

**The Church of Scotland**  
**in association with**  
**The United Free Church Of Scotland**

**Canonbie United Parish Church**  
**RECEIPTS AND PAYMENTS ACCOUNTS**

**For the Year ended 31st December 2024**

**Congregation No: 070392**  
**Charity No: SC 000717**

**Trustees' Annual Report  
Year ended 31 December 2024**

The trustees present the annual report and accounts for Canonbie United Parish Church for the year ended 31 December 2024

**Reference and Administrative Information**

Charity Name: Canonbie United Parish Church

Charity Registration Number: SC000717

Congregation Reference No: 070392

Contact Address: The Knowe  
Canonbie  
Dumfriesshire  
DG14 0XA

**Trustees**

**Kirk Session**

**Principal Office-bearers**

Minister

Session Clerk

Church Treasurer:

**Independent Examiner**

**Bankers**

Bank of Scotland, High Street,  
Langhohm DG13 0JH

## Trustees' Annual Report

Year ended 31 December 2024

### Structure, Governance and Management

#### Governing Document

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

#### 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.

#### 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 co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

#### Achievements and Performances

Canonbie United Parish Church serves several communities:- Canonbie, Rowanburn, Harelaw and surrounding areas. Public worship is led every Sunday morning, with additional services at Easter and Christmas. The congregation share a minister Rev Morag Crossan with Liddesdale Parish Church, who is also Interim Moderator of Langholm, Ewes, Eskdalemuir and Westerkirk Church of Scotland. The congregation continue to offer pastoral support to everyone in the community who require the services of a minister. The minister is chaplain to the local primary school and is involved in their 3 church services per year. The congregation run a community café and this provides opportunities for the local community to come together and for the Church in its mission to all in the community. The church held community fun-days for all the community. This was an opportunity to reach out to the congregation and a missional opportunity. The congregation run soup and sweet lunches in the Winter as a fundraiser for Church but also as a get together for the community. This year one service a month has been Messy Church, which has seen the work with families and young people grow and allowed the congregation to worship in a new way and allow intergenerational worship. The minister conducts funerals for members of both the congregation and the parish area, and approximately 10 funerals are conducted each year. The congregation provides the church and assistance for funerals to be conducted within the parish area. The minister also conducts weddings but there have been no weddings in the Church this year. There were 3 baptisms this year. This year we have been part of the restructuring of The Church of Scotland and the Presbytery mission plan will be implemented on 1st January 2025. Canonbie United will be linked with the newly formed charge of Eskdale and Liddesdale and will continue to share Rev Morag Crossan as their minister.

#### Financial Review

The principle source of income is from the regular offerings of the congregation. 20 members give by standing order and there are 25 Gift Aid donors. Income from fundraising will once again be used towards general expenditure.

#### Reserves Policy

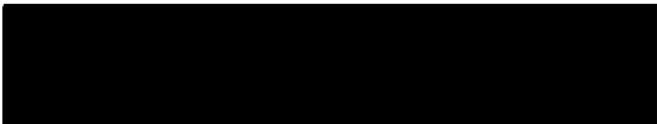
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds £4737.46 of which £1197.28 had been designated for fabric fund. The remaining balance is for general expenditure. The Church also held £32689.11 of restricted funds which have been provided for the purposes specified in Note 2.

#### Statement of Trustees' Responsibilities

The treasurer must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The treasurer is 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 and the Regulations Anent Congregation 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



## Canonbie United Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 5 to 10.

### 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.

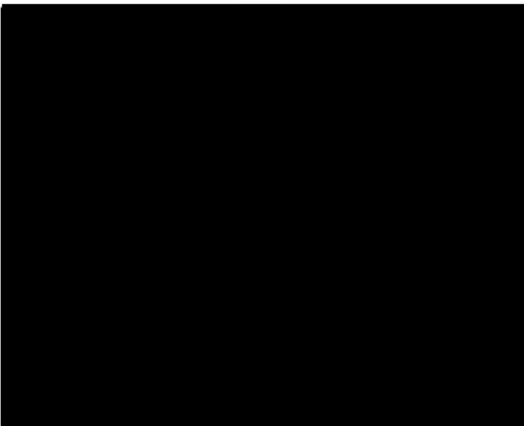
The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### Basis of independent examiner's statement

An 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

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.
3. examined and audited by me this 28th day of March 2025 and found to be correct from the information provided.



Date 28/3/25

**Canonbie United Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		<b>Unrestricted</b>	<b>Restricted</b>		
		<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Receipts</u></b>	<b>Note</b>				
Donations	<b>3</b>	26,199.75	14,938.69	41,138.44	26,952.51
Legacies		0.00	0.00	0.00	0.00
Activities for Generating Funds		2,365.00	870.00	3,235.00	2,181.00
Bank & Deposit interest		62.59	326.91	389.50	301.10
		<u>28,627.34</u>	<u>16,135.60</u>	<u>44,762.94</u>	<u>29,434.61</u>
Rental of premises		300.00	0.00	300.00	426.00
Receipts from General Trustees		0.00	0.00	0.00	0.00
Other Receipts		0.00	2,670.84	2670.84	3,282.92
		<u>28,927.34</u>	<u>18,806.44</u>	<u>47,733.78</u>	<u>33,143.53</u>
<b><u>Total Receipts</u></b>					
<b><u>Payments</u></b>	<b>4</b>				
Costs of generating funds		263.45	155.00	418.45	296.75
Charitable activities		33,897.40	3,349.47	37246.87	34,843.73
Governance costs		0.00	0.00	0.00	0.00
Other payments		0.00	820.49	820.49	841.12
		<u>34,160.85</u>	<u>4,324.96</u>	<u>38,485.81</u>	<u>35,981.60</u>
<b><u>Total Payments</u></b>					
<b>Excess of Receipts over Payments for the year before transfers</b>		(5,233.51)	14,481.48	9,247.97	(2,838.07)
<b>Transfers</b>		2,500.00	(2,500.00)	0.00	0.00
<b>Excess of Receipts over Payments for the year</b>		<u>(2,733.51)</u>	<u>11,981.48</u>	<u>9,247.97</u>	<u>(2,838.07)</u>

**Canonbie United Parish Church**  
**Statement of Balances**  
**Year ended 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Note				
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & deposit balances brought forward	4,737.46	32689.11	37,426.57	40,264.64
<b>Movement in year:</b>				
Excess of Receipts over Payments for the year	(2,733.51)	11,981.48	9,247.97	(2,838.07)
Bank & deposit balances carried forward	<u>2,003.95</u>	<u>44,670.59</u>	<u>46,674.54</u>	<u>37,426.57</u>
<b><u>Investments at market value</u></b>				
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Assets</u></b>				
Gift Aid Receivable	<u>4978.48</u>	<u>0.00</u>	<u>4978.48</u>	<u>3922.04</u>
Traidcraft stock	0.00	0.00	0.00	215.80
<b><u>Liabilities</u></b>				
Invoices due December paid January	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>3. Analysis of Donations</b>				
Open Plate	3,981.47	0.00	3,981.47	4,586.08
WFO	1,202.10	365.00	1,567.10	1,644.40
Gift Aid Donations	14,050.00	10,670.00	24,720.00	15,413.75
Tax Recovered on Gift Aid Donations	4,978.48	0.00	4,978.48	3,922.04
Other Donations	1,687.70	2,027.69	3,715.39	786.24
Grants	0.00	1,876.00	1,876.00	300.00
Weddings and Funerals	300.00	0.00	300.00	300.00
	<u>26,199.75</u>	<u>14,938.69</u>	<u>41,138.44</u>	<u>26,952.51</u>
<b>4. Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering envelopes	58.45	0.00	58.45	56.75
Others	205.00	155.00	360.00	240.00
	<u>263.45</u>	<u>155.00</u>	<u>418.45</u>	<u>296.75</u>
<b>Charitable activities</b>				
Ministries & Mission allocation	19,873.00	0.00	19,873.00	14,844.00
Presbytery dues	0.00	0.00	0.00	48.00
Minister's expenses	422.24	0.00	422.24	203.20
Broadband/Phone -church	747.54	0.00	747.54	696.45
Other staffing costs	3,060.00	0.00	3,060.00	2,760.00
Fabric repairs & maintenance	23.88	2,139.49	2,163.37	2,187.21
Manse repairs & maintenance	628.50	0.00	628.50	1,540.59
Manse Council Tax	1,014.74	0.00	1,014.74	1,082.84
Manse Gardening	0.00	0.00	0.00	235.00
Heat and light	3,603.06	1,200.00	4,803.06	4,685.09
Insurance	3,089.27	0.00	3,089.27	2,954.36
Cleaning materials	0.00	0.00	0.00	18.29
Organ & Piano Maintenance	0.00	0.00	0.00	0.00
Printing, stationery and postage	85.24	0.00	85.24	253.86
Grants	0.00	0.00	0.00	1,827.98
Other expenses	1,349.93	9.98	1,359.91	1,344.59
Outreach	0.00	0.00	0.00	162.27
	<u>33,897.40</u>	<u>3,349.47</u>	<u>37,246.87</u>	<u>34,843.73</u>
<b>Governance costs</b>				
Independent examiner's fees	0.00	0.00	0.00	0.00
<b>Other payments</b>				
Purchase of assets	0.00	820.49	820.49	841.12
	<u>34,160.85</u>	<u>4,324.96</u>	<u>38,485.81</u>	<u>35,981.60</u>

**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 relates 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.

	2024	2023
	£	£
<b>6. Collections for Third Parties</b>		
Ukrainian refugees	0.00	511.00
	<u>511.00</u>	<u>511.00</u>

**7 Basis of Accounting**

The Accounts have been prepared on the Receipts & Payments basis. The Accounts for the year ended 31st December 2024 had been prepared on the Accruals basis. The comparative figures have therefore been restated on the Receipts & Payments basis.

## **Canonbie United Parish Church**

### **Statement of Balances**

#### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year 1 trustee received reimbursement of expenses incurred totalling £422.24.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

#### **2. Movements in Funds**

	<b>At 1 Jan 2024 £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>At 31 Dec 2024 £</b>
<b>Unrestricted funds</b>					
Designated Fabric Fund	1,197.28	62.59	0.00	0.00	1,259.87
General Fund	3,540.18	28,864.75	34,160.85	2,500.00	744.08
	<u>4,737.46</u>	<u>28,927.34</u>	<u>34,160.85</u>	<u>2,500.00</u>	<u>2,003.95</u>
<b>Restricted funds</b>					
UF Church Reserve	8,000.00	0.00	0.00	0.00	8,000.00
Development Fund	20,779.27	14,206.79	0.00	2,500.00	32,486.06
Doughty Bequest	480.40	25.12	0.00	0.00	505.52
Sunday School Fund	248.16	0.00	0.00	0.00	248.16
Traidcraft Fund	1,012.92	457.35	412.08	0.00	1,058.19
Café Fund	2,098.04	4,117.18	3,912.88	0.00	2,302.34
Hymnbook Fund	70.32	0.00	0.00	0.00	70.32
	<u>32,689.11</u>	<u>18,806.44</u>	<u>4,324.96</u>	<u>2,500.00</u>	<u>44,670.59</u>
<b>Total funds</b>	<u>37,426.57</u>	<u>47,733.78</u>	<u>38,485.81</u>	<u>5,000.00</u>	<u>46,674.54</u>

#### **Purposes of Restricted Funds**

UF Church Reserve: Income from this fund is to be used towards the redevelopment of the Church Building.

Development Fund: This is a fund to assist with the redevelopment of the Church building.

Doughty Fund: This is a fund to be used for the maintenance of the Doughty Family memorial.

Sunday School Fund: This is a fund to be used to support the work of Tearfund.

Traidcraft Fund: This is a fund to be used to support the work of Traidcraft.

Hymnbook Fund: This is a fund to be used for the purchase of new hymnaries.

Café Fund: This is a fund to be used to support the community in having somewhere to meet people.

#### **Purposes of Designated Funds**

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

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost		<u>19,728.45</u>
Realised gain on rebalancing		<u>573.50</u>
Transferred to fabric fund		<u>20,301.95</u>
Balance		<u>0.00</u>
Market Value of Balances at 31 December (661 units @ £10.96)		<u>7,244.56</u>
Market Value of Balances at 31 December	£38,096.90	£14,190.22
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 1 January	19651.54	17858.25
Interest - Revenue Account	981.21	620.93
Interest - Capital Account	396.60	903.04
Interest - UF Deposit Account	791.66	303.99
Interest - Growth Fund Interest	328.59	
Admin charge	-124.05	-34.67
Professional Fees		
Credit Balance at 31 December	<u>22,025.55</u>	<u>19,651.54</u>
<b><u>Consolidated Fabric Fund - UFC</u></b>		
Credit Balance at 31 December	28,679.21	<u>8,377.26</u>
Transferred from capital account		20301.95
	<u>28,679.21</u>	<u>28,679.21</u>