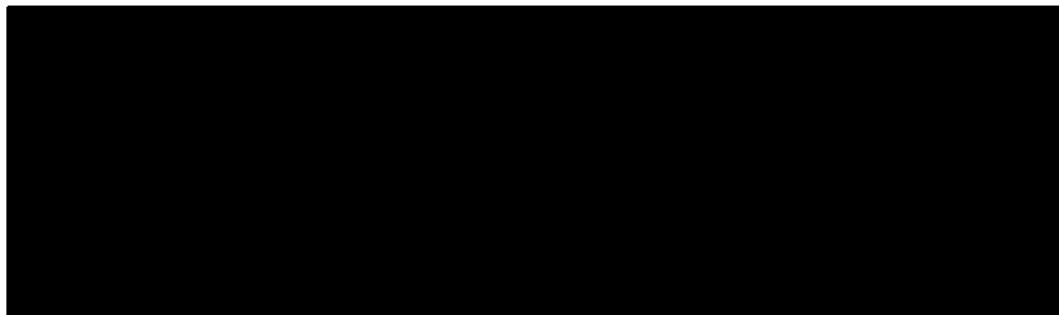
Regulations Anent Congregational Finance approved by the General Assembly

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



**Independent Examiner's Report to the Trustees of Galashiels Church of Scotland**

**for the year ended 31 December 2024**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 9 to 14

**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 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 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



# Galashiels Church of Scotland SC010389

## Receipts and Payments Account

for the year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>						
Donations	3	94,016			94,016	99,616
Legacies		1,000			1,000	500
Bank & Deposit interest		332			332	379
Investment income		5,773		1,404	7,177	6,962
		101,121		1,404	102,525	107,457
Bridge St flat rental		372			372	3,510
8 Mossilee Rd manse rental		2,400			2,400	0
Congregational Rent of Prem		204			204	
Rental of Premises		23,488			23,488	19,507
Receipts from Presbytery		0			0	0
Grants. Listed POW		595			595	763
CK Permanent fund closed		0			0	10,790
Galashiels Fellowship of Ch		0			0	1,469
<b>Total Receipts</b>		<b>128,180</b>	<b>0</b>	<b>1,404</b>	<b>129,584</b>	<b>143,496</b>
<b><u>Payments</u></b>						
Costs of generating funds	4	175			175	204
Charitable activities		154,144		0	154,144	120,931
<b>Total Payments</b>		<b>154,319</b>		<b>0</b>	<b>154,319</b>	<b>121,135</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-26,139</b>		<b>1,404</b>	<b>-24,735</b>	<b>22,362</b>
<b>Transfers between funds</b>					<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments for the year</b>		<b>-26,139</b>		<b>1,404</b>	<b>-24,735</b>	<b>22,362</b>

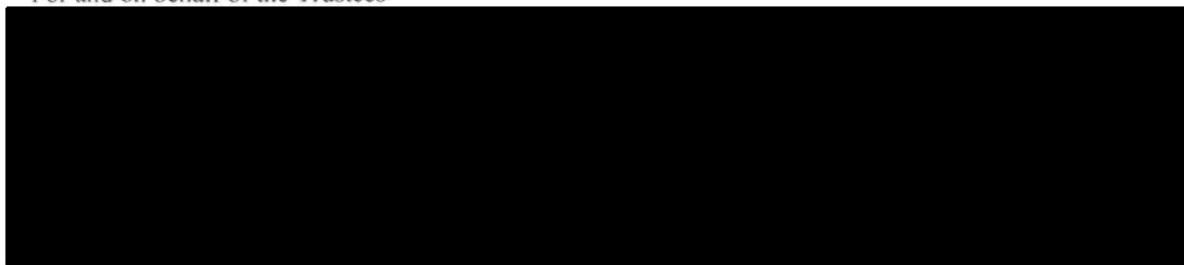
# Galashiels Church of Scotland SC010389

## Statement of Balances

for the year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	<u>Note</u>					
<b>Bank &amp; Deposit Balances</b>						
Bank & deposit balances brought forward	2	226,996		1,447	228,443	206,081
<b>Movement in year</b>						
Excess of Receipts over payments for the year		-26,139		1,404	-24,735	22,362
Bank & Deposit balances carried forward		<u>200,857</u>		<u>2,851</u>	<u>203,708</u>	<u>228,443</u>
<b>Investments at market value</b>		<u>139,253</u>		<u>49,768</u>	<u>189,021</u>	<u>177,012</u>
Investments at cost £90696						
<b>Assets</b>						
Gift Aid Receivable		<u>6,088</u>			<u>6,088</u>	<u>3,683</u>
		6,088			6,088	3,683
<b>Liabilities</b>						
Heat & Light not yet billed		<u>2,914</u>			<u>2,914</u>	<u>1,642</u>

The accounts were approved by the Trustees  
For and on behalf of the Trustees



# Galashiels Church of Scotland SC010389

## Notes to the Accounts

for the year ended 31 December 2024

### 1 Trustee Remuneration and Related Party Transactions

Our minister, [REDACTED] received the following expenses:-

Council Tax £2659.77

Contribution to phone/broadband expenses £306.32.

From Cochrane Trust £59.37.

Special Birthday gift £267.

### 2 Movement in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted Funds</b>					
COS Dep 040297/1 P Designated Fabric Fund	3,231	168		-168	3231
COS Dep 040297/2 P Designated Charity Fund	1,217	63		-63	1217
COS Dep 040297/3 P Designated Organ Fund	499	26		-26	499
COS Dep 040297/4 P Designated Floodlighting Fund	469	24		-24	469
COS Dep 040297/5 P Designated Hall Chairs Fund	981	51		-51	981
COS Dep 040297/6 T General Purposes	3,596	187		-187	3596
BoS 00684821 P General Fund	137,457	123,184	154,319	6,400	112722
COS Inc 040297/5 T Floral Fund	501	65		-65	501
	<u>147,952</u>	<u>123,768</u>	<u>154,319</u>	<u>5,816</u>	<u>123216</u>
<b>Unrestricted Funds</b>					
COS Inc 040297/4 T General Purposes	14,396	1,138		-1,138	14396
COS Gr 040297/2 T General Purposes	8,724	1,141		-1,141	8724
COS Inc 040297/1 P Designated Reserve Fund	<u>32,433</u>	<u>2,133</u>		<u>-2,133</u>	<u>32433</u>
	55,553	4,412	0	-4,412	55553
<b>Restricted Funds</b>					
<b>Endowment Funds</b>					
COS Inc 040297/2 P The Helen Ferguson Bequest	5,997	389		-389	5997
COS Gro 040297/1 P The Emma J. Turnbull Challenge	499	30		-30	499
COS Inc 040297/3 P The Sybil Barker Bequest	1,001	50		-50	1001
COS Inc 040297/6 T Bequest Minister	2,345	135		-135	2345
COS Gr 040297/3 T Bequest Fund Investments	<u>15,096</u>	<u>799</u>		<u>-799</u>	<u>15096</u>
	<u>24,938</u>	<u>1,404</u>	<u>0</u>	<u>-1,404</u>	<u>24938</u>
	228,442	129,584	154,319	0	203707

#### Purposes of Unrestricted Funds

**Reserve Fund:** The trustees have set aside funds for unplanned expenditure.

**Fabric Fund:** The trustees have set aside funds for the maintenance of the Church property.

**Charity Fund:** The trustees have set aside funds to support causes that the church deems to be worthy.

**Organ Fund:** The trustees have set aside funds for the maintenance of the organ for use in worship.

**Floodlighting Fund:** This was established in 2000 to mark the millennium and for the on-going maintenance of the floodlights.

**Hall Chairs Fund:** The trustees have set aside funds to purchase new chairs.

**General Purposes Funds:** To be used for general expenditure.

**Floral fund:** To be used for church flowers expenses.

#### Purposes of Endowment Funds

**The Emma J. Turnbull Challenge:** For the winner of a Bible Challenge given to young people in the church's Underground Church

**The Helen Ferguson Bequest:** To be used for educational purposes within the church.

**The Sybil Barker Bequest:** To be used to contribute to Sunday School presents.

**T Bequest Minister:** To be used by the minister for charitable purposes.

**T Bequest Fund Investments:** To be used at the discretion of the session

# Galashiels Church of Scotland SC010389

## Notes to the Accounts

for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	2023 £
<b>3 Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	15585.30			15585.30	12946.00
Gift Aid Donations	46740.58			46740.58	50751.04
Tax Recovered on Gift Aid Donations	8571.35			8571.35	14060.25
Ordinary Offerings (Open Plate)	10988.07			10988.07	11005.20
Fundraising	491.00			491.00	340.50
Other Offerings, Donations etc.	11639.37			11639.37	10512.77
	<u>94015.67</u>	<u>0.00</u>	<u>0.00</u>	<u>94015.67</u>	<u>99615.76</u>
<b>4 Analysis of Payments</b>					
Offering envelopes	174.84			174.84	203.50
<b>Charitable Activities</b>					
Giving to Grow and	68676.00			68676.00	46029.00
Locum Salary Costs	0.00			0.00	0.00
	<u>68676.00</u>			<u>68676.00</u>	<u>46029.00</u>
Presbytery Dues	2228.46			2228.46	900.05
Minister's Expenses & Travel	365.69			365.69	286.14
Pulpit Supply	332.40			332.40	238.70
Other staffing costs	13947.60			13947.60	13947.60
Fabric Repairs & Maintenance	11460.02			11460.02	8499.23
Manse Council Tax	2659.77			2659.77	2712.65
Heating & lighting	23378.46			23378.46	21084.75
8 Bridge Street management fee	750.00			750.00	0.00
Insurance	16917.73			16917.73	15684.03
Other Building Costs	1498.06			1498.06	2375.99
Sunday School/UGC	141.16			141.16	256.49
Girls Brigade	1120.00			1120.00	1288.00
Equipment & Furnishings	1415.42			1415.42	284.00
Organ & Music	2161.90			2161.90	2487.02
<b>6 Charitable donations</b>	3133.77			3133.77	1250.00
Outreach	1821.88			1821.88	1203.62
Printing, Stationery & Advertising	4.97			4.97	1515.17
Catering	622.84			622.84	0.00
Fund raising	89.26			89.26	0.00
Other expenses	1419.01			1419.01	888.44
	<u>154144.40</u>	<u>0.00</u>	<u>0.00</u>	<u>154144.40</u>	<u>120930.88</u>
<b>Total</b>	<u>154319.24</u>	<u>0.00</u>	<u>0.00</u>	<u>154319.24</u>	<u>121134.38</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

## Galashiels Church of Scotland SC010389

### Notes to the Accounts

for the 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 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 5th and subsequent years of service was £38,884

#### 6 Collections for Third Parties and Charitable Donations

	2024	2023
	£	£
Borders Scripture Union	0	1,000
Galashiels Food Bank	448	0
Christian Aid	1455	0
Borders Street Pastors	281	0
Mary's Meals	480	0
Earl Haig Fund	88	150
Fire family	320	0
Blythswood Shoe Box Appeal	61	0
Galashiels Girls Brigade	1120	100
	<u>4,254</u>	<u>1,250</u>

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES for the year ended 31 December 2024

	2024 £	2023 £
<b><u>55 CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	0	0
<b><u>56 Cons.Fab.Fund-Cap(II)</u></b>		
Credit Balances held at 31 December at cost	<u>485406</u>	<u>485406</u>
Market Value of Balances at 31 December	<u>496108</u>	<u></u>
 <b><u>50 Consol. Fabric Fund - Rev</u></b>		
50 Credit Balance at 31 December	<u>71626</u>	<u>46249</u>