

Charity registration number SC07742 (Scotland)

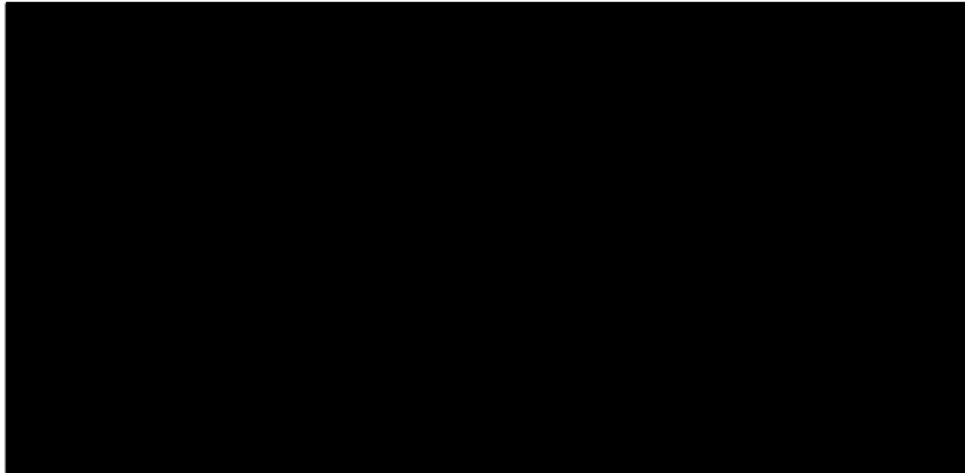
ST JOHN THE EVANGELIST DUMFRIES
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

ST JOHN THE EVANGELIST DUMFRIES

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Trustees

████████████████████ completed their term of office at the AGM on the 6th October 2024.
From that date to the 30th June 2025 the Trustees were



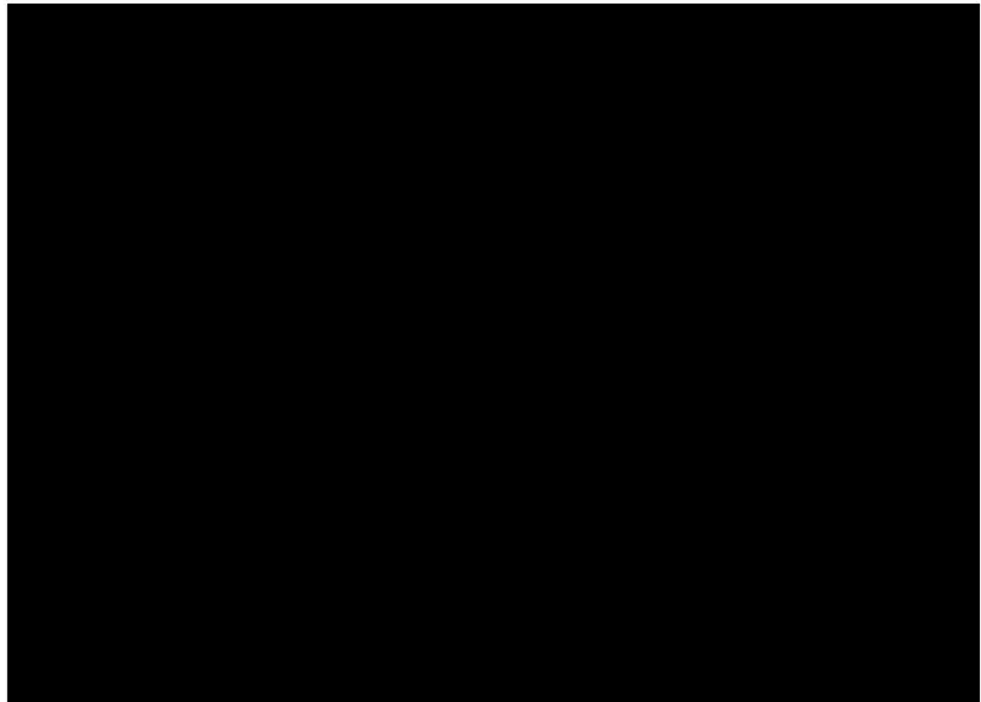
Following the retirement of the ██████████ on the 2nd March 2025, the ██████████ was appointed Interim Priest and in that capacity attended Vestry meetings. ██████████ was elected to chair the Vestry.

Charity number (Scotland) SC07742

Officials of the Vestry (non-voting)

Authorised Clergy and Lay Readers

Accountant / Treasurer



ST JOHN THE EVANGELIST DUMFRIES

LEGAL AND ADMINISTRATIVE INFORMATION

Principal address

8 Newall Terrace
Dumfries
DG1 1LW

Independent examiner


Sterling House
Wavell Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

Bankers

Bank of Scotland
91 High Street, Dumfries, DG1 2BN

Cumberland Building Society
166-168 High Street, Dumfries, DG1 2BA

ST JOHN THE EVANGELIST DUMFRIES

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ST JOHN THE EVANGELIST DUMFRIES

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 JUNE 2025

As the Charity Trustees of St John's Church, the Vestry presents its report and accounts for the year ended 30 June 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, 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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objectives of the Vestry are to advance the mission of the Christian Church, through worship, service to local and wider communities and building fellowship which contributes to healthy communities. These objectives are carried out through mission and pastoral activities. The principal activities of the Church are public worship, the spiritual development of its members and service to local communities and those with which it is connected world-wide.

The duties of the Vestry are set out in the Constitution and may be summarised as

- to ensure that the needs of the whole church and other objects of the General Synod may receive the interest and support of the congregation
- to have charge of the fabric and property of the Church, the Rectory and the Hall
- to have charge of all gifts and bequests which may be given to the Church
- to oversee the investments of the Church
- to take account of good practice guidance that may be issued by the Office of the Scottish Charity Regulator ("OSCR") or by the Scottish Episcopal Church

The Vestry reviews on a regular basis the major risks to which the Church is exposed, and systems or procedures have been established to manage those risks.

ST JOHN THE EVANGELIST DUMFRIES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

Achievements and performance

The Vestry would like to take this opportunity to thank the Rev Janice H Aiton for her leadership and guidance over the past 7 years particularly in the work and development of the Vestry. We are grateful for the foundations she has helped us to lay which give us a firm basis for moving forwards.

The Vestry is concerned at the financial position of the church and this has featured at each of the meetings. The Vestry is grateful for the generosity of those who have been able to increase their regular giving but the position remains unstable.

The Vestry has considered a number of ways to raise money and appreciates the involvement of many members of the congregation in initiating and helping with fundraising activities. They are friendly occasions and many attract those who would not attend a service at St Johns thus extending our contact with members of the local community.

Christopher Pierson-Harvey has continued to provide up to date information and forecasting and the Vestry is grateful to him, to Heather Barrington and to all who assist them for their work.

David Kerr continues to hold a "watching brief" on maintenance issues. The Vestry is indebted to David for his attention to the detail of our buildings and again for the clarity of the information the Vestry receives.

The Vestry is conscious of its responsibility to protect vulnerable groups within the church community and Billy Dewar-Riddick advises us monthly on any aspects of this responsibility of which we need to take account. Given the increasing use of electronic communication the Vestry is grateful to him for suggesting and producing a protocol for our use as St John's in What's App communications. We commend that to all who use What's App as part of their contact with others.

An important but often unseen aspect of the church's work is undertaken by Simon Lidwell through Quartz and the Vestry receives regular updates of his work. We appreciate his outreach into the community.

Following the retirement of the Rector the Vestry considered the priorities for the period of the Vacancy.

The priorities of the appointment of a Children and Family Worker and the need to repair the Hall roof remain but the Vestry concluded that the relationship between the Rector and the Children and Family Worker was crucial to the success of the work. Fundraising to allow the appointment will remain but it is not intended to undertake further work on the detail of the post until the vacancy is filled. Work will, however, continue to progress the repairs needed to the Hall roof and possibly the windows of the hall at the same time.

Additionally the Vestry has agreed that work should be undertaken in the Rectory to improve the insulation and security and if possible to provide additional facilities.

The Vestry is well aware that much of the work to sustain the life of St. John's is undertaken, away from the public eye, by members of the congregation but this is particularly so at this time when many people are taking on extra or new responsibilities. Our thanks to you all.

Financial review

Mrs Jennifer McDairmant from Saint & Co has continued as Accountant/Treasurer and is assisted in her work by Christopher Pierson-Harvey and Heather Barrington. The Vestry is grateful to Mrs McDairmant for her expertise and advice and to Christopher Pierson-Harvey and Heather Barrington for their continued attention to the detail of our day to day finances.

ST JOHN THE EVANGELIST DUMFRIES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

Statement of Responsibilities of Members of Vestry

Charities Law requires the persons concerned in the management or control of every recognised body to prepare for each financial year, accounts which give a true and fair view of its state of affairs and of its results for that period. In preparing those financial statements the members of the Vestry are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation

The members of the Vestry are responsible for keeping proper accounting records which disclose, with reasonable accuracy at the time, the financial position of the Church and which enable them to ensure that the financial statements comply with the relevant legislation. The members of the Vestry are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Overview

The attached accounts and balance sheet together with the notes provide the detail of the church's financial position. The Vestry continues to be grateful to members of the congregation for their continued financial support by standing orders, by stewardship envelopes and by other means of giving. This includes the sponsorship of various church activities, the underwriting of some initiatives and one off donations for either general use or specified purposes.

The church has continued its support to Aberlour for their family support service in Dumfries and Galloway as well as the long standing support to Let the Children Live! Additionally members of the congregation support First Base by food and cash donations and Women's Aid by the donation of toiletries. Through specific collections the church has also donated to Bethany, the Bible Society, the Bishop's Lent Appeal, Cancer and the Ukrainian Children's appeal. Further details are given in the notes to the Accounts.

In the General Fund the surplus for the year was £2,353 after taking into account unrealised gains on investment assets of £15,412.

Reserves Policy

The Vestry's reserves policy is to maintain reserves so that cash and investment income is sufficient to meet three months normal operating costs and any other committed expenditure. The valuation of the shares which could be sold if required is **£202,680**. The Vestry is satisfied that the reserves are sufficient to meet three months' normal operating costs.

Investment Policy

Investments are held in a nominee company and managed by Rathbones Investment Management. Their fees are met from the dividends received. Rathbones give advice to the Vestry from time to time on which the Vestry base their investment decisions. There are also investments held in the Scottish Episcopal Church Unit Trust Pool. The investment objective continues to be to achieve a balance between income and capital growth so as to enable occasional larger items of capital expenditure to e.g. maintain the building assets.

Budgets

██████████ and ██████████ have continued to identify budgets for various church activities and groups. The Vestry acknowledges the amount of work involved. The budgets will be an invaluable aid to monitoring our finances in the coming year.

Future Plans

During the vacancy the Vestry will continue to monitor the financial position and to progress the agreed priorities.

ST JOHN THE EVANGELIST DUMFRIES

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

Structure, governance and management

The Church is an unincorporated association, governed by Constitution dated 17 August, 2010. For the purposes of Charities Law, the members of the Vestry are the Charity Trustees of the Church. The Church is a member congregation of the Diocese of Glasgow and Galloway in the Scottish Episcopal Church. The Bishop of Glasgow and Galloway has pastoral oversight of all congregations within the Diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church. The elected members of the Vestry normally hold office for three years and are elected at the Annual General Meeting. The Lay Representative (who represents the church at Diocesan Synod), the Alternate to that post and the Lay Representative to the Regional Council are elected annually by the lay members of the congregation at the Annual General Meeting. The Co-ordinator for the Protection of Vulnerable Groups, the Vestry Secretary and Finance Officials are appointed as members by the Vestry and are not Trustees. The Finance Committee reports to the Vestry and has some delegated powers. The Rector is appointed by a committee of seven constituent members of at least one year's standing and the Bishop of the Diocese.

Day to day management is delegated to the Office Bearers with the Vestry authorising policy relating to temporal affairs and appointing staff. The Rector is responsible for the spiritual affairs of the Church and delegates aspects of the Church's operations to the other ministers.

In addition to attending a short induction session all new Vestry members are provided with a booklet entitled "New Vestry Member at St John's". This booklet draws attention to the section of the Scottish Episcopal Church website, www.scotland.anglican.org.uk/vestry-resources in which:

- The provisions of the Charities & Trustee Investment (Scotland) Act 2005 are set out and the appropriate declaration is provided for signature.
- The provisions of the Finance Act 2010 are set out and a 'fit and proper person' declaration in terms of the Act provided for signature.
- The principles of Data Protection are set out for information and a Data Protection Consent Form is provided for signature.
- A copy of the St John's 2010 Constitution is provided and an undertaking to abide by that Constitution provided for signature.
- All forms are then returned to, and retained by, the Vestry Secretary during that Vestry member's term of office.

Conclusion

In conclusion, the Vestry repeats its thanks to all members of the congregation who give generously of their time, talents and money to sustain and develop the life and work of St. John's. We repeat our thanks to the Rector for her guidance and leadership and are grateful to the Rev Jim Booth for his wise counsel.

The trustees' report was approved by the Board of Trustees.

BY ORDER OF THE VESTRY

ST JOHN THE EVANGELIST DUMFRIES

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST JOHN THE EVANGELIST DUMFRIES

I report on the financial statements of the charity for the year ended 30 June 2025, which are set out on pages 6 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Sterling House
Wavell Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

Dated: 25.11.25....

ST JOHN THE EVANGELIST DUMFRIES

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 30 JUNE 2025

	Notes	Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Total		Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Total	
		2025	£	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
Income and endowments from:																	
Donations and legacies	3	125,606		21,176		13,865		160,647		133,033		18,379		9,854		161,266	
Charitable activities	4	7,910		-		-		7,910		7,480		-		-		7,480	
Investments	5	1,140		4,518		-		5,658		1,020		5,771		-		6,791	
Other income	6	4,070		-		616		4,686		5,783		-		473		6,256	
Total income		138,726		25,694		14,481		178,901		147,316		24,150		10,327		181,793	
Expenditure on:																	
Charitable activities	7	135,649		12,015		12,878		160,542		137,235		2,622		13,398		153,255	
Total expenditure		135,649		12,015		12,878		160,542		137,235		2,622		13,398		153,255	
Net gains/(losses) on investments	12	15,412		-		-		15,412		20,561		-		-		20,561	
Net income		18,489		13,679		1,603		33,771		30,642		21,528		(3,071)		49,099	
Transfers between funds		(14,996)		17,759		(2,763)		-		(5,150)		4,150		1,000		-	
Net movement in funds	9	3,493		31,438		(1,160)		33,771		25,492		25,678		(2,071)		49,099	

ST JOHN THE EVANGELIST DUMFRIES

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 30 JUNE 2025

	Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Total	
	2025	£	2025	£	2025	£	2025	£	2025	£	2024	£	2024	£
Reconciliation of funds:														
Fund balances at 1 July 2024	235,398		44,900		14,533		209,906		19,222		16,604		245,732	
Fund balances at 30 June 2025	<u>238,891</u>		<u>76,338</u>		<u>13,373</u>		<u>235,398</u>		<u>44,900</u>		<u>14,533</u>		<u>294,831</u>	

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST JOHN THE EVANGELIST DUMFRIES

STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	15		3,898		5,197
Investments	16		240,709		225,297
			<u>244,607</u>		<u>230,494</u>
Current assets					
Debtors	17	5,651		5,592	
Cash at bank and in hand		78,793		59,279	
		<u>84,444</u>		<u>64,871</u>	
Creditors: amounts falling due within one year	18	(449)		(534)	
Net current assets			<u>83,995</u>		<u>64,337</u>
Total assets less current liabilities			<u>328,602</u>		<u>294,831</u>
The funds of the charity					
Restricted income funds	20		13,373		14,533
Unrestricted funds - general	23		238,891		235,398
Unrestricted funds - Designated	21		76,338		44,900
			<u>328,602</u>		<u>294,831</u>

The financial statements were approved by the trustees on

19th August 2025



ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

Charity information

St John the Evangelist Dumfries is an unincorporated charity registered in Scotland. The principal address is 8 Newall Terrace, Dumfries, DG1 1LW.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds that have been allocated for a specific purpose by the trustees.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% Straight Line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

ST JOHN THE EVANGELIST DUMFRIES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 JUNE 2025

3	Income from donations and legacies	Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Total		Unrestricted funds general		Unrestricted funds Designated		Restricted funds		Total			
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
	Donations and gifts	125,606	18,372	13,865	157,843	132,033	3,689	9,854	145,576										
	Legacies	-	2,804	-	2,804	1,000	14,690	-	15,690										
		125,606	21,176	13,865	160,647	133,033	18,379	9,854	161,266										
	Donations and gifts	84,756	-	-	84,756	91,733	-	-	91,733										
	Congregational Giving	40,850	16,122	-	56,972	39,550	3,689	-	43,239										
	General Donations	-	-	280	280	-	-	480	480										
	Sponsorship - Treasurer	-	-	700	700	-	-	600	600										
	Holiday club	-	2,250	-	2,250	150	-	-	150										
	Capital projects	-	-	6,567	6,567	-	-	6,569	6,569										
	External Charities	-	-	-	-	600	-	-	600										
	Stipend relief fund	-	-	350	350	-	-	406	406										
	Church Flowers	-	-	275	275	-	-	356	356										
	Bell Fund	-	-	1,693	1,693	-	-	1,443	1,443										
	Crichton Church	-	-	250	250	-	-	-	-										
	Choir Fund	-	-	3,750	3,750	-	-	-	-										
	Children's Church	-	-	-	-	-	-	-	-										
		125,606	18,372	13,865	157,843	132,033	3,689	9,854	145,576										

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Celebrations/Sponsorship		
Other income	7,910	7,480
	<u>7,910</u>	<u>7,480</u>

5 Income from investments

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Total 2024 £
Income from listed investments	1,140	4,518	5,658	1,020	5,771	6,791
	<u>1,140</u>	<u>4,518</u>	<u>5,658</u>	<u>1,020</u>	<u>5,771</u>	<u>6,791</u>

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Maxwelton Chapel Trust	-	616	616	-	473	473
Building and magazines	3,070	-	3,070	4,783	-	4,783
Maxwelton chaplaincy	1,000	-	1,000	1,000	-	1,000
	<u>4,070</u>	<u>616</u>	<u>4,686</u>	<u>5,783</u>	<u>473</u>	<u>6,256</u>

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

7 Expenditure on Charitable activities

	Church Activities 2025 £	Church Activities 2024 £
Depreciation and impairment	1,299	1,299
Clergy and ministry costs	51,072	52,110
Worship costs	11,846	13,305
Mission and Education costs	4,346	5,456
Fabric costs	45,846	35,316
Quota	21,484	18,525
Mission support (home and overseas)	8,420	7,541
Miscellaneous expenses	8,867	7,133
Sub contract work	376	4,825
	<u>153,556</u>	<u>145,510</u>
Share of support costs (see note 8)	2,907	2,957
Share of governance costs (see note 8)	4,079	4,788
	<u>160,542</u>	<u>153,255</u>
Analysis by fund		
Unrestricted funds - general	135,649	137,235
Unrestricted funds -	12,015	2,622
Restricted funds	12,878	13,398
	<u>160,542</u>	<u>153,255</u>

8 Support costs allocated to activities

	2025 £	2024 £
Clergy & Ministry	1,405	1,545
Worship	316	264
Mission & Education	128	160
Fabric	1,058	988
Governance costs	4,079	4,788
	<u>6,986</u>	<u>7,745</u>
Analysed between:		
Charitable activities	<u>6,986</u>	<u>7,745</u>

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

9	Net movement in funds	2025	2024
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	1,829	1,788
	Depreciation of owned tangible fixed assets	1,299	1,299
		<u> </u>	<u> </u>

10 Trustees

A Rector is *ex officio* a member of the Vestry and a trustee, and receives remuneration, benefits and reimbursement of expenses in respect of services as a stipendiary cleric in line with scales determined by General Synod of the Scottish Episcopal Church. No other member of the Vestry received remuneration or reimbursement of expenses, other than reimbursement of purchases made on behalf of the Church.

11 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	3	3
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

12 Net gains/(losses) on investments

	Unrestricted	Unrestricted
	funds	funds
	general	general
	2025	2024
	£	£
Revaluation of investments	15,412	20,561
	<u> </u>	<u> </u>

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

14 External Charities

Aberlour (Christmas Appeal)	500
Alzheimer's Scotland (from Crichton Fund)	500
Bethany (Christmas Tree Festival)	215
Bible Society	346
Bishop's Lent Appeal	170
Cancer (from event "An Afternoon of Song")	450
Crichton Trust (from Crichton Fund)	500
First Base (Books)	6
Headway (Retiring collection after a funeral)	10
Let the Children Live (Piggy Banks)	191
Let the Children Live (From No 2 A/C)	1,125
RSABI (Rural Centre) (from Crichton Fund)	500
Ukrainian Children's Visit	1,555
Ukrainian Children's Visit (from Crichton Fund)	500
	<u>£6,567</u>

15 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 July 2024	6,496
At 30 June 2025	6,496
Depreciation and impairment	
At 1 July 2024	1,299
Depreciation charged in the year	1,299
At 30 June 2025	2,598
Carrying amount	
At 30 June 2025	3,898
At 30 June 2024	5,197

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

16 Fixed asset investments

	Listed investments £	Unlisted investments £	Total £
Cost or valuation			
At 1 July 2024	189,181	36,116	225,297
Valuation changes	13,499	1,913	15,412
	<u>202,680</u>	<u>38,029</u>	<u>240,709</u>
At 30 June 2025	202,680	38,029	240,709
	<u>202,680</u>	<u>38,029</u>	<u>240,709</u>
Carrying amount			
At 30 June 2025	202,680	38,029	240,709
	<u>189,181</u>	<u>36,116</u>	<u>225,297</u>
At 30 June 2024	189,181	36,116	225,297
	<u>189,181</u>	<u>36,116</u>	<u>225,297</u>

17 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	5,651	5,592
	<u>5,651</u>	<u>5,592</u>

18 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	449	534
	<u>449</u>	<u>534</u>

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

19 Funds

Unrestricted Funds

- Funds held for the general work of the church. The value of all improvements and additions to church buildings is held in the General Fund.

Designated Funds

- Pauline Mason Collection - To be used at the discretion of the Vestry to provide new Communion Linen
- Vestry development fund - to enhance the vestry (includes funding for Vestry Away Days).
- Music - To be used at the discretion of the Vestry to provide additional music for the contemporary worship.
- Stipend Assistance Grant - To help offset the high rise in stipends.
- General Reserve Fund - money in reserve to support general fund if necessary.
- Gas Set Aside - to help offset a possible final bill when contract expires in Dec 24.
- Special holding account - To hold securely large donations, legacies etc until Vestry decides how the money should be used.
- Children & Families - To employ someone to support our mission to reach more families and children.
- Nave Altar Fund - To provide replacement altar for the nave.
- Church Hall Roof Fund - To raise funds to repair/replace the Hall Roof and Windows.
- Capital Projects - To fund unexpected costs arising on any of the church buildings.
- Rectory Maintenance Fund - To fund unexpected costs arising to maintain the rectory.

Restricted Funds

- Alpha - To help fund future Alpha courses
- Bells - For the maintenance of the church bells and the development of our bell ringers
- 150th Celebrations - To complete our commitment to 150th Anniversary programme.
- Choir - To meet further costs / developments of the choir
- Church Flowers - For the provision of flowers, in the church, on a regular basis and for special occasions
- Crichton Church - To fund the services held weekly, at the Crichton Church, on an ecumenical basis
- Holiday Club - To fund annual "holiday" events for children
- Sponsorship for the Treasurer - To offset accountancy fees
- Youth @ 11 - To fund youth work associated with the church
- Maxwellton Chapel Trust - to securely hold collection money, from Maxwellton Chapel, until it can be transferred to their accountants
- External Charities - To hold and distribute money that has been collected for charities that have been selected by the Vestry
- Tower project - Money left over from the "tower" to be used to encourage more visitors to the church.
- Children's Church - To further work, within the church, with children.

Note - The "Capital Projects", "Rectory Maintenance", "Tower" and "Children's Church" Funds are all currently held in the Cumberland Building Society No. 3 Account. All the other funds are currently held in the Bank of Scotland No. 1 Account.

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 July 2024	Incoming resources	Resources expended	Transfers	At 30 June 2025
	£	£	£	£	£
Alpha	56	-	-	-	56
Bells Fund	1,214	275	(157)	-	1,333
150th Celebrations	227	-	-	-	227
Choir	2,510	250	(296)	-	2,463
Church Flowers	830	350	(471)	-	710
Crichton Church	3,460	1,693	(3,180)	-	1,973
Holiday Club	568	700	(806)	237	699
Sponsorship of treasurer	480	280	(480)	-	280
Youth @ 11	43	-	-	-	43
Maxwelton Chapel Trust	-	616	(616)	-	-
External charities	311	6,567	(6,873)	-	5
Tower project	1,836	-	-	-	1,836
Children's Church fund	2,999	3,750	-	(3,000)	3,749
	<u>14,533</u>	<u>14,481</u>	<u>(12,878)</u>	<u>(2,763)</u>	<u>13,373</u>

Previous year:	At 1 July 2023	Incoming resources	Resources expended	Transfers	At 30 June 2024
	£	£	£	£	£
Alpha	55	-	-	-	55
Bells Fund	1,383	355	(524)	-	1,214
150th Celebrations	227	-	-	-	227
Choir	2,827	-	(317)	-	2,510
Church Flowers	575	406	(151)	-	830
Crichton Church	3,500	1,444	(1,484)	-	3,460
Primary Schools / Holiday Club	591	600	(623)	-	568
I.T. Project	42	-	(1,042)	1,000	-
Sponsorship of treasurer	480	480	(480)	-	480
Youth @ 11	43	-	-	-	43
Maxwelton Chapel Trust	46	473	(519)	-	-
External charities	-	6,569	(6,258)	-	311
Tower project	1,836	-	-	-	1,836
Children's Church fund	4,999	-	(2,000)	-	2,999
	<u>16,604</u>	<u>10,327</u>	<u>(13,398)</u>	<u>1,000</u>	<u>14,533</u>

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

21 Unrestricted funds - Designated

These are unrestricted funds which are material to the charity's activities.

	At 1 July 2024	Incoming resources	Resources expended	Transfers	At 30 June 2025
	£	£	£	£	£
	44,900	25,694	(12,015)	17,759	76,338
	<u>44,900</u>	<u>25,694</u>	<u>(12,015)</u>	<u>17,759</u>	<u>76,338</u>
Previous year:	At 1 July 2023	Incoming resources	Resources expended	Transfers	At 30 June 2024
	£	£	£	£	£
	19,222	24,150	(2,622)	4,150	44,900
	<u>19,222</u>	<u>24,150</u>	<u>(2,622)</u>	<u>4,150</u>	<u>44,900</u>

22 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds Designated 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 30 June 2025:				
Tangible assets	3,898	-	-	3,898
Investments	227,615	13,094	-	240,709
Current assets/(liabilities)	7,378	63,244	13,373	83,995
	<u>238,891</u>	<u>76,338</u>	<u>13,373</u>	<u>328,602</u>
	<u>238,891</u>	<u>76,338</u>	<u>13,373</u>	<u>328,602</u>
	Unrestricted funds general 2024	Unrestricted funds Designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 30 June 2024:				
Tangible assets	5,197	-	-	5,197
Investments	180,648	39,008	5,641	225,297
Current assets/(liabilities)	49,553	5,892	8,892	64,337
	<u>235,398</u>	<u>44,900</u>	<u>14,533</u>	<u>294,831</u>
	<u>235,398</u>	<u>44,900</u>	<u>14,533</u>	<u>294,831</u>

ST JOHN THE EVANGELIST DUMFRIES
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 JUNE 2025

23 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Balance at 1 July 2023		Movement in funds			Movement in funds			Balance at 30 June 2025		
	£	£	Incoming resources	Resources expended	Transfers	Balance at 1 July 2024	Incoming resources	Resources expended	Transfers	£	£
Mission of St John's	1,833	839		(1,114)	-	1,558	1,010	(986)	-	1,582	
General Reserve Fund	-	-		-	10,000	10,000	-	-	15,000	25,000	
Pauline Mason Collection	243	-		-	-	243	-	-	-	243	
Music	97	-		-	-	97	-	-	-	97	
Loan repayment fund	12,600	-		-	(12,600)	-	-	-	-	-	
Stipend Assistance Grant	952	600		(1,252)	-	300	-	-	(300)	-	
Capital Projects	3,496	2,250		-	2,100	7,846	2,250	(1,669)	-	8,427	
Nave Alter Fund	-	-		-	4,689	4,689	1,634	(6,323)	-	-	
Rectory Maintenance	-	-		(1,508)	5,202	3,695	-	(3,411)	960	1,243	
Gas Set Aside	-	-		-	700	700	-	-	(700)	-	
Children & Families	-	-		-	10,000	10,000	7,700	(168)	3,000	20,532	
Church Hall Roof Fund	-	-		-	-	-	6,120	-	-	6,120	
Investments	-	5,772		-	-	5,772	7,322	-	-	13,094	
	19,221	9,461		(3,874)	20,091	44,900	26,036	(12,557)	17,960	76,338	

ST JOHN THE EVANGELIST DUMFRIES

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).