



**St George's**  
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# **The Church of Scotland**

## **St George's Church, Dumfries**



**Trustees' Annual Report**  
**for year ended 31 December 2024**

Congregation No. 080449

Charity Ref. No. SC006404

# **The Church of Scotland**

## **St George's Church, Dumfries**

### **Trustees' Annual Report**

**Year ended 31 December 2024**

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: 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 published on 16 July 2014.

#### **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 Performance**

I am pleased to report that the past twelve months have been very positive in all sorts of ways. Over one hundred and twenty people worship regularly on a Sunday morning which has been a marked increase primarily due to welcoming members from St Mary's-Greyfriars congregation. In addition, numbers viewing the live streaming facility continue to increase with an average of over one - hundred each week.

The various organisations continue to play a vital part in the work of St George's. One notable feature has been the introduction of a singing group who lead the congregation learning new praise items. The planning group, comprising of representatives from the organisations, continues to operate a programme of church events.

Thank you to everyone who has given up their time in so many ways to allow worship to continue.

Our church hall has seen an increase in outside lets but continues to be available for Blood Transfusion Services monthly. The hall is also the weekly venue for our meals project. We continue to offer support to the many Ukrainian families who attend English classes every Friday.

Our congregation has once again risen to the challenge of helping families caught up in the cost-of-living crisis. We have established a connection with the Apex charity which runs a Dumfriesshire food bank, based in Dumfries. Every Sunday morning non-perishable food and other household necessities are donated and forwarded to the food bank.

Our annual fundraising events such as Coffee morning and Christmas Fayre were held and continued to be very popular.

### **Session:**

The Kirk Session together with the Safeguarding Co-coordinator continues to work towards complying with all requirements of Safeguarding regulations.

### **Communication:**

The communication team continues to be proactive. The St George's website together with the Facebook page have been a very popular method in providing Church updates.

### **Membership:**

On the 31<sup>st</sup> December 2024, there were 414 members on the roll.

### **Services:**

- Normal Sunday service at 11am
- Live streaming services every Sunday reaching on average 70 views
- Christmas Day family service
- Christmas Eve service by candlelight
- Full Communion was celebrated on two occasions, in April and November in church and online.  
Noon Communions continue on an ad-hoc basis.

### **Charitable Donations:**

The congregation remains committed to supporting two charities. There were donations of £874 made during 2024 split between Tear Fund and CRY.

- **CRY** – Cardiac Risk in the Young - supports young people diagnosed with potentially life-threatening cardiac conditions and offers bereavement support to families affected by YSCD.

CRY promotes and develops heart screening programmes and funds medical research. CRY publishes and distributes medical information written by leading cardiologists for the general public.

Cardiac screening in Dumfries and Galloway has been funded by The David Hill Memorial Fund.

- **Tearfund** is an international Christian relief and development agency based in the UK. It currently works in around fifty countries, with a primary focus on supporting those in poverty and providing disaster relief for disadvantaged communities.

The Mission of Tearfund is "*to follow Jesus where the need is greatest, responding to crises and partnering with local churches and organisations to help people lift themselves out of poverty.*"

## **Financial Review 2024**

2024 has seen a much higher income than last year due to the Legacies of £460,000 received.

Offerings from the weekly freewill offering envelopes, open plate and standing orders were up on last year.

We have over 100 members giving by Standing Order and the great majority are gift aided along with many of our freewill offering contributors. Despite the cost-of-living crisis it was good to see a continued increase from the previous year.

Monies raised from the use of premises has also increased significantly, albeit utility bills have increased due to more activities. The main source of income is received from the Blood Transfusion Service. The flat adjacent to the church continues to be let and continues to be a good source of income.

Fundraising income has also increased mainly from the Coffee Morning in April and the Christmas Fayre in November.

We continue to keep tight control over general expenditure, the outlays have been kept to an absolute minimum. Although utility bills have increased this has been counteracted by an increase in hall lets. The general fabric of our premises remains in excellent condition, which has seen a reduction in fabric costs from last year.

Thank you to everyone for their continued financial support.

## **Reserves Policy**

The charity Trustees have considered the reserves required and have taken into account their current and future liabilities. I am pleased to say that we continue to hold reserves of approximately four months' expenditure including designated funds.

## **Structure Governance and Management**

### **Governing Document**

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

### **Recruitment and Appointment of Trustees**

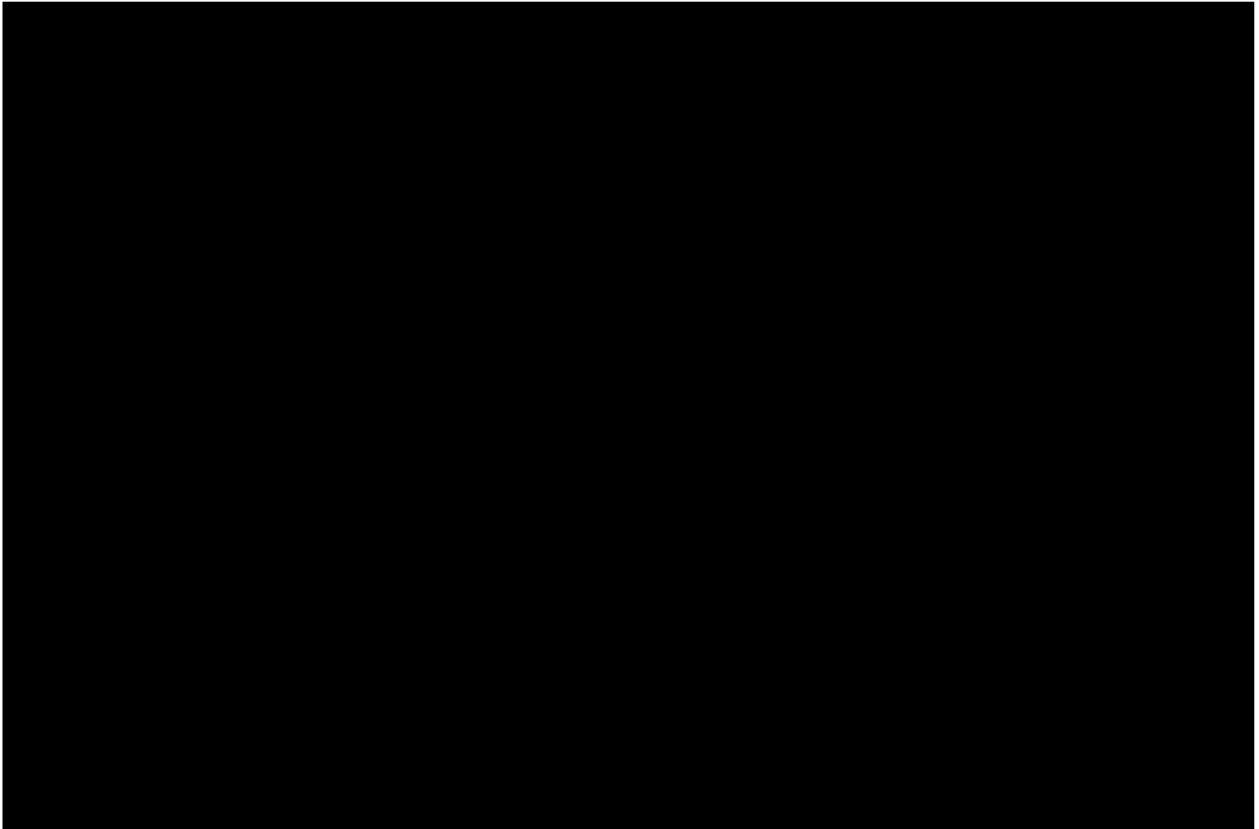
Members of the Kirk Session and Deacons' Court are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. The Deacons' Court is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the church to become members of the Court. Court members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

### **Organisational Structure**

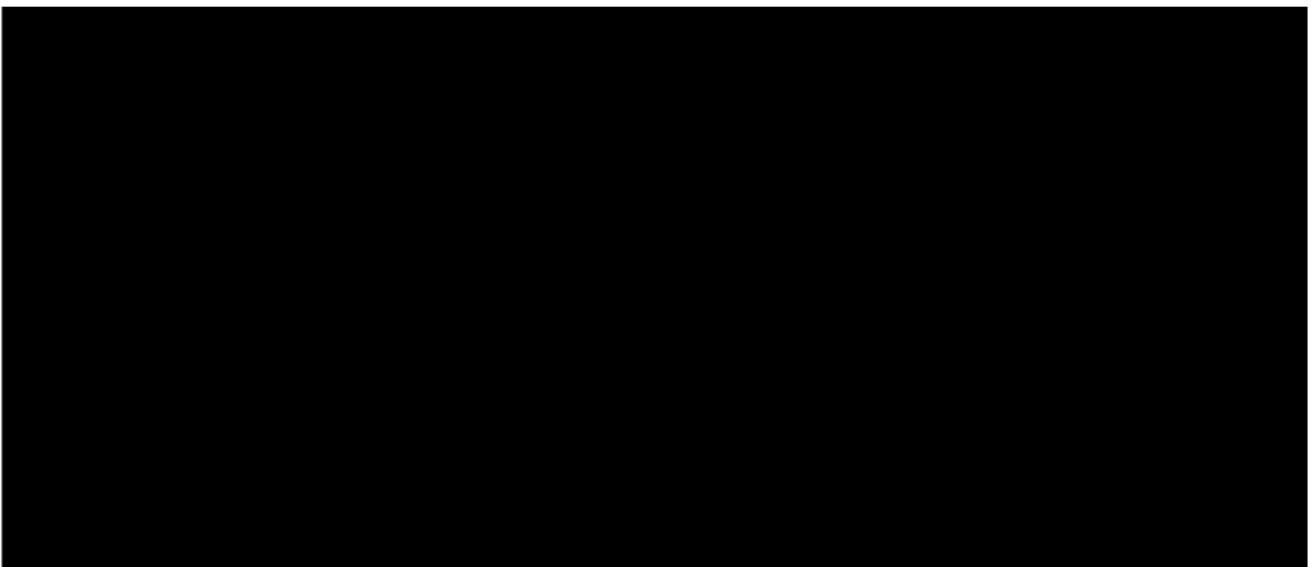
The Deacons' Court is chaired by the minister and routinely meets four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which normally meets six times a year, is responsible for spiritual affairs within the church. Extra meetings of either the Deacons' Court or Kirk Session can be called if necessary.

## **Reference and Administrative Information**

### **Trustees - Members of Kirk Session (36)**



### **Trustees - Members of Deacons' Court (22)**



## Trustees' Annual Report

Year ended 31 December 2024

### Principal Office Bearers:

Minister: [REDACTED]

Session Clerk: [REDACTED]

Clerk to Deacons' Court [REDACTED]

Church Treasurer: [REDACTED]

### Principal Office:

Charity Name: St George's Church, Dumfries

Charity Registration No: SC006404

Congregation Reference No: 080449

Contact Address: [REDACTED]

### Auditors

Carson & Trotter,  
Chartered Accountants,  
123 Irish Street,  
Dumfries,  
DG1 2PE

### Bankers:

Bank of Scotland  
91 High Street  
Dumfries  
DG1 2BN

## **Trustees Responsibilities in Relation to the Financial Statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires charity trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the method and principles in the applicable Charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enabling them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf.



Session Clerk

Date: 24/03/2025

## **St George's Church, Dumfries**

### **Independent auditor's report to the trustees of St George's Church, Dumfries**

#### **Opinion**

We have audited the financial statements of St George's Church ('the charity') for the year ended 31<sup>st</sup> December 2024 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31<sup>st</sup> December 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to smaller entities); and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material

misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement [set out on page 6], the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Review of the financial statements disclosures and testing to supporting documentation to assess compliance with provision of relevant laws and regulations described as having a direct effect on the financial statements.

- Enquiring of management concerning actual and potential litigation and claims.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Detailed and re-performance testing of specific controls and calculations.
- Reading minutes of meetings of those charged with governance.
- In addressing the risk of management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgments made in making accounting estimates are indicative of a potential bias.
- The audit team remained alert to any indication of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

#### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Carson & Trotter CA

Statutory Auditors

123 Irish Street

Dumfries

DG1 2PE

(Carson & Trotter Chartered Accountants is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006)

28<sup>th</sup> November 2025

**St George's Church, Dumfries**  
**Statement of Financial Activities**  
**Year ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Income and Endowments from:</b>					
Donations and Legacies & Other	1	103,847	453,378	557,225	96,704
Charitable Activities	2	6,197	1,373	7,570	5,790
Other Trading Activities	3	16,466	0	16,466	12,227
Investment Income	4	1,536	10,078	11,614	1,715
<b>Total Income</b>		<u>128,046</u>	<u>464,829</u>	<u>592,875</u>	<u>116,436</u>
<b>Expenditure on:</b>					
Raising funds	5	665	0	665	387
Charitable activities		117,137	21,308	138,445	134,709
<b>Total Expenditure</b>		<u>117,802</u>	<u>21,308</u>	<u>139,110</u>	<u>135,096</u>
<b>Net income/(expenditure) before gains and losses on investments</b>		10,244	443,521	453,765	(18,660)
<b>Net Gains/(Losses) on investments</b>		1,636	19	1,655	2,133
<b>Net income/(expenditure)</b>		11,880	443,540	455,420	(16,527)
<b>Transfers between funds</b>		4,594	(4,594)	0	0
<b>Net movement in funds</b>		16,474	438,946	455,420	(16,527)
<b>Reconciliation of Funds:</b>					
<b>Total funds brought forward</b>		78,953	424,135	503,089	519,616
<b>Total funds carried forward</b>		<u>95,427</u>	<u>863,081</u>	<u>958,509</u>	<u>503,089</u>

St George's Church, Dumfries Church of Scotland

Balance Sheet at 31 December 2024

		Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	prior year 2023 £
<b>Fixed Assets</b>					
Tangible assets	8	0	378,000	378,000	397,000
Investments	9	40,270	2,511	42,780	43,073
<b>Total Fixed Assets</b>		<u>40,270</u>	<u>380,511</u>	<u>420,780</u>	<u>440,073</u>
<b>Current Assets</b>					
Debtors	10	3,708	0	3,708	3,765
Cash at bank and in hand		55,505	482,571	538,076	61,152
<b>Total Current Assets</b>		<u>59,213</u>	<u>482,571</u>	<u>541,783</u>	<u>64,917</u>
<b>Creditors</b>					
Falling due within one year	11	(4,055)	0	(4,055)	(1,902)
Loan over 5 years					
<b>Net Current Assets</b>		<u>55,158</u>	<u>482,571</u>	<u>537,729</u>	<u>63,015</u>
<b>Net Assets</b>		<u>95,428</u>	<u>863,081</u>	<u>958,509</u>	<u>503,088</u>
<b>The Funds of the charity</b>	14				
Restricted Income Funds		0	863,081	863,081	424,135
Unrestricted Income Funds		95,428	0	95,428	78,953
<b>Total Funds</b>		<u>95,428</u>	<u>863,081</u>	<u>958,509</u>	<u>503,088</u>

The accounts were approved by the Kirk Session and Deacons Court on 24th March 2025  
 For and on behalf of the Kirk Session and Deacons Court

\_\_\_\_\_  
 \_\_\_\_\_  
 Session Clerk  
 trustee

## **St Georges Church Dumfries 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.

### **Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006(as amended).

### **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.

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 legally restrict the trustees' discretion to apply the fund.

### **Incoming resources**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met it is probable that the income will be received and the amount can be measured reliably.

### **Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt

**Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank

**Tangible fixed assets**

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Congregation of St Georges Church Dumfries. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises. As it is difficult to put a realistic value on both the church and hall these buildings are excluded from the tangible fixed assets

All tangible fixed assets costing in excess of £1,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	5 years
Buildings	50 years
Improvements to Hall	25 years

**Investments**

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

**Taxation**

St Georges Church Dumfries 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.

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements for the year ended  
31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>1 Voluntary income</b>				
Offerings	76,004	1,100	77,104	75,729
Tax recovered on Gift Aid	15,320	0	15,320	15,379
Endowment income-Grossed Up	76	0	76	76
Legacies	10,000	450,000	460,000	0
Other	2,447	2,278	4,725	5,520
	<u>103,847</u>	<u>453,378</u>	<u>557,225</u>	<u>96,704</u>

Income from donations and legacies was £557,224 (2023 £96,704) of which £103,847 was unrestricted (2023 £94,068) and £453,378 was restricted (2023 £2,636)

<b>2 Income from charitable activities</b>				
Coffee mornings,fairs concerts etc	6,197	1,373	7,570	5,790
	<u>6,197</u>	<u>1,373</u>	<u>7,570</u>	<u>5,790</u>

Income from charitable activities was £7,570 (2023 £5,790) of which £1,373 was restricted (2023 £0)

<b>3 Income from other trading activities</b>				
Use of Premises	10,066	0	10,066	6,647
Let of Flat	6,400	0	6,400	5,580
	<u>16,466</u>	<u>0</u>	<u>16,466</u>	<u>12,227</u>

Income from other trading activities was £16,466 (2023 £12,227) of which all was unrestricted.

<b>4 Investment income</b>				
Deposit interest	0	9,732	9,732	0
Dividends received	1,536	346	1,882	1,715
	<u>1,536</u>	<u>10,078</u>	<u>11,614</u>	<u>1,715</u>

Total investment income was £11,614 (2023 £1,715) of which £1,536 was unrestricted (2023 £1,120) and £10,078 restricted (2023 £595)

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements  
for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>5 Analysis of Resources Expended</b>				
Costs of Generating Funds	536	0	536	257
Offering Envelopes	129	0	129	130
	<u>665</u>	<u>0</u>	<u>665</u>	<u>387</u>
<b>Charitable Activities</b>				
Giving to Grow Contribution	61,363	0	61,363	61,596
Presbytery Dues	1,578	0	1,578	1,578
Minister's Expenses	2,961	0	2,961	2,554
Pulpit Supply	735	0	735	461
Other salary costs	15,784	0	15,784	13,395
Gas/Electric Church & Hall	8,913	0	8,913	5,511
Council Tax (Manse)	3,518	0	3,518	3,432
Other Buildings Costs (Insurance)	5,912	0	5,912	5,531
Admin/Office Expenses	3,883	0	3,883	3,979
Equipment	1,876	0	1,876	2,585
Advertising & Publicity	0	0	0	323
Organ Maintenance	0	0	0	0
Fabric Costs	5,477	0	5,477	9,434
Guild	0	490	490	384
Outreach	336	0	336	250
Church Development Expenses	0	0	0	354
Benevolence	0	500	500	0
Guild Projects	0	600	600	0
Legal Expenses	540	0	540	540
Other expenses	2,242	718	2,960	2,803
Independent Examiner's Fee	2,020	0	2,020	1,000
Depreciation Account	0	19,000	19,000	19,000
	<u>117,137</u>	<u>21,308</u>	<u>138,445</u>	<u>134,709</u>
<b>Total</b>	<u>117,802</u>	<u>21,308</u>	<u>139,110</u>	<u>135,096</u>

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

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements  
for the year ended 31 December 2024

	2024	2023
<b>6 Staff costs and numbers</b>		
Salaries and wages costs	15,784	13,395
Social security costs & Pension Contributions		
<b>Total</b>	<u>15,784</u>	<u>13,395</u>

The average number of employees during the year, calculated on the basis of a head count, was as follows:

Music staff	1	1
Premises maintenance	2	2
	<u>3</u>	<u>3</u>

No employee had employee benefits in excess of £60,000. (2023 nil.)

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 £31642, and the maximum stipend (in the fifth and subsequent years) £38884

**7 Trustee Remuneration and Related Party Transactions**

During the year nine (9) trustees received reimbursement of expenses incurred totalling £1603  
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.

During the year a total of £33000 was donated to the congregation by the trustees.

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements  
for the year ended 31 December 2024

8 Tangible Fixed Assets

	Church Hall Improvements £	Buildings £	Equipment £	Total £
Cost	<u>250,000</u>	<u>450,000</u>	<u>12,403</u>	<u>712,403</u>
Accumulated Depreciation				
At 1 January 2024	150,000	153,000	12,403	315,403
Charge for year	<u>10,000</u>	<u>9,000</u>	<u>0</u>	<u>19,000</u>
At 31 December 2024	<u>160,000</u>	<u>162,000</u>	<u>12,403</u>	<u>334,403</u>
Net Book Value				
At 31 December 2024	<u>90,000</u>	<u>288,000</u>	<u>-</u>	<u>378,000</u>
At 31 December 2023	<u>100,000</u>	<u>297,000</u>	<u>-</u>	<u>397,000</u>

9 Investments

	2024 £	2023 £
Market value at 31 December 2023	43,073	40,940
Purchase of Investments	0	0
Sale of Investments	(1,947)	0
Unrealised gain / (loss) on investments	<u>1,654</u>	<u>2,133</u>
Market value at 31 December 2024	<u>42,780</u>	<u>43,073</u>
Investments at cost	<u>37,159</u>	<u>39,276</u>

The following investments are held:

Robert Dempster Memorial Fund	1027 units	7,168	7,169
Benevolent Fund	227 units	1,997	1,997
Fabric Development Fund	178 units	0	2,116
Church Dev Fund Growth Fund	2583 units	14,000	14,000
Church Dev Fund Income Fund	1124 units	<u>13,994</u>	<u>13,994</u>
		<u>37,159</u>	<u>39,276</u>

Additionally cash held on Deposit Fund with the Church of Scotland in respect of the Helen McArthur Memorial Fund is £450,000. The interest amounted to £9732 which was allocated back to this fund

**St George's Church, Dumfries Church of Scotland**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2024**

**10 Debtors**

	2024	2023
	£	£
Gift Aid Tax Refund Due	3,358	3,315
Use of Premises	350	450
	<u>3,708</u>	<u>3,765</u>

**11 Creditors**

	2024	2023
	£	£
Accruals	4,055	1,902
	<u>4,055</u>	<u>1,902</u>

**12 Analysis of Net Assets Among Funds**

	General	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	-	-	378,000	378,000
Investments	40,270	-	2,510	42,780
Current Assets	38,617	20,596	482,571	541,784
Current Liabilities	(4,055)	-	-	(4,055)
Net assets at 31 December 2024	<u>74,832</u>	<u>20,596</u>	<u>863,081</u>	<u>958,509</u>

**13 Volunteers**

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements  
for the year ended 31 December 2024

14 Movements in Funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain/ Loss	At 31 Dec 2024 £
<b>Restricted Funds</b>						
Toddlers Group	874	1,481	(708)	-	-	1,647
The Guild	987	1,226	(1,090)	-	-	1,123
Kids Club	443	-	-	-	-	443
Badminton Club	221	519	(11)	(700)	-	29
Flower Fund	512	290	-	-	-	802
Benevolent Fund	7,226	136	(500)	-	23	6,885
Fabric Dev Fund	16,873	451,445	-	(453,894)	(4)	14,421
Helen McArthur Memorial Fund	-	9,732	-	450,000	-	459,732
	<u>27,135</u>	<u>464,829</u>	<u>(2,308)</u>	<u>(4,594)</u>	<u>19</u>	<u>485,081</u>
<b>Assets Restricted Fund</b>						
Hall Development Fund-Depreciation Charge	100,000	-	(10,000)	-	-	90,000
Buildings Fund- Depreciation Charge	297,000	-	(9,000)	-	-	288,000
	<u>424,135</u>	<u>464,829</u>	<u>(21,308)</u>	<u>(4,594)</u>	<u>19</u>	<u>863,081</u>
<b>Unrestricted funds</b>						
Designated Fabric Fund	8,332	10,000	(5,477)	6,586	-	19,441
Designated Music Fund	1,155	-	-	-	-	1,155
Special Development Fund-Church)	10,327	920	-	-	1,533	12,780
R Dempster Memorial Fund	12,388	616	(210)	-	103	12,897
Social Fund	1,642	482	(1,129)	-	-	995
Fund Raising Group(ex BPOI)	-	-	-	-	-	0
Craft Group	284	1,543	(102)	(1,416)	-	308
General Fund	44,826	114,486	(110,884)	(576)	-	47,852
	<u>78,954</u>	<u>128,045</u>	<u>(117,802)</u>	<u>4,594</u>	<u>1,636</u>	<u>95,428</u>
<b>Total funds</b>	<u>503,089</u>	<u>592,875</u>	<u>(139,110)</u>	<u>0</u>	<u>1,655</u>	<u>958,509</u>

St George's Church, Dumfries Church of Scotland  
Notes forming part of the financial statements  
for the year ended 31 December 2024

Purposes of Restricted Funds

- Badminton Club Self explanatory
- Benevolent Fund Operated by the Kirk Session to help those in need
- Flower Fund: This is a fund to provide flowers for display during services of worship.
- The Guild Part of the national church who raise money for specific projects
- Kids Club formerly Sunday School Some of the children's collection is sent to a specific charity
- Snowballs Organised by some of the women in the congregation. Currently dormant
- Toddlers Group. Organised and run on a Monday morning by a group of women in the church
- Buildings Fund Manse and Flat Capital value less depreciation charge

Purposes of Designated Funds

- Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.
- Music Fund: The Trustees have set aside funds for the purchase of music resources for use in worship.
- Fabric Development Fund: Funds set aside for Redevelopment of Church Interior

Purpose of Unrestricted Funds

- R Dempster Memorial Fund Operated by Kirk Session
- Be Part of It- Fund raising to be used for the General Fund
- Craft Group-Fund raising to be used for the General Fund and other charities
- Social Fund Used to raise funds for social events in the congregation
- General Fund Used to collect and expend the monies on the daily running of the congregation.

15 Collections for Third Parties	2024	2023
	£	£
Tear Fund	874	0
CRY-David Hill Memorial Fund	874	0
Water Aid	0	326
Independent Living Support	0	327
Local Hardship Funds	4,500	7,000
Cancer Research Uk	0	418
Maggies Centres	0	417
Marie Curie Nurses	0	1,380
Prostate Cancer Scotland	1,002	0
Apex Scotland	1,002	0
Guild Projects Auchincruive (RiverGarden)	100	0
"Dumfries & Galloway Befriending	200	0
"AberlourChildcare Trust	300	0
	<u>8,852</u>	<u>9,868</u>

