



**St. Andrew's + St. Bryde's
Parish Church of Scotland**
Annan + Brydekirk + Dalton + Hightae

**St. Andrew's and St. Bryde's
Parish Church of Scotland, Annan**

2025

RECEIPTS AND PAYMENTS ACCOUNTS

**Congregation No: 070442
Charity No: SC010891**

Reference and Administrative Information

Charity Name: St. Andrew's and St. Bryde's Parish Church of Scotland, Annan
Charity Registration Number: SC010891
Congregation Reference No: 070442
Contact Address: Mr Graham Simons, Treasurer
Razani, Low Road,
Annan, Dumfriesshire
DG12 5QP

Trustees

Kirk Session 2025

Rev John G. Pickles, Robert Barbour, Valerie Blake, Christine Brown, Julian Dale, Morag Dalglish, Iain Graham, David Hopper, Isobell Hopper, Liz Hudson, Janette Irving, Jamesie Kirkwood, Phyllis Kirkwood, William Kirkwood, Christine Leadbeater, Rita Lupton, Mary Lynn, Margaret Macfarlane, James Macpherson, Jean Macpherson, Maureen McDiarmid, Helen McGimpsey, Sheila McIntosh, Robert Marr, Joan Milroy, Judith Roberts, Corinne Sidebottom, Graham Simons, Catriona Smith, Helen Smith, Shona Starr, Harry Stevens, Eileen Usher, Isobel Walker, Robert Wiltshire.

Non Elder Session Members: Iain Johnson and Angela Nixon

Changes to Kirk session

There have been no changes to the Kirk Session during 2025

Principal Office-Bearers:

Minister: Rev. John Gordon Pickles

Session Clerk: David Hopper

Roll-Keeper: William Kirkwood

Session Minute Secretary: Eileen Usher

Treasurer: Graham Simons

Gift Aid Convener: Karen Hewitt

Fabric Convener: Iain Johnson

Independent Examiner

Alan Goodwin, 39 Windermere Road, Annan, Dumfriesshire, DG12 6GY

Bankers

Bank of Scotland, 111 High Street, Annan, DG2 6ED

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary 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 proposed by the congregation as having the appropriate gifts and skills and subsequently confirmed by the Kirk Session. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session operates Quoad Omnia, is chaired by the minister, and meets five times a year. The Kirk Session is responsible for all matters within the church. Additionally, to achieve its objectives, the Kirk Session has created three groups: The Resources Group (which deals with matters financial, fabric, and property), The Community Group (which deals with matters pastoral, outreach, and education), and The Worship Group (which deals with matters concerning worship). Further to facilitate communication between the groups and to prepare for the Kirk Session there is a Co-ordinating group (comprised of conveners and other office bearers) which draws the three group's business together.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. 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.

Vision of the congregation

We aim to reach out in worship and prayer, being rekindled and encouraged by the Father's love in Jesus Christ through the Holy Spirit. We hope that we can be a true family of God trusting in Jesus to make us caring, happy, faithful, generous and welcoming.

We aim to keep Jesus at the heart of all that we do by being:

The Golden Thread - This describes the life of faith, God in the midst of me and those I love, God working in our world, and this worshipping community connected with the life of its Parish. It aims to express a significant, binding, and healing force woven through all of life. It does not emphasise its own importance, or expect to be the whole cloth, but seeks to permeate throughout like salt in water.

The Singer and the Song - Describes our joy to know God in Jesus Christ and our desire to share that joy with one another. In Christ the song expresses all elements of human emotion and ideal, but also the deep redemption, healing, and hope, that comes through knowing the living eternal holy God. As singers we follow The Singer, Jesus, as we share with each other what we have found in him and then go on to express this to the world. It is primarily declaratory, not persuasive, and does not seek reactions but only to make the world brighter in its expression.

The Beautiful Cut Jewel - Describes the image of the Church, as Bunyan put it "Palace Beautiful", that finds its expressions in many different ways. We too are many expressions but one in Christ. We share the cut that Christ takes upon himself on the cross and subject ourselves to God, the master craftsman, shaping us through different forms of service, joys, and trials. As Jesus is a living stone, and the cornerstone, so too are we through his resurrection, this leads us to want to act from our jewel like being, our beloved nature rather than our human vices.

Activities and achievements of the congregation:

The aims and objectives are all encapsulated with "the Great Commission" of St. Matthew 28: 19/20: viz. making disciples, and building them up in the Christian Faith through Word and Sacrament in the power of Christ himself.

It is difficult to quantify "achievements" in Church terms, but we continue to be a witness in the Parish and beyond through worship, pastoral care, social concern and evangelistic outreach. We have contact with a broad mix of age-groups and strive to ensure that we are obeying the call of Christ.

Our weekly/monthly activities are set out as follows:

Sunday Morning Worship is weekly at 10am in Brydekirk Church and weekly at 11.15 am in St. Andrews Church, the latter of which is both in-person and streamed on-line on our YouTube channel. The 4th Sunday of the month a parish worship service takes place in St. Andrews at 11.15am.

Allstars is our children's work which takes place at St. Andrews on a Sunday morning from 11am and continuing through our weekly service. The first Sunday of the month also occasionally includes a breakfast shared with the congregation and the children taking part.

Our monthly **SAlt (Sunday Altogether)** Service takes place on the first Sunday of the month, bringing the whole family of God into the one act of worship for the whole time of its duration when a more "relaxed" approach is taken with live music.

Evening Service A Sunday evening "Rest in God" service takes place at 6.30pm on the first Sunday of the month.

Sacraments are celebrated on the 4th Sunday of February, May and October. The other 4th Sundays of the month are used for baptisms.

Just Sing Meet regularly on a Tuesday evening, enjoying fellowship through songs and hymns of praise.

Just Strum meet regularly on a Friday Afternoon to learn and play Ukuleles together

Annan Court Care Home A monthly service led by Church members or the Minister takes place on the 3rd Thursday each month.

Bible Study There are sporadic bible study groups that meet through the year.

Pastoral Care Phone calling around the congregation and meetings to discuss how to conduct pastoral care well took place over the course of the year.

Boys' Brigade (1st Annan Company) – Meets every Friday during term time in the Church Hall:
Anchor & Junior Sections: 6 - 7pm; **Seniors & Company Section:** 7.45 – 10pm.

Coffee Morning Each month on the last Friday there is a coffee morning 10-12

Operation Christmas Child

We are committed to filling and sending shoeboxes every year – a way in which we can demonstrate Gods love and share the gospel message to children in other parts of the world. Each box contains toys, personal care items, school supplies and fun gifts. We have a dedicated team who make items all year round and others who donate items and cash to the costs of the boxes. We fundraise to cover the cost of sending the boxes - it is a congregational effort.

St Andrews is a church collection centre for others to drop off their boxes. Our project leader is also a year-round Connect volunteer contacting other churches and organisations encouraging involvement in the shoebox appeal. We have a driver and drivers' mate who are responsible for collecting shoeboxes in the region and taking them to the processing centre to be prepared for shipping to their destination.

Each box is prayerfully filled, and we have a prayer champion who prays all year round. We have a lot of fun and laughter together and there is a sense of God leading on what we do and blessing the boxes and us.

In addition, the Minister holds various (voluntary) **Chaplaincy Appointments:**~

Elmvale Primary School, Brydekirk Primary School, Annan Academy (jointly) Mangox North Ltd (Chapelcross - lapsed) and Annan Court Care Home.

The congregation is part of **Annan Churches Together** The ecumenical activities in which we are involved include: Annual Children's Holiday Club, Lenten Bible studies & participation in a programme of Holy Week activities in local Churches.

Financial Review

Our main sources of income are by sacrificial giving through offerings and donations. Other significant income is received through the letting of St. Andrew's Hall to a number of groups and organisations, and a long-term let of Hightae Manse

The year end shows a deficit of £6006 across our unrestricted funds. This was in line with our budgets for 2025, allowing for the high costs of business rates and insurance for Dalton Church and Hall, both of which are currently un-occupied and have been for sale on the open market since the early summer of 20025

Expenditure, particularly on fabric repairs has been high as we begin an ongoing programme to improve the general condition of the properties under our control.

The budget for this coming year continues to identify a deficit, which is mainly attributable to the costs associated with Dalton Church and Hall, both of which will hopefully attract a sale in the near future Our funds are sufficient to cover this loss in income over the short-term and we should be in a good position to be able to balance the budget in 2027.

We are greatly blessed and heartened by the congregation's financial support to the Church over this past year. Looking forward, whilst our funds and reserves are healthy, we must remain mindful of the potential shortfalls between our everyday income and expenditure and how we can sustainably avert this in future years.

Reserves Policy

The Trustees hold reserves of £16,117 which are unrestricted and are for any shortfall, £8824 designated for fabric expenditure, £15538 in investment funds and a further £137433 in Consolidated Fabric Funds. Additionally, at the end of the year the Church held unrestricted cash funds of £651 designated to the Benevolent Fund, £11 designated to the Flower Fund, and £15480 of other restricted funds, which have been provided for the purposes specified.

Statement of Trustees' Responsibilities

The members 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) Act 2005, the Charities Accounts (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,



D. Hopper (Session Clerk)

Date 5th February 2026

Independent Examiner's Report to the Trustees of St. Andrew's Parish Church of Scotland, Annan

I report on the accounts of the Charity for the year ended 31st December 2025, which are set out on pages 7 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) (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 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention *[other than disclosed below*]*

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 Account 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.

Signature



Alan Goodwin
39 Windermere Road
Annan
Dumfriesshire
DG12 6GY

Date 18/02/2026

Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan
Receipts and Payments Account
Year ended 31st December 2025

		Unrest. Funds	Restricted Funds	Other Designated Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	59555	28704	783	89042	62144
Legacies					0	0
Bank & Deposit interest		1388			1388	1081
Investment income		142	173		315	312
Activities for Generating Funds					0	0
		61085	28877	783	90745	63537
Rental of premises (Church Hall)		13869			13869	10965
Receipts from James Stark Trust		337			337	358
Transfer from Consolidated Fabric Fund		14063			14063	0
Transfer of Union Balance - Brydekirk					0	12227
Transfer of Union Balance - Dalton					0	25484
Other Receipts	4	1675			1675	2165
<u>Total Receipts</u>		91029	28877	783	120689	114736
<u>Payments</u>	5					
Costs of generating funds		140			140	140
Charitable activities		96895		96	96991	110309
Other Payments			25527		25527	11584
<u>Total Payments</u>		97035	25527	96	122658	122033
Excess of Payments over Receipts for the year before transfers		-6006	3350		-2656	-7709
Excess of Receipts over Payments for the year before transfers				687	687	412
Fabric					0	0
Transfers			1024	-1024	0	0
		-6006	4374	-337	-1969	-7297

Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan
Statement of Balances
31st December 2025

	Unrestricted Funds	Restricted Funds	Other Designated Funds	Total	Total
Note	2025 £	2025 £	2025 £	2025 £	2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	39303	15166	14747	69216	76552
Movement in year:					
Excess of Receipts over Payments for the year	-6006	4374	-337	-1969	-7297
Bank & deposit balances carried forward	<u>33297</u>	<u>19540</u>	<u>14410</u>	<u>67247</u>	<u>69255</u>
<u>Investments at market value</u>					
Reserve Fund (cost £4311)	5239			5239	2820
Gen Purposes Fund (cost £4,998)	<u>10299</u>	<u>0</u>	<u>0</u>	<u>10299</u>	<u>11818</u>
<u>Assets</u>					
Gift Aid Receivable	5716			5716	4035
Brydekirk re-charge receivable	0			0	0
	<u>5716</u>			<u>5716</u>	<u>4035</u>
<u>Liabilities</u>					
Cost of repair not yet billed	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Congregational Board on 5/2/2026

For and on behalf of the Kirk Session and Congregational Board


 Session Clerk


 Treasurer

Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2025 two trustees received reimbursement of expenses incurred totalling £4284, which included Council Tax of £3204

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
CoS.Inv.Tr.General Congr. Purposes (St.A)	9401	6716			16117
CoS. Investors Trust Fabric Fund (St. A)	3000	1763			4763
CoS General Purposes (B)	1503	-1503			0
CoS Reserve Fund (D)	5096	-5096			0
CoS Fabric Fund (D)	1688	-1688			0
CoS General Fund (D)	50	-50			0
Benevolent	459	376	185		650
Flower Fund	144	451	584		11
General Fund	17962	90060	96266	0	11756
	<u>39303</u>	<u>91029</u>	<u>97035</u>	<u>0</u>	<u>33297</u>
Restricted Funds					
Fabric	5000	28332	21775		11557
Media Fund	2179	1200	1132		2247
Tear Fund	0	554	640	1024	938
Improvement Fund	3362	-1382	1980		0
Hardship Fund	737	0	0		737
	<u>11278</u>	<u>28704</u>	<u>25527</u>	<u>1024</u>	<u>15479</u>
Other Designated funds within the Congregation and held in separate accounts.					
Organ Fund ~ C of S Inv. Trst. Deposit	3888	173			4061
CoS Harvest(Hardship) Fund (D) As at 9/6/24	728	32			760
St.Andrew's P.C. & Sunday Club Aid Account	834	190		-1024	0
St Andrew's P.C.Sunday Club	1142	58	96		1104
War Memorial Deposit Account (RBS)	738				738
Dalton & Carrutherstown Sunday School	2808	125			2933
MemorialFund(CoS) DltnChurchyard	8497	378			8875
	<u>18635</u>	<u>956</u>	<u>96</u>	<u>-1024</u>	<u>18471</u>
Total funds	<u>69216</u>	<u>120689</u>	<u>122658</u>	<u>0</u>	<u>67247</u>

C.of S. Investors Trust General Account : Reserve Funds for Congregational purposes.

C.of S. Inv.Tat.Fabric Fund - Funds set aside for the maintenance of the Church property.

C of S. Reserve Fund - Reserve Funds for Congregational purposes.

Benevolent Fund : The Trustees have set aside funds for administering goodwill to members and non members of the congregation.

Flower Fund. Donations for Church Flowers

Purposes of Restricted Funds

Fabric - donations specifically to be used towards Fabric repair and upgrade

Media - Purchase of IT equipment and associated costs

Tearfund - to commit to paying a monthly s/o to Tearfund for" Children @Risk"

Hardship - Fund for distribution to help the needy @ the minister's discretion.

Purposes of Other Designated Funds within the Congregation.

Organ Fund - reserve for major organ repairs.

C. of S. Harvest Fund - Funds for distribution to help the needy of Dalton & Hightae at the minister's discretion

St.Andrew's Sunday Club Aid Account - to commit to paying a monthly s/o to Tearfund for" Children @Risk"

War Memorial Deposit - Brydekirk Annual wreath for Remembrance Sunday bequest

St Andrew's Sunday Club - to promote Christian Education within the Parish

C. of S. Dalton & Carruthers Sunday School account for use by Dalton & Carruthers parish

C. of S. Memorial Fund - Dalton Churchyard. - Endowments bequeathed for the maintenance of family graves

	Unrestricted Funds	Restricted Funds	Other Designated Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
3. Analysis of Donations					
FWO Scheme (non Gift Aid)	1339			1339	1406
Gift Aid Donations	30149			30149	29848
Tax Recovered on Gift Aid Donations	9786			9786	9340
Ordinary Offerings (Open Plate)	8073			8073	6844
Other Offerings, Donations etc	10208	28704	783	39695	14706
	<u>59555</u>	<u>28704</u>	<u>782.65</u>	<u>89042</u>	<u>62144</u>
4 Analysis of Other Income					
Utility Refunds / Insurance Claim	111			111	0
5 Analysis of Payments					
Costs of generating funds					
Offering envelopes	140			140	140
	<u>140</u>			<u>140</u>	<u>140</u>
Charitable activities					
Giving to Grow	43803			43803	40073
Presbytery dues	1524			1524	1205
Broadband	398			398	369
Manse other expenses Incl telp	864			864	781
Minister's travel expenses	996			996	1058
Pulpit supply	1193			1193	1321
Other staffing costs	5649			5649	7764
Improvement Fund		1980		1980	0
Media		1132		1132	2103
Adapt & Thrive		640		640	381
Fabric (Restricted)		21775		21775	9100
Hardship Fund		0		0	0
Fabric repairs & maintenance	10074			10074	29975
Fabric repairs & maint.~Manse	2274			2274	8032
Council Tax	3204			3204	2951
Business Rates	1935			1935	1050
Heat and light	6398			6398	5894
Insurance	8365			8365	4304
Mission & outreach	198			198	0
Organ & music	744			744	720
Printing, stationery and postage	1351			1351	678
Other expenses	7925		96	8021	3634
Parties/Trips				0	0
Subscriptions/Donations				0	500
	<u>96895</u>	<u>25527</u>	<u>96</u>	<u>122518</u>	<u>121893</u>
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of Assets					0
Purchase of Investments	0			0	0
	<u>96895</u>	<u>25527</u>	<u>96</u>	<u>122518</u>	<u>121893</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 is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the 5th and subsequent years) is £39,856

6. Collections for Third Parties

	2025 £	2024 £
ACT Holiday Club		90
Kate's Kitchen (Harvest)		35
Operation Xmas Child		50
Sub Total	0	175
CCAP (Rainbow Tribe & Spectrum)	0	0
Total	0	175

4 Note 4 - Receipts & Payment Account

Other Receipts	2024	2025
Misc Don & Income	£700.00	£716.37
Contactless / Online Donations	£303.19	£131.40
Benevolent	£559.00	£376.62
Flower Fund	£603.00	£451.00
Total Other Receipts	£2,165.19	£1,675.39

Parish of St. Andrew's and St. Bryde's, Church of Scotland, Annan
APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
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	2024	2025
	£	£
<u>CAPITAL ACCOUNT</u>		
56/ Consolidated Fabric Fund (Credit balances at cost = £83795.60)		
Market Value of Balances at 31 December	<u>100687</u>	<u>104645</u>
<u>REVENUE ACCOUNT (50/ Consolidated Fabric Fund)</u>		
Credit Balance at 31 December	<u>34752</u>	<u>32788</u>
Brought forward	28422	34752
Net Income 2025	6330	12099
Transfers	0	14063

Notes

The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.

Special Funds held with Church of Scotland Investors Trust

Deposit Funds	£	£	£	01-Jan
	Cost of	Withdrawn	Interest/Deposit	Open Bal
	Units		Balance	
2/ General Congregational Purposes		£6,715.84	£16,117.33	£9,401.49
3/ Fabric Fund		£1,762.99	£4,762.99	£3,000.00
4/ Organ Fund		£172.77	£4,061.05	£3,888.28
5/ General Congregational Purposes		-£1,502.62	£0.00	£1,502.62
6/ Reserve Fund		-£5,096.31	£0.00	£5,096.31
7/ Dalton & Carrutherstown Sunday School		£124.74	£2,932.15	£2,807.41
8/ Main Fabric Fund		-£1,687.99	£0.00	£1,687.99
9/ Harvest Fund		£32.37	£760.85	£728.48
10/ Memorial Fund		£377.54	£8,874.41	£8,496.87
Harriet Cairuthers and James Hume Memorial Fund			£6,580.97	0.74157
Maintenance of Youngs Grave			£234.58	0.02643
A.F.Noble Bequest			£371.22	0.04183
Jean and Henrietta Johnstone Memorial Fund			£659.47	0.07431
Agnes Johnstone Memorial Fund			£329.67	0.03715
Henry Johnstone Memorial Fund			£443.57	0.04998
Violet Johnstone Memorial Fund			£254.94	0.02873
Total Memorial Deposits		£377.54	£8,874.41	Total Check
11/ General Purposes		-£50.00	£0.00	£50.00

Growth Fund

	Market Value
2/ General Purposes - 1497 Units	£4,998.63
Income Fund	£748.50
2/ General Purposes - 205 Units	£10,299.36
Total	£9,550.86
	-£2,267.30
	£0.00
	£2,267.30
	£11,818.16
4/ Reserve Fund - 460 Units	£4,311.31
	£2,419.10
	£5,239.40
	£2,820.30