

REF. No:- SC043454.2024.1

CHARITY REGISTRATION NUMBER: SC043454

The Border Kirk
Unaudited Financial Statements
Congregational reference number 070422
31 December 2024

GORDON CONSULTANCY LIMITED

Chartered accountants
Briar Lea House
Brampton Road
Longtown
Carlisle
Cumbria
CA6 5TN

The Border Kirk

Financial Statements

Year ended 31 December 2024

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The Border Kirk

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

Reference and administrative details

Registered charity name	The Border Kirk
Charity registration number	SC043454
Principal office	The Church Office Chapel Street Carlisle CA1 1JA

The trustees



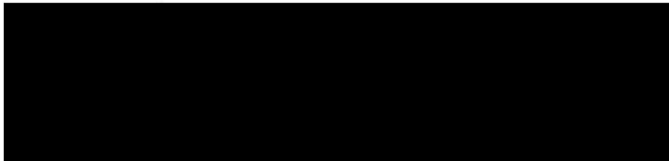
The Border Kirk

Trustees' Annual Report *(continued)*

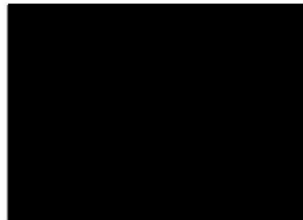
Year ended 31 December 2024



The Border Kirk no longer has a Congregational Board



Independent examiner



Bankers

The Royal Bank of Scotland
Drummond House Branch
Drummond House
1 Redheughs Avenue
Edinburgh
EH122 9JN

Structure, governance and management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution, having moved from its previous Model Constitution in 2019. In September 2022, following The Church of Scotland reorganisation, the former Presbytery of Annandale and Eskdale became part of The South West Presbytery (Scotland).

Recruitment and Appointment of Trustees

Members of the Kirk Session and 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.

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Structure, governance and management *(continued)*

Organisational Structure

The Church of Scotland seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities. The Church of Scotland is one of the largest organisations in Scotland. We have around 280,000 members, with more regularly involved in local congregations and our work. We have around 650 ministers serving in parishes and chaplaincies, supported by both centrally and locally employed staff. Most of our parishes are in Scotland, but we also have churches in England, Europe and afield. The Church of Scotland plays a pivotal role in Scottish society and works with communities worldwide. Due to our location in England The Border Kirk has a gathered rather than parish based membership. The Kirk Session which meets around 8 times a year is responsible for spiritual and development affairs within the church. As a Unitary Constitution, committees with varying focus meet independently and report back at each Session meeting: They are Worship and Learning, Mission - Outreach and Communications, Pastoral Care and Nurture, Stewardship and Finance, Safeguarding and Buildings. Each committee comprises a convener and elders with others members who may be interested in the issues involved. The aim of the structure is greater involvement of members in the running of church affairs.

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 each locality. It co-operates with other Churches in various ecumenical bodies.

Services. At The Border Kirk Carlisle we have a weekly Sunday service at 11am Worship and special services during Holy week and Advent. The Sacrament of Holy Communion is celebrated four times a year in Carlisle. Services are led by The Border Kirk in conjunction with the Methodists in Longtown on the first Sunday in the month at 9.30a.m. in the local Community Centre. At various times in the year we celebrate joint services with other churches in the town as part of our ecumenical focus. Services are live streamed to Facebook with the recording being accessible after the service. The Order of Service Bulletin is distributed through an email list and posted to Facebook with the full service printed and home delivered when required. Many of the asylum seekers we welcomed to The Border Kirk have been granted the right to remain and have been joined by family members who all contribute to The Border Kirk. The Border Kirk is viewed as a safe place for refugees seeking Christian Worship.

Young People. Each service has an all-age time prior to Sunday club for young children. Following the loss of Youth Worker the Sunday Club is reliant on members of the congregation to provide educational activities. The Kirk Session is aware of the urgent need to encourage families and young people to the Kirk and have raised significant funds towards employment of a youth / family worker and resources to support work with families.

Guild. The Border Kirk has not had a Guild since 2019 but former members continue to link with the National Guild and meet regularly with the United Reform Guild in their premises. Some members also meet socially in The Border Kirk.

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Objectives and activities *(continued)*

Community. The Border Kirk has continued to support the Foodbank and those in need through collections of donated items. We also host a weekly breakfast for homeless or lonely. Following the use of The Border Kirk as a support for asylum seekers we now host Penrith and Eden Refugee Network (PERN) in what was Doves Cafe. PERN pay a monthly rental as outlined in the accounts. We also host Carlisle, Refugee Action Group (CRAGS) for a weekly drop in and community support. As asylum seekers and refugees see The Border Kirk as a safe place the Local Authority also use the Kirk facilities to provide advice and support sessions on a weekly basis. Churches together in Carlisle and District (C.T.C.&D) have met regularly at the Border Kirk and we also have been involved in hosting joint services in the city, the Border Kirk being very active in C.T.C&D affairs. Street Pastors have ceased operating in Carlisle due in part to changing culture. As a thank you in appreciation of support provided they donated £500 to The Border Kirk. Our ecumenical links with Churches Together and Longtown Methodists has been acknowledged and praised by the General Assembly. As the Border Kirk has catering facilities, we are able to host a weekly Churches Together Carlisle breakfast service for the homeless.

Hall Users. During 2024 we hosted weekly meetings for Gamblers Anonymous. The Breath of Life pensioners' group. The hall and rooms are also used for conferences and many coffee mornings. Since our Sanctuary is furnished with movable chairs it is conducive to community use.

Achievements and performance

We have an active and enthusiastic congregation who aim to bring God's word to a wider audience. We are fortunate to have the services of our organist, [REDACTED], and a praise band offering a different type of musical approach when times allow. We are also fortunate to have so many people from the Kirk Session and congregation willing to give their time and skills to enhance the life of The Border Kirk. - The Worship group regularly lead a 'café Church' Sunday with refreshments available throughout the service in the sanctuary. - We are able to host pre service Easter Breakfast with family activities. - Spring coffee morning.
- Autumn family fun afternoon
- Christmas coffee morning with various stalls, which raised funds for Kirk funds.- After Service soup and desert has been well supported by the congregation. None of these events could take place without the dedicated support of so many.

Financial review

The principal source of income continues to be through the weekly/monthly offertory. Donations still continue from weekly freewill offering, gift aid, open plate, other offerings and donations plus Gift Aid tax recovered. The Development Fund was set up to raise funds for special large expenditure capital projects, Staffing costs consist of the wages of the administrator, one church cleaner and the organist. The cleaner works 4 hours per week and the administrator work two hours per week and their hours will be kept under review as the demands on The Border Kirk increase. Payment of £31,444.00 to 'Giving to Grow' was met in full. In January 2024, the Kirk Session agreed that the congregation should help to fund a part-time Youth Worker. By 31st December 2024 donations of £4,005.00 had been banked at the Skipton Building Society. This amount was raised by donations and church events throughout the year.

Reserves Policy

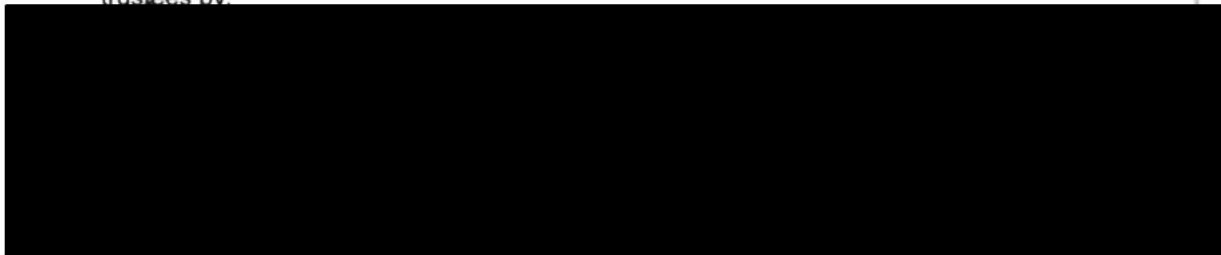
It was the Trustees' policy to transfer any significant surplus at the end of the year into the Fabric and Contingency Fund to be held in reserve for any major repair and maintenance expenditure on the properties at Chapel Street.

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

The trustees' annual report was approved on 31 March 2025 and signed on behalf of the board of trustees by:



The Border Kirk

Independent Examiner's Report to the Trustees of The Border Kirk

Year ended 31 December 2024

I report to the trustees on my examination of the financial statements of The Border Kirk ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

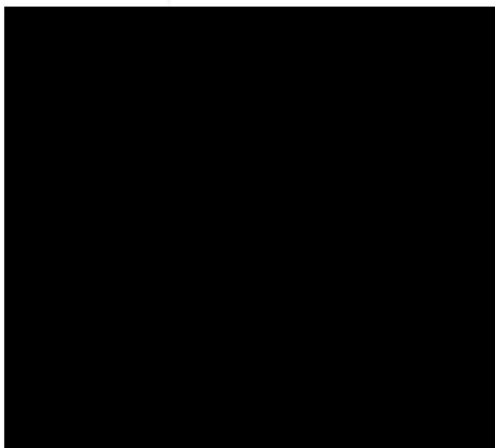
Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales (ICAEW) which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



The Border Kirk

Statement of Financial Activities

Year ended 31 December 2024

		2024		2023	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	6	47,593	5,094	52,687	73,911
Charitable activities	7	3,382	–	3,382	4,270
Other trading activities	8	12,512	–	12,512	5,151
Investment income	9	9,068	2,509	11,577	2,740
Other income		124	–	124	37
Total income		<u>72,679</u>	<u>7,603</u>	<u>80,282</u>	<u>86,109</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies		123	–	123	101
Expenditure on charitable activities		58,842	1,964	60,806	68,208
Total expenditure		<u>58,965</u>	<u>1,964</u>	<u>60,929</u>	<u>68,309</u>
Net gains on investments		(6,752)	–	(6,752)	–
Net income		<u>20,466</u>	<u>5,639</u>	<u>26,105</u>	<u>17,800</u>
Transfers between funds		(579)	579	–	–
Net movement in funds		<u>19,887</u>	<u>6,218</u>	<u>26,105</u>	<u>17,800</u>
Reconciliation of funds					
Total funds brought forward		186,679	42,857	229,536	211,736
Total funds carried forward		<u>206,566</u>	<u>49,075</u>	<u>255,641</u>	<u>229,536</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 9 to 15 form part of these financial statements.

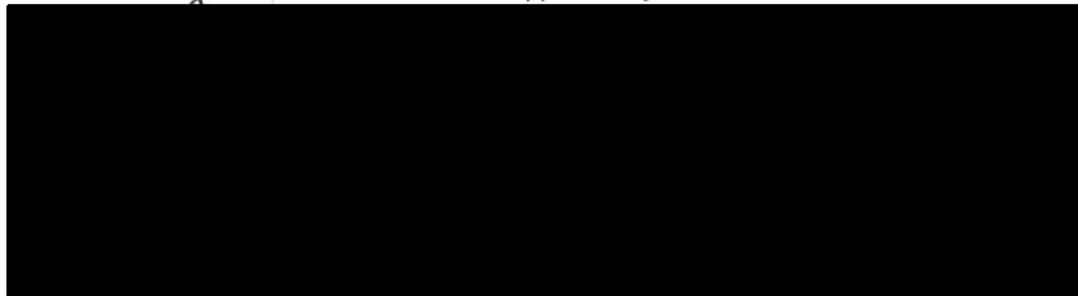
The Border Kirk

Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Investments	12	90,250	83,498
Current assets			
Cash at bank and in hand		165,391	146,038
Net current assets		<u>165,391</u>	<u>146,038</u>
Total assets less current liabilities		<u>255,641</u>	<u>229,536</u>
Funds of the charity			
Restricted funds		49,075	42,857
Unrestricted funds		206,566	186,679
Total charity funds	13	<u>255,641</u>	<u>229,536</u>

These financial statements were approved by the board of trustees and authorised for issue on 31



The notes on pages 9 to 15 form part of these financial statements.

The Border Kirk

Notes to the Financial Statements

Year ended 31 December 2024

1. Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, £28,137 and the maximum stipend (in the 5th and subsequent years) £34,577.

2. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is The Church Office, Chapel Street, Carlisle, CA1 1JA.

3. Investments at market value

At the year end the market valuations of the investments were:

	2024	2023
	£	£
Lloyds Bank Group	962	745
C-o-S Investors Trusts Development Fund	69,053	64,380
C-o-S Investors Trust Fabric Fund	20,452	19,331
	<u>90,467</u>	<u>84,456</u>

4. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

5. Accounting policies

Basis of preparation

The financial statements have been prepared on the payments and receipts basis.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

5. Accounting policies *(continued)*

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when received by the church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

5. Accounting policies *(continued)*

Investments in joint ventures *(continued)*

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

6. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
WFO Scheme	981	–	981
Gift Aid Donation	27,815	–	27,815
Tax Recovered on Gift Aid Donations	8,438	–	8,438
Ordinary Offerings (Open Plate)	1,393	–	1,393
Other Offerings, Donations etc	1,966	339	2,305
Legacy	–	–	–
Children's Activities	–	750	750
Youth Worker Fund	–	4,005	4,005
Grants			
Grants receivable	7,000	–	7,000
	<u>47,593</u>	<u>5,094</u>	<u>52,687</u>

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

6. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
WFO Scheme	1,035	–	1,035
Gift Aid Donation	30,996	–	30,996
Tax Recovered on Gift Aid Donations	8,178	–	8,178
Ordinary Offerings (Open Plate)	921	–	921
Other Offerings, Donations etc	1,028	1,101	2,129
Legacy	29,802	–	29,802
Children's Activities	–	–	–
Youth Worker Fund	–	–	–
Grants			
Grants receivable	850	–	850
	<u>72,810</u>	<u>1,101</u>	<u>73,911</u>

7. Charitable activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Flat rental	<u>3,382</u>	<u>3,382</u>	<u>4,270</u>	<u>4,270</u>

8. Other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Hall lettings / lunch club	11,130	11,130	4,094	4,094
Activities for generating funds	<u>1,382</u>	<u>1,382</u>	<u>1,057</u>	<u>1,057</u>
	<u>12,512</u>	<u>12,512</u>	<u>5,151</u>	<u>5,151</u>

9. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>9,068</u>	<u>2,509</u>	<u>11,577</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>576</u>	<u>2,164</u>	<u>2,740</u>

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

10. Independent examination fees

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	216	216

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Investments

	Other investments £
Cost or valuation	
At 1 January 2024	83,498
Additions	–
Fair value movements	6,752
At 31 December 2024	<u>90,250</u>
Impairment	
At 1 January 2024 and 31 December 2024	–
Carrying amount	
At 31 December 2024	<u>90,250</u>
At 31 December 2023	<u>83,498</u>

The above carrying amounts are recognised as follows:

	Other investments £
At 31 December 2024	
Held at fair value	90,250
Held at historical cost less impairment	–
At 31 December 2023	
Held at fair value	83,498
Held at historical cost less impairment	–

Listed investments

The aggregate market value of listed investments is £962 (2023: £745) and the stock exchange value is £69,053 (2023: £64,380).

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

13. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2024	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2024
	£	£	£	£	£	£
General fund	132,607	72,679	(58,965)	(579)	6,752	152,494
Fabric fund	54,072	—	—	—	—	54,072
	<u>186,679</u>	<u>72,679</u>	<u>(58,965)</u>	<u>(579)</u>	<u>6,752</u>	<u>206,566</u>

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	At 31 Dec 2023
	£	£	£	£	£	£
General fund	117,141	82,844	(67,378)	—	—	132,607
Fabric fund	54,072	—	—	—	—	54,072
	<u>171,213</u>	<u>82,844</u>	<u>(67,378)</u>	<u>—</u>	<u>—</u>	<u>186,679</u>

Purposes of Designated Funds

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

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

13. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
Development Fund	36,544	2,509	–	–	–	39,053
Local Outreach	3,425	130	–	–	–	3,555
BA Gready	2,121	–	(150)	–	–	1,971
Third Party Collections	–	209	(209)	–	–	–
10 to 10	191	–	–	(191)	–	–
Sunday School	491	–	–	–	–	491
Children's Activities	85	750	(1,605)	770	–	–
Youth Worker Fund	–	4,005	–	–	–	4,005
	<u>42,857</u>	<u>7,603</u>	<u>(1,964)</u>	<u>579</u>	<u>–</u>	<u>49,075</u>

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
Development Fund	34,380	2,164	–	–	–	36,544
Local Outreach	3,255	170	–	–	–	3,425
BA Gready	2,121	–	–	–	–	2,121
Third Party Collections	–	931	(931)	–	–	–
10 to 10	191	–	–	–	–	191
Sunday School	491	–	–	–	–	491
Children's Activities	85	–	–	–	–	85
Youth Worker Fund	–	–	–	–	–	–
	<u>40,523</u>	<u>3,265</u>	<u>(931)</u>	<u>–</u>	<u>–</u>	<u>42,857</u>

Purposes of Restricted Funds

Local Outreach - This fund is to be used for local mission and outreach.

Anne Gready Fund - This is a fund to be used, by young members, towards the cost of travel to Youth Assembly, gatherings etc.

10 to 10 Fund is specifically to be used to purchase material for 09:50am Service every second Sunday.

Third Party Collections Fund consists of funds raised on behalf of other charities which had not been paid out at the year end.

The Border Kirk
Management Information
Year ended 31 December 2024

The following pages do not form part of the financial statements.

The Border Kirk

Detailed Statement of Financial Activities

Year ended 31 December 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
WFO Scheme	981	1,035
Gift Aid Donation	27,815	30,996
Tax Recovered on Gift Aid Donations	8,438	8,178
Ordinary Offerings (Open Plate)	1,393	921
Other Offerings, Donations etc	2,305	2,129
Legacy	–	29,802
Children's Activities	750	–
Youth Worker Fund	4,005	–
Grants receivable	7,000	850
	<u>52,687</u>	<u>73,911</u>
Charitable activities		
Flat rental	3,382	4,270
Other trading activities		
Hall lettings / lunch club	11,130	4,094
Activities for generating funds	1,382	1,057
	<u>12,512</u>	<u>5,151</u>
Investment income		
Bank interest receivable	11,577	2,740
Other income		
Other receipts	124	37
Total income	<u>80,282</u>	<u>86,109</u>

The Border Kirk

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2024

	2024 £	2023 £
Expenditure		
Costs of raising donations and legacies		
Offering envelopes	123	101
Expenditure on charitable activities		
Wages and salaries	3,511	3,159
Rates and water	116	119
Light and heat	4,324	5,807
Repairs and maintenance	3,983	10,322
Insurance / water rates	3,269	2,743
Legal and professional fees	216	216
Telephone	489	557
Other office costs	284	1,897
Ministries & Mission allocation	31,444	30,996
Minister's expenses	960	880
Pulpit supply	474	500
Manse Costs	2,797	2,107
Third Part collections paid out	209	931
Other expenses	5,106	4,310
Flat Expenses	1,010	1,745
Local Ministry	234	304
Equipment	–	900
Presbytery Dues	775	715
Youth Fund	1,605	–
	<u>60,806</u>	<u>68,208</u>
Total expenditure	<u>60,929</u>	<u>68,309</u>
Net gains on investments		
Gains/(losses) on listed investments	6,752	–
Net income	<u>26,105</u>	<u>17,800</u>

The Border Kirk

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2024

	2024 £	2023 £
Costs of raising donations and legacies		
Costs of generating funds		
Offering envelopes	123	101
	<u>123</u>	<u>101</u>
Costs of raising donations and legacies	<u>123</u>	<u>101</u>
Expenditure on charitable activities		
Charitable Activities		
Activities undertaken directly		
Wages/salaries	3,511	3,159
Rates & water	116	119
Heat and light	4,324	5,807
Building repairs & maintenance	3,983	10,322
Insurance / water rates	3,269	2,743
Telephone	489	557
Printing, stationery and postage	284	1,897
Ministries & Mission allocation	31,444	30,996
Minister's expenses	960	880
Pulpit supply	474	500
Manse Costs	2,797	2,107
Third Part collections paid out	209	931
Other expenses	5,106	4,310
Local Ministry	234	304
Equipment	—	900
Presbytery Dues	775	715
Youth Fund	1,605	—
	<u>59,580</u>	<u>66,247</u>
Flat Expenses		
Activities undertaken directly		
Flat expenses	1,010	1,745
Governance costs		
Accountancy fees	216	216
	<u>216</u>	<u>216</u>
Expenditure on charitable activities	<u>60,806</u>	<u>68,208</u>