



St George's
BE PART OF IT

The Church of Scotland

St George's Church, Dumfries



Trustees' Annual Report

for year ended 31 December 2025

Congregation No. 080449

Charity Ref. No. SC006404

The Church of Scotland

St George's Church, Dumfries

Trustees' Annual Report

Year ended 31 December 2025

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. 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 continued to see over one hundred and twenty people worship regularly on a Sunday morning. 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. The singing group has grown in numbers, particularly with male voices and have led the congregation in learning new praise items. Two Songs of Praise services were held based on favorite hymns chosen by the congregation. 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.

Although the church hall has seen a decrease in outside lets the hall 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. We were delighted to be able to organise a toy appeal in the weeks leading up to Christmas with over three hundred gifts distributed to families in the area.

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 31st December 2025, there were 426 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 Communion continues on an ad-hoc basis.

Charitable Donations:

The congregation remains committed to supporting two charities. There were donations of £866 made during 2025 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. (Young Sudden Cardiac Death)
CRY promotes and develops heart screening programmes and funds medical research. 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."

In addition, members and friends of St. George's carried out the late John Glover's wishes by organising two events where four charities received the entire proceeds in John's memory. Love and Laughter concert raised £3226 divided equally between Cancer Research UK and Disaster Emergency Committee.

Brake the cycle charity bike run raised £8100 divided equally between CRY David Hill Memorial Fund and Tear Fund

A great response in memory of great man who is fondly remembered.

Financial Review 2025

2025 has been a challenging year for the finance committee following the unexpected passing of our Treasurer, David Gibson on 1st October. David had been Treasurer for a remarkable thirty-eight years and will be sadly missed. Thanks, in particular to Rosemary Murray for taking on the role of temporary Treasurer until a successor to David has been appointed.

Despite the ongoing cost of living crisis, the income and general expenditure was very much in line with the previous year's overall. Main source of income remains freewill offerings majority by standing order and gift aid and weekly envelopes.

Monies raised from the use of premises have decreased slightly albeit utility bills have increased. 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 continues to come 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. The general fabric of our premises remains in excellent condition, and a planned programme of ongoing property improvements is in place for 2026.

Once again, the finances have benefited significantly from receipt of legacy payments. A further £70000 was received from the late Helen McArthur's Estate. Total funds held with C of S investment account including interest from the deposit stands at £550842

In addition, a further two legacy payments of £41050 and £5000 from the estates of the late Mary Angelini and Christian Paterson respectively. These funds are presently in C of S investment account with no restrictions.

In conclusion I am delighted to report that St George's finances are in sound financial position and well managed.

Thank you to everyone for their continued financial support.

Reserves Policy

The charity Trustees have considered the reserves required and have considered 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 (35)

1	Mrs Moira Anderson	26	Mrs Khirstine Mowat
2	Dr David Ballingall	27	Mr Graeme Muir
3	Mrs Caroline Bell	28	Mrs Rosemary Murray
4	Mrs Louise Blackley	29	Mrs Joyce Reekie
5	Mr Graeme Brown	30	Mrs Juliet Robertson
6	Mr Rolf Buwert	31	Mrs Heather Ross
7	Rev Donald Campbell	32	Mrs Ann Marie Simpson
8	Mr John Caughey	33	Mr Kenneth Simpson
9	Mr Ewen Flint	34	Mrs Barbara Stewart
10	Mrs Joyce Gemmell	35	Mr William Sturgeon
11	Mr David Gibson Deceased 1/10/2025	36	Mr Colin Wilson
12	Mrs Marion Glover	37	
13	Mrs Angela Haining	38	
14	Mrs Linda Hart	39	
15	Mr Donald Henderson	40	
16	Mr Alex Inman	41	
17	Mrs Linda Inman	42	
18	Mr Ian Jess	43	
19	Ms Caroline Ker	44	
20	Mrs Jane Magee	45	
21	Mrs June Marchbank	46	
22	Mr Tom Marchbank	47	
23	Mr Robert Marshall	48	
24	Mrs Gail McAdam	49	
25	Miss Grace McBain	50	

Trustees - Members of Deacons' Court (22)

1	Mrs Gillian Caughey	15	Mrs Ann Latimer Deceased 4/08/2025
2	Mrs Elizabeth A Crosbie	16	Mr Robert MacDonald
3	Mr John Dickson	17	Mr Campbell Mowbray
4	Mrs Linda Dunlop	18	Mrs Shona Muir
5	Ms Christine Dudgeon	19	Mr Thomas Murray
6	Mrs Wendy Gashi	20	Mr Jason Reekie
7	Mrs Susan Gibson	21	Mrs Rosemary Robertson
8	Mrs Isobel Grigor	22	Mr Rodney Sloan
9	Mr Robert Hamilton	23	Mrs Fay Stirling
10	Mr Robert Hastings	24	Mr Dennis Strange
11	Mrs Evelyn Henderson	25	Mrs Hazel Wilson
12	Mrs Vivian Hiddleston	26	
13	Mrs Joan Kerr	27	
14	Mrs Janette Kirkpatrick	28	

Trustees' Annual Report

Year ended 31 December 2025

Principal Office Bearers:

Minister: Rev Donald Campbell
Session Clerk: Mr Ian Jess
Clerk to Deacons' Court: Mrs Joyce Reekie
Interim Church Treasurer; Mrs Rosemary Murray

Principal Office:

Charity Name: St George's Church, Dumfries

Charity Registration No: SC006404

Congregation Reference No: 80449

Contact Address: Mr Ian Jess

St George's Church Office
50 George Street
Dumfries
DG1 1EJ

Independent Examiner

Linda Brannock,
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.

Ian Jess

Ian Jess
Session Clerk

Date: 29th June 2026

St George's Church, Dumfries

Charity Registration No.SC 006404

**Independent Examiner's Report to the Trustees of St George's Church, Dumfries
Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8-18

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 (as amended)

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1) (c) of the Account 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 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. which gives me a reasonable cause to believe that in any materials 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, (as amended) and

~ to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Mrs Linda E Brannock B.A., C.A.

Carson & Trotter

Chartered Accountants

123 Irish Street

Dumfries

DG1 2PE

St George's Church, Dumfries
Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Income and Endowments from:					
Donations and Legacies & Other	1	138,019	75,170	213,189	557,225
Charitable Activities	2	5,376	995	6,371	7,570
Other Trading Activities	3	15,645	0	15,645	16,466
Investment Income	4	1,536	21350	22,886	11,614
Total Income		160,576	97,515	258,091	592,875
Expenditure on:					
	5				
Raising funds		134	0	134	665
Charitable activities		122,098	21,286	143,384	138,445
Total Expenditure		122,232	21,286	143,518	139,110
Net income/(expenditure) before gains and losses on investments		38,344	76,229	114,573	453,765
Net Gains/(Losses)on investments		2,001	75	2,076	1,655
Net income/(expenditure)		40,345	76,304	116,648	455,420
Transfers between funds		0	0	0	0
Net movement in funds		40,345	76,304	116,649	455,420
Reconciliation of Funds:					
Total funds brought forward		95,428	863,081	958,509	503,089
<u>Total funds carried forward</u>		<u>135,773</u>	<u>939,385</u>	<u>1,075,158</u>	<u>958,509</u>

St George's Church, Dumfries Church of Scotland

Balance Sheet at 31 December 2025

		Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	prior year 2024 £
Fixed Assets					
Tangible assets	8	0	359,000	359,000	378,000
Investments	9	42,271	2,585	44,855	42,780
		<u>42,271</u>	<u>361,585</u>	<u>403,855</u>	<u>420,780</u>
Current Assets					
Debtors	10	7,586	1,375	8,961	3,708
Cash at bank and in hand		89,187	576,425	665,612	538,076
Total Current Assets		<u>96,774</u>	<u>577,800</u>	<u>674,574</u>	<u>541,783</u>
Creditors					
Falling due within one year	11	(3,271)	0	(3,271)	(4,055)
Net Current Assets		<u>93,502</u>	<u>577,800</u>	<u>671,302</u>	<u>537,729</u>
Net Assets		<u>135,773</u>	<u>939,385</u>	<u>1,075,158</u>	<u>958,509</u>
The Funds of the charity	14				
Th Restricted Income Funds		0	939,385	939,385	863,081
Unrestricted Income Funds		135,773	0	135,773	95,428
Total Funds		<u>135,773</u>	<u>939,385</u>	<u>1,075,158</u>	<u>958,509</u>

The accounts were approved by the Kirk Session and Deacons Court on 29th June 2026
For and on behalf of the Kirk Session and Deacons Court

_____	Session Clerk
_____	Trustee

St George's 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 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1 Voluntary income				
Offerings	76,914	130	77,044	77,104
Tax recovered on Gift Aid	14,979	1,375	16,354	15,320
Endowment income-Grossed Up	76	0	76	76
Legacies	46,050	70,000	116,050	460,000
Other	0	3,665	3,665	4,725
	<u>138,019</u>	<u>75,170</u>	<u>213,189</u>	<u>557,225</u>

Income from donations and legacies was £213,189 (2024 £557,225) of which £138,019 was unrestricted (2024 £103,847) and £75,170 was restricted (2024 £453,378)

2 Income from charitable activities				
Coffee mornings,fairs concerts etc	5,376	995	6,371	7,570
	<u>5,376</u>	<u>995</u>	<u>6,371</u>	<u>7,570</u>

Income from charitable activities was £6,371 (2024 £7,570) of which £995 was restricted (2024 £1,373)

3 Income from other trading activities				
Use of Premises	8,445	0	8,445	10,066
Let of Flat	7,200	0	7,200	6,400
	<u>15,645</u>	<u>0</u>	<u>15,645</u>	<u>16,466</u>

Income from other trading activities was £15,645 (2024 £16,466) of which all was unrestricted.

4 Investment income				
Deposit interest	0	21,110	21,110	9,732
Dividends received	1,536	240	1,776	1,882
	<u>1,536</u>	<u>21,350</u>	<u>22,886</u>	<u>11,614</u>

Total investment income was £22,886 (2024 £11,614) of which £1,536 was unrestricted (2024 £1,536) and £21,350 restricted (2024 £10,078)

St George's Church, Dumfries Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
5 Analysis of Resources Expended				
Costs of Generating Funds	0	0	0	536
Offering Envelopes	134	0	134	129
	<u>134</u>	<u>0</u>	<u>134</u>	<u>665</u>
Charitable Activities				
Giving to Grow Contribution	61,138	0	61,138	61,363
Presbytery Dues	2,068	0	2,068	1,578
Minister's Expenses	2,981	0	2,981	2,961
Pulpit Supply	835	0	835	735
Other salary costs	16,826	0	16,826	15,784
Gas/Electric Church & Hall	10,742	0	10,742	8,913
Council Tax (Manse)	3,817	0	3,817	3,518
Other Buildings Costs (Insurance)	6,541	0	6,541	5,912
Admin/Office Expenses	5,229	32	5,261	3,883
Equipment		0	0	1,876
Advertising & Publicity	397	0	397	0
Organ Maintenance	50	0	50	0
Fabric Costs	7,440	0	7,440	5,477
Guild	0	564	564	490
Outreach	11	0	11	336
Church Development Expenses	0	0	0	0
Benevolence	0	0	0	500
Guild Projects	0	1,000	1,000	600
Legal Expenses	0	0	0	540
Other expenses	2,913	690	3,603	2,960
Independent Examiner's Fee	1,110	0	1,110	2,020
Depreciation Account	0	19,000	19,000	19,000
	<u>122,098</u>	<u>21,286</u>	<u>143,384</u>	<u>138,445</u>
 Total	 <u>122,232</u>	 <u>21,286</u>	 <u>143,518</u>	 <u>139,110</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs 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 2025

	2025	2024
6 Staff costs and numbers		
Salaries and wages costs	16,826	15,784
Social security costs & Pension Contributions	-	-
Total	16,826	15,784

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
	3	3

No employee had employee benefits in excess of £60,000. (2024 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 £32,433, and the maximum stipend (in the fifth and subsequent years) £39,856

7 Trustee Remuneration and Related Party Transactions

During the year four (4) trustees received reimbursement of expenses incurred totalling £168. 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 £30415 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 2025

8 Tangible Fixed Assets

	Church Hall Improvements £	Buildings £	Equipment £	Total £
Cost	250,000	450,000	12,403	712,403
Accumulated Depreciation				
At 1 January 2025	160,000	162,000	12,403	334,403
Charge for year	10,000	9,000	0	19,000
At 31 December 2025	170,000	171,000	12,403	353,403
Net Book Value				
At 31 December 2025	80,000	279,000	-	359,000
At 31 December 2024	90,000	288,000	-	378,000

9 Investments

	2025 £	2024 £
Market value at 31 December 2024	42,780	43,073
Purchase of Investments	0	0
Sale of Investments	0	(1,948)
Unrealised gain / (loss) on investments	2,076	1,655
Market value at 31 December 2025	44,856	42,780
Investments at cost	37,159	37,159

The following investments are held:

Robert Dempster Memorial Fund	1027 units	7,168	7,168
Benevolent Fund	227 units	1,997	1,997
Church Dev Fund Growth Fund	2583 units	14,000	14,000
Church Dev Fund Income Fund	1124 units	13,994	13,994
		37,159	37,159

Additionally cash held on Deposit Fund with the Church of Scotland in respect of the Helen McArthur Memorial Fund is £550,843 (2024 - £450,000). The interest amounted to £21,110 (2024 - £9,732) which was allocated back to this fund. There is also now £80,000 held in deposit under Fabric/general fund.

St George's Church, Dumfries Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

10 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	8,503	3,358
Use of Premises	458	350
	<u>8,961</u>	<u>3,708</u>

11 Creditors

	2025	2024
	£	£
Accruals	3,271	4,055
	<u>3,271</u>	<u>4,055</u>

12 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
	£	£	£	£
Fixed Assets	-	-	359,000	359,000
Investments	42,271	-	2,585	44,855
Current Assets	79,083	17,690	577,800	674,574
Current Liabilities	(3,271)	-	-	(3,271)
Net assets at 31 December 2025	<u>118,083</u>	<u>17,690</u>	<u>939,385</u>	<u>1,075,158</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 2025

14 Movements in Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain/ Loss	At 31 Dec 2025 £
Restricted Funds						
Toddlers Group	1,647	1,026	(122)	-	-	2,551
The Guild	1,123	1,961	(1,564)	-	-	1,520
Kids Club	443	-	-	-	-	443
Badminton Club	29	678	(600)	-	-	107
Flower Fund	802	130	-	-	-	932
Benevolent Fund	6,885	136	-	-	75	7,096
Fabric Dev Fund	14,420	2,474	-	-	-	16,894
Helen McArthur Memorial Fund	459,732	91,110	-	-	-	550,842
	<u>485,081</u>	<u>97,515</u>	<u>(2,286)</u>	<u>0</u>	<u>75</u>	<u>580,385</u>
Assets Restricted Fund						
Hall Development Fund-Depreciation Charge	90,000	-	(10,000)	-	-	80,000
Buildings Fund- Depreciation Charge	288,000	-	(9,000)	-	-	279,000
	<u>863,081</u>	<u>97,515</u>	<u>(21,286)</u>	<u>0</u>	<u>75</u>	<u>939,385</u>
Unrestricted funds						
Designated Fabric Fund	19,441	-	(6,506)	3,600	-	16,535
Designated Music Fund	1,155	-	-	-	-	1,155
Special Development Fund-Church)	12,780	920	-	-	1,662	15,362
R Dempster Memorial Fund	12,897	616	-	-	339	13,853
Social Fund	995	1,540	(633)	-	-	1,902
Craft Group	308	1,842	(146)	(1,720)	-	284
General Fund	47,852	155,658	(114,948)	(1,880)	-	86,683
	<u>95,428</u>	<u>160,576</u>	<u>(122,232)</u>	<u>0</u>	<u>2,001</u>	<u>135,773</u>
Total funds	<u>958,509</u>	<u>258,091</u>	<u>(143,518)</u>	<u>0</u>	<u>2,076</u>	<u>1,075,158</u>

St George's Church, Dumfries Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

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
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
Fabric Development Fund:	Funds set aside for Redevelopment of Church Interior
Helen McArthur Fund:	A focus on the faith and wellbeing of families and children within St Georges and the wider community

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.

Purpose of Unrestricted Funds

R Dempster Memorial Fund:	Operated by Kirk Session
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
Special Development Fund:	Used for any one-off improvement to resources within the church building.
General Fund:	Used to collect and expend the monies on the daily running of the congregation.

15 Collections for Third Parties

	2025	2024
	£	£
Tear Fund	196	874
CRY-David Hill Memorial Fund	296	874
Local Hardship Funds	4,000	4,500
Prostate Cancer Scotland		1,002
Apex Scotland		1,002
Brake the Cycle	8,100	
Cancer Research UK	1,638	
Disasters Emergency Committee	1,638	
Guild Projects Auchincruive (RiverGarden)	300	100
" "Dumfries & Galloway Befriending		200
" "AberlourChildcare Trust		300
" "Food Train	100	
" "Blood Bikes	100	
" "CrossReach	400	
	16,768	8,852