

CHRIST CHURCH DUNS

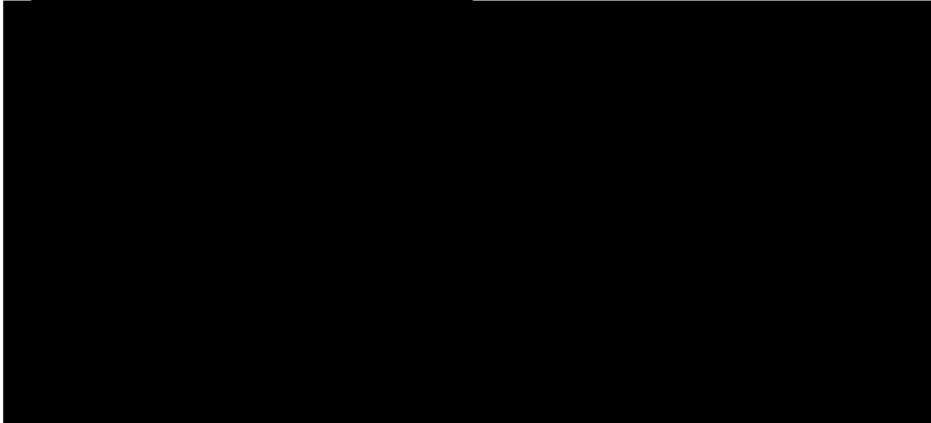
RECEIPTS AND PAYMENTS ACCOUNTS

YEAR ENDED 30 SEPTEMBER 2025

CHARITY NUMBER: SC009385

CHARITY TRUSTEES

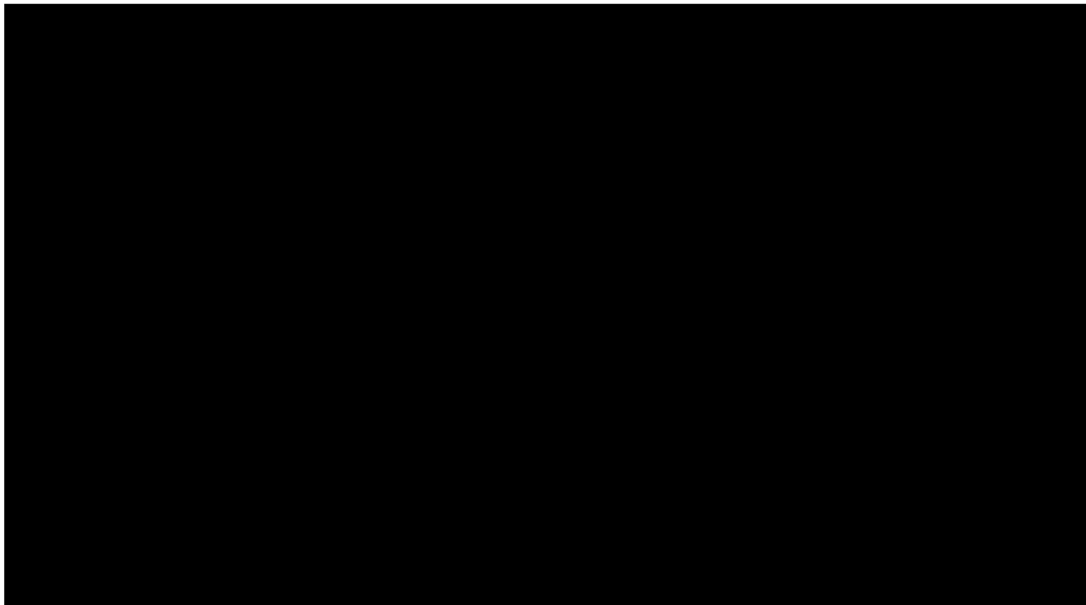
The following members served as Charity Trustees during the financial year:



BANKERS

Bank of Scotland
10 Market Square
Duns
Berwickshire
TD11 3ED

Bank Details:



VESTRY REPORT – YEAR ENDING 30 SEPTEMBER 2025

Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows:

1. Christchurch Duns Episcopal Church is a registered Scottish Charity (SC009345). It is a member of the Diocese of Edinburgh of the Scottish Episcopal Church and is in full communion with the Anglican church
2. The superior authority is the Bishop of Edinburgh [REDACTED]
3. Priest in Charge is [REDACTED]
4. Church affairs are governed by the Vestry, elected annually at the Annual General Meeting
5. Christ Church is part of the Berwickshire Group of Churches, established in May 2019

Appointment of Vestry Members

According to the Constitution, the general management and control of the Charge is under the management of a Vestry consisting of the Rector or Priest-in-Charge ex-officio, the Lay Representative ex-officio, and not more than eight nor fewer than three constituent members, three to be a quorum.

Vestry members act as Trustees of the Charity.

Vestry members are elected or appointed by Annual General Meeting, established by Constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme, but on-going guidance is given to ensure that Vestry members are familiar with the Church's values aims and responsibilities as the designated trustees of a charity.

Administrative Structure

It is the duty of the Vestry to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and Rectory in good working order and to look after the finances of the church.

Statement of Risk

The Vestry keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Charitable Objectives and Activities

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fund-raising for local, national and international needs, social meetings and support for community groups of all ages.

Summary of responsibilities of Vestry Members

The members of the Vestry must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. They are responsible for keeping proper accounting records, which, on request, must accurately reflect the financial position of the church at that time. Financial statements must comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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.

Volunteers

The Vestry appreciates all the financial and personal support received from its members and is grateful for all the time freely given by a large number of volunteers.

Achievements and Performance during the past year

Christ Church has continued to offer worship each Sunday both in person and via Zoom. In addition, mid-week gatherings are held daily in the morning and evening via Zoom. The home-based Church Bible Study group has met weekly for several courses of study during the year.

Congregations fell again during the year, due to a mix of factors including ongoing COVID infections, an aging and increasingly infirm congregation, and the sad demise of some of our older members.

Our Priest in Charge, the Revd [REDACTED] presided over most services, assisted by [REDACTED]. The Vestry approved the times and locations of services and the rota of Lay Assistants who helped with regular Sunday worship. On the four occasions when the month included a fifth Sunday, a joint service was held for the 3 churches in the Berwickshire Group.

Financial Review

In January 2024 [REDACTED] moved from the Rectory to their own house in Coldstream leaving the Rectory available to rent once quinquennial repairs were carried out. An additional account was set up to fund this work, kindly gifted by [REDACTED]. As rental income is received it is invested in this interest-bearing account and all Rectory repairs and expenses are balanced against this account.

Pledged income via bank standing order decreased again from £10,100 to £9,775, although the level of giving holds steady in part thanks to significant increases by individual members of the congregation. Open plate income also decreased during the year from £1538.96 to £1331.46. 2 successful coffee mornings were held during the year, which raised £956.

Costs and expenses associated with the joint charge have been divided in the proportion:

	October 2021 to May 2022	June 2022 to January 2023	February 2023 to December 2023	January 2024 to December 2024	January 2025 to September 2025
Christ Church	50%	46.61%	41.99%	40.3%.	38.66%
St Mary's Coldstream	40%	38.49%	41.56%	40.3%	41.22%
St Ebba's Eyemouth	10%	14.90%	16.45%	19.4%	20.12%

The proportions are adjusted at the start of each calendar year to take account of income in real terms and level of reserves held by each charge. We have been most grateful for the ongoing support from the Diocese of Edinburgh to the Berwickshire Group of £1600 per month, which reduces Christ Church's liability for covering stipend and pension payments.

The BCG account aims to hold a sum in reserve to pay group costs for one month. Christ Church has contributed by more than the calculated amount this year and hold £2,938 in the BCG account reserves. Our overall income during the year was £27,927.

Future plans

Our aim continues to be that regular expenditure is met from regular giving. In this current year we achieved 63% of this (down from 73% in the previous year). This was achieved by thanks to the generosity of our small congregation rising to the challenge.

Pledged giving, open plate collections and gift aid reclaim amounted to £15,868 (£16,313 in 2023) excluding one-off donations, fees and legacies

Regular expenditure (ministry, church insurance, maintenance and admin), was £25,121 (up from £22,275 in 2023/4)

Improvements to the Rectory during the year were funded from rent received, leaving a surplus to carry forward in the designated Rectory account of £5,781.

The vestry continue to carefully monitor income and expenditure and to lead the finances of the Berwickshire Group of Churches. Accounts for the Group are managed by the Treasurer for Christ Church and supported by representatives from our two sister churches at quarterly meetings.

Reserves

The Vestry set up an interest-bearing Fixed Term Deposit Account with the Bank of Scotland. £15,375 was transferred to this account with interest accruing annually. The interest rate is currently 2.34% and the account will mature in February 2026 earning further interest of £240.

£877 of interest was earned this year on interest-bearing accounts.

Mission Fund

No payments were made from the Mission Fund during the year. Gift vouchers donated by the congregation and sent to the Aberlour Trust at Christmas 2024 do not appear in these accounts.

Remuneration

None of the Vestry members received remuneration in respect of their position as Vestry members during the year ending 30 September 2025.

Signed on behalf of the Vestry

A large black rectangular box redacting the signature of the person on behalf of the Vestry.

Date: Nov. 23, 2025.

CHRISTCHURCH DUNS
SC009345

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	2024/5	2023-24
Incoming Resources			
Donations Received			
Pledged giving		9,750	10,100
Open plate giving / online offerings		1,329	1,539
Legacies		500	1,500
Other donations		2,800	3,195
Mission donations	8	0	135
Weddings and funerals		850	300
Income Tax reclaimed		4,741	4,674
Bank interest		877	387
Fundraising		959	1,137
Rent from Rectory		5,600	0
Miscellaneous		0	0
Total Incoming Resources		27,406	22,967
Resources Expended			
For Charitable Activities			
Contribution to BCG Group	1	14,280	13,830
Property expenses (Church)	5	8,563	5,496
Quota		1,334	1,933
Administrative and IT expenses		564	622
Other church expenses	7	553	538
Fund-raising expenses		35	135
Donation to Mission	8	0	500
Property expenses (Rectory)	3	4,720	531
Total Resources Expended		30,049	23,585
Surplus/Deficit		-2,644	-618

STATEMENT OF BALANCES
As at 30 September 2025

	Note	2025	2024
Bank and Cash in Hand			
Opening balances		26,538	27,156
Surplus/Deficit for year		-2,644	-618
Closing balances		23,894	26,538
Reserves	3		
Unrestricted General Funds		1,732	8,533
Investment account		16,226	15,375
Interest-bearing Rectory account		5,781	2,476
Restricted Mission Fund		155	154
Total reserves		23,894	26,538
Assets	2		
Organ (insured value)		89,297	89,297
Furnishings (insured value)		35,718	35,718

Approved by the Vestry on and signed on their behalf:


Vestry Member

Secretary


Treasurer

23/11/2025

Christ Church Duns

SC009385



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	Oct	2024		30	Sep	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	14,729				14,729	15,269
Legacies	500				500	1,500
Grants	-				-	
Receipts from fundraising activities	959				959	1,137
Gross trading receipts	-				-	-
Income from investments other than land and buildings	877				877	387
Rents from land & buildings	5,600				5,600	-
Gross receipts from other charitable activities	4,741				4,741	4,674
					-	
A1 Sub total	27,406	-	-	-	27,406	22,967
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	27,406	-	-	-	27,406	22,967
A3 Payments						
Expenses for fundraising activities	35				35	135
Gross trading payments	-				-	
Investment management costs	-				-	
Payments relating directly to charitable activities	30,014				30,014	22,950
Grants and donations					-	500
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	30,049	-	-	-	30,049	23,585
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	30,049	-	-	-	30,049	23,585
Net receipts / (payments)	(2,643)	-	-	-	(2,643)	(618)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(2,643)	-	-	-	(2,643)	(618)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	26,538				26,538	27,156
	Surplus / (deficit) shown on receipts and payments account	(2,644)				(2,644)	(618)
						-	
						-	
	Cash and bank balances at end of year	23,894	-	-	-	23,894	26,538
	(Agree balances with receipts and payments account(s))	- 1	-	-	-	- 1	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature*

Print Name

Date of approval

			23 November 2025

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

General fund: for all donations, fund-raising income and regular expenditure on ministry, church buildings and rectory maintenance
Mission fund for restricted donations and gifts to mission partners

Mission

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

Authority under which paid

£

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

Number of trustees

£

C4b Trustee expenses - details

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

No mission donations made during the year

Christ Church Duns

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Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Pledged giving	9,750	-			9,750	10,100
Open plate and online donations	1,329				1,329	1,539
General gifts and one-off donations	2,800				2,800	3,330
In lieu of fees for services	850				850	300
Total	14,729	-	-	-	14,729	15,269

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

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3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Gift aid other HMRC	4,741				4,741	4,674
					-	
					-	
					-	
					-	
					-	
Total	4,741	-	-	-	4,741	4,674

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4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Ministry expenses	14,280				14,280	13,830
Church building and maintenance	8,563				8,563	5,496
Diocesan quota	1,334				1,334	1,933
Administrative and IT expenses	564				564	622
Other church expenses (organ etc)	553				553	538
Property expenses (rectory)	4,720				4,720	531
					-	
					-	
					-	
Total	30,014	-	-	-	30,014	22,950

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Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	14,729				14,729	
Legacies	500				500	
Grants					-	
Receipts from fundraising activities	959				959	
Gross trading receipts					-	
buildings	877				877	
Rents from land & buildings	5,600				5,600	
Gross receipts from other charitable activities	4,741				4,741	
Sub total	27,406	-	-	-	27,406	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	27,406	-	-	-	27,406	-
Payments						
Expenses for fundraising activities	35				35	135
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	30,014				30,014	22,950
Grants and donations					-	500
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	30,049	-	-	-	30,049	23,585
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	30,049	-	-	-	30,049	23,585
Net receipts / (payments)	(2,643)	-	-	-	(2,643)	(23,585)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(2,643)	-	-	-	(2,643)	(23,585)

Nature and purpose of funds

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Christ Church Duns

SC009385

Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Mission Fund						
Receipts						
Donations					-	135
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	135
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	135
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	500
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	500
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	500
Net receipts / (payments)	-	-	-	-	-	(365)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	(365)

Nature and purpose of funds

Mission support for local charities: Berwickshire Christian Youth Trust and Mission Aviation Fellowship

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name
Christ Church Duns

Registered charity number

SC009385

On the accounts of the charity for the period

Period start date			Period end date			
Day	Month	Year		Day	Month	Year
1	October	2024	to	30	September	2025

Set out on pages

1 - 10

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 ~~[other than that disclosed on the attached page*]~~

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.

Signed**:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Date:

20/11/2025

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures