

**Lockerbie Dryfesdale, Hutton, Corrie & Applegarth
Church of Scotland**

Church of Scotland Reference No: 070430
Scottish Charity No: SC007116

Trustees Annual Report and Accounts
For the Year Ended 31st December 2025

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Reference and Administrative Information

Charity Name: Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Charity Registration Number: SC007116
Congregation Reference No: 70430
Contact Address: 37 Falcon Drive, Gretna, Dumfriesshire DG16 5JU

Trustees

The following served as Charity Trustees from 1st January 2025 to 31st December 2025

Shona Black	James Carruthers	Brenda Donaldson	David Edwards	Vivienne Edwards
Carole Garner	Rae Graham	Margaret Griffin	Peter Grunwell	Grace Leopold
Isobel McBride	William McBride	Andrew Morton	Norah Muirhead	Elma Pringle
Moir Shearer	Margaret Sloan	Fiona Stewart	Fraser Walker	Maureen Walker
Doreen Whiteman	Annette Young			

There were no other charity trustees who served during the year.

Principal Office-Bearers

Minister: Rev. Dr. Frances Henderson
Session Clerk: Grace Leopold
Church Treasurer: Ruth Pratt

Independent Examiner

Gerald M McGill C.A.
Farries, Kirk & McVean
27 High Street
Lockerbie

Bankers

Bank of Scotland

**Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Trustees Annual Report
Year to 31st December 2025**

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) adopted on 9th October 2007

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 which meets six times a year is responsible for spiritual and temporal affairs within the church.

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.

Service are held in our Church every Sunday at 10.15am. During the year there are opportunities to have united services held alternatively in Lochmaben or Lockerbie.

Additional services are held at Easter and Christmas. There is a Guild and a Fundraising Group.

Achievements and Performance

Sunday Morning Worship is attended by approximately 50 people at Dryfesdale Church with more attending special events. There is an active guild with 29 members. We are greatly indebted to the Fundraising Group for the extra income they raise through various events throughout the year.

Trustees Annual Report Cont'd
Year to 31st December 2025

Financial Review

The main source of income is by direct giving. Members support the Church in various ways including freewill offering envelopes and standing orders with the balance coming from the open plate, church boxes and donations. Members are actively encouraged to sign Gift Aid forms.

General, unrestricted undesignated income for the year was £76,029 and general, unrestricted undesignated expenditure was £96,900. Legacies received in the year totalled £12,000.

Unrestricted, undesignated general funds increased to £792,551 from £777,786 as at 31st December 2024.

Unrestricted, designated funds (Guild) totalled £1,676 at the year end.

Restricted fund balance was £2,807 as at 31st December 2025 which represented the amount remaining from a legacy received which was to be used for maintenance, repair and/or restoration of Hutton & Corrie Church.

Reserves Policy

It is the Trustees' policy to hold reserve funds to cover major fabric repairs, other exceptional expenditure and future shortfalls.

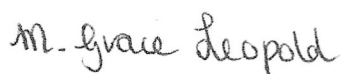
Details of Consolidated Fabric Funds held by the General Trustees are detailed on Appendix 1

Unrestricted reserves as at 31st December 2025 were as follows:- General Fund £792,550. Designated Guild Fund £1,676

Statements of Trustees' Responsibilities

The member 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 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) 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.



Grace Leopold
Session Clerk

23rd April 2026

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Charity No. SC007116

Independent Examiner's Report to the Trustees of Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 that are set out on pages 2 to 11

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)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1c) 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 requirement:

 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.



Gerald M. McGill, B.A., C.A 01/05/2026
Chartered Accountant
Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Undesignated Funds 2025 £	Unrestricted Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Incoming Resources</u>						
Incoming Resources from Generated Funds						
Voluntary Income	1	35,820	565	0	36,385	26,819
Activities for Generating Funds	2	16,512	341	0	16,853	18,720
Investment Income	3	14,907	0	0	14,907	15,667
Charitable Activities	4	8,789	0	0	8,789	8,400
Other Incoming Resources	4a	0	0	0	0	0
Total Incoming Resources		<u>76,028</u>	<u>906</u>	<u>0</u>	<u>76,934</u>	<u>69,606</u>
<u>Resources Expended</u>						
	5					
Costs of Generating Funds		286	515	0	801	1,120
Charitable Activities		96,014	0	0	96,014	62,712
Donations		0	0	0	0	12
Governance Costs		600	0	0	600	0
Total Resources Expended		<u>96,900</u>	<u>515</u>	<u>0</u>	<u>97,415</u>	<u>63,844</u>
Net Incoming/Outgoing before Transfers		-20,872	391	0	-20,481	5,762
Net Gains/Losses on Investments		35,636	0	0	35,636	-29,275
Transfers between Funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Movement in Funds		14,764	391	0	15,155	-23,513
Total Funds Brought Forward		777,786	1,285	2,807	781,878	805,391
Total Funds Carried Forward		<u>792,550</u>	<u>1,676</u>	<u>2,807</u>	<u>797,033</u>	<u>781,878</u>

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Statement of Balances as at 31st December 2025

	Unrestricted Undesignated 2025 £	Unrestricted Designated 2025 £	Restricted 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets					
Tangible Assets	0	0	0	0	0
Investments	356,361	0	0	356,361	320,725
Total Fixed Assets	<u>356,361</u>	<u>0</u>	<u>0</u>	<u>356,361</u>	<u>320,725</u>
Current Assets					
Debtors	5,852	0	0	5,852	5,154
Cash in Bank and On Hand	431,438	1,676	2,807	435,921	458,741
Total Current Assets	<u>437,290</u>	<u>1,676</u>	<u>2,807</u>	<u>441,773</u>	<u>463,895</u>
Liabilities					
Creditors falling due within 1 year	1,100	0	0	1,100	2,742
Net Current Assets	<u>436,190</u>	<u>1,676</u>	<u>2,807</u>	<u>440,673</u>	<u>461,153</u>
Total assets less current liabilities	<u>792,550</u>	<u>1,676</u>	<u>2,807</u>	<u>797,033</u>	<u>781,878</u>
Restricted Income Funds	0	0	2,807	2,807	2,807
Unrestricted Income Funds	<u>792,550</u>	<u>1,676</u>	<u>0</u>	<u>794,226</u>	<u>779,071</u>
	<u>792,550</u>	<u>1,676</u>	<u>2,807</u>	<u>797,033</u>	<u>781,878</u>

The accounts were approved by the trustees on 28.4.26 and signed on their behalf by:

M. Grace Leopold

Grace Leopold.
Session Clerk

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005)

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not restrict the trustees' discretion to apply the fund.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Investments

During the financial year an investment was made of £350,000 which was worth £356,361 at the end of the financial year.

Taxation

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Trustee Remuneration and Related Party Transactions

During the year Rev. Dr Frances Henderson received reimbursement of telephone expenses of £325.46, reimbursement of travel costs of £237.15 and had council tax of £3,586 paid in respect of Dryfesdale Manse.

During the year one member of the Kirk Session/Trustees received reimbursement of expenses incurred totalling £168.43.

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Notes Forming Part of the Financial Statements
Year ended 31 December 2025

	Unrestricted Undesignated Funds 2025 £	Unrestricted Designated Funds 2025 £	Restricted Funds 2025	Total 2025 £	Total 2024 £
1. Voluntary Income					
WFO Scheme (non Gift Aid)	1,397	0	0	1,397	1,684
Gift Aid Donations	9,040	0	0	9,040	9,469
Tax Recovered on Gift Aid	4,370	0	0	4,370	4,931
Ordinary Offerings (open Plate)	7,393	0	0	7,393	8,697
Church Boxes	831	0	0	831	1,061
Other Offerings, Donations etc	789	565	0	1,354	977
Legacies	12,000	0	0	12,000	0
	<u>35,820</u>	<u>565</u>	<u>0</u>	<u>36,385</u>	<u>26,819</u>
2. Activities for Generating Funds					
Fund Raising	7,290	341	0	7,631	6,720
Other	9,222	0	0	9,222	12,000
	<u>16,512</u>	<u>341</u>	<u>0</u>	<u>16,853</u>	<u>18,720</u>
3. Investment Income					
Bank and Deposit Interest	14,907	0	0	14,907	15,667
	<u>14,907</u>	<u>0</u>	<u>0</u>	<u>14,907</u>	<u>15,667</u>
4. Incoming Resources from Charitable Activities					
Wedding and Funeral Fees	1,000	0	0	1,000	1,500
Rental of Premises	7,789	0	0	7,789	6,900
Tax Rebate	0	0	0	0	0
Other Receipts	0	0	0	0	0
	<u>8,789</u>	<u>0</u>	<u>0</u>	<u>8,789</u>	<u>8,400</u>
4a. Other Income Resources	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Incoming Resources	<u>76,028</u>	<u>906</u>	<u>0</u>	<u>76,934</u>	<u>69,606</u>

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Notes Forming Part of the Financial Statements
Year to 31st December 2025

5. Analysis of Resources Expended

	Unrestricted Undesignated Funds 2025 £	Unrestricted Designated Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<u>Costs of generating funds</u>					
Fundraising Costs	286	515	0	801	1120
	<u>286</u>	<u>515</u>	<u>0</u>	<u>801</u>	<u>1120</u>
<u>Charitable activities</u>					
Ministries & Mission allocation	27,489	0	0	27,489	13,913
Presbytery dues	1,272	0	0	1,272	902
Minister's expenses	1,043	0	0	1,043	77
Pulpit supply	0	0	0	0	860
Other staffing costs	14,215	0	0	14,215	13,078
Fabric repairs & maintenance	25,742	0	0	25,742	5,135
Council Tax	3,586	0	0	3,586	0
Heat and light	8,394	0	0	8,394	7,474
Insurance	11,906	0	0	11,906	16,885
Water	169	0	0	169	1,292
Church office expenses	1,273	0	0	1,273	1,504
Printing, stationery and postage	926	0	0	926	711
Other expenses	0	0	0	0	881
	<u>96,014</u>	<u>0</u>	<u>0</u>	<u>96,014</u>	<u>62,712</u>
<u>Governance Costs</u>					
Independent Examiner's Fee	600	0	0	600	0
	<u>600</u>	<u>0</u>	<u>0</u>	<u>600</u>	<u>0</u>
Total Resources Expended	<u>96,900</u>	<u>515</u>	<u>0</u>	<u>97,415</u>	<u>63,832</u>

Lockerbie Dryfesdale, Hutton, Corrie & Applegarth Church of Scotland
Notes Forming Part of the Financial Statements
Year to 31st December 2025

6 Movements in Funds	Opening Balance 01.01.25 £	Income £	Expenditure £	Gain on Investments £	Closing Balance 31.12.25 £
Unrestricted funds					
General Fund	777,786	76,028	96,900	35,636	792,550
Designated Guild Fund	1,285	906	515	0	1,676
Designated Sunday School Fund	0	0	0	0	0
Total	779,071	76,934	97,415	35,636	794,226
Restricted funds					
General Fund	2,807	0	0	0	2,807
Total	2,807	0	0	0	2,807
TOTAL	781,878	76,934	97,415	35,636	797,033

7 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. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. Minimum Stipend for 2025 was £32,433 and the maximum stipend in 5th and subsequent years of service was £39,856

8 Collections for Third Parties

There was collection in the year which raised £184 towards Tree Aid

9 Investments

£350,000 was invested with Smith & Williamson (now Evelyn) in October 2021. The value of the investments at 31st December 2025 was £356,361.42