

The Church of Scotland
Stobo and Drumelzier Kirk

RECEIPTS AND PAYMENTS ACCOUNTS

31st December 2024

Congregation No: 040285

Charity No: SC 001866

Stobo and Drumelzier Kirk
SC 001866
Administrative Information 2024

Charity Name: Stobo and Drumelzier Kirk

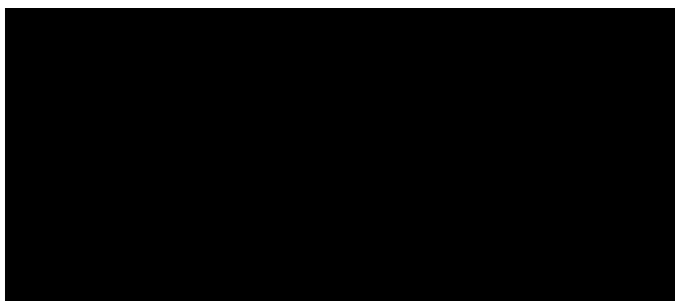
Charity Registration Number: SC 001866

Congregation Reference No: 40285

Contact Address:



Trustees

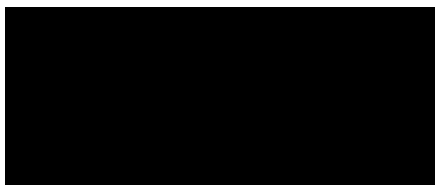


Principal Office-bearers

Minister



Session Clerk:



Church Treasurer:

Independent Examiner

Bankers

Bank of Scotland, High Street, Peebles, EH45

Structure, Governance and Management

Governing Document

The Church is administered in accordance with a 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 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 Presbytery.

Organisational Structure

The Kirk Session meets as necessary and is responsible for the spiritual and financial affairs within the church. It is chaired by the Minister.

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.

Services are normally held every Sunday in Stobo unless there is a reason for a United Service in one of the other churches in the charge. Services are held in Drumelzier at Christmas, Easter and one or two other times, and it remains open for weddings and funerals.

Financial Review

The main source of income is Donations (20 per cent up on last year at £9,641) and weekly offerings (also up 20 per cent at £ 6908). Both qualify for Gift Aid for which £3,928 was reclaimed in the year. Income from Investments increased to £6,512. The accounts show a deficit of £6504 compared to a surplus of £1,811 last year. This significant change was mainly due to three factors. M & M (now called Give to Grow) increased by £4000 from a rather low figure in 2023, The Electricity usage was up £3,000, and expenditure on Fabric increased by £4,400 due to the installation of a toilet behind the Vestry (first mooted in 2017) and improvements to the Sound system. Also a lot of electrical work was carried out following the electrical survey last year.

Achievements and Performance

The monthly Coffee Mornings in Stobo Village Hall remain the main avenue of reaching out to the wider community. The Church has supported the Peeblesshire Food Bank during the year by both a monthly donation and donations received at the Coffee Mornings. £1,844 was given during the year bringing the total given since we started support to £7,401. The Church also supported a weekly Skills Share Group in Peebles at a net cost of £2,271 in the year. (This expenditure will not continue in 2025 due to a generous grant to Skill Share by SRC).

Reserves

The Kirk Session tries to hold in reserve sufficient monies to pay for immediate serious repairs. Both Stobo and Drumelzier Churches are old and expensive to maintain, normally requiring specialist architects, material and workmen.

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 / Congregational Board 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,


Session Clerk

Date:

Independent Examiner's Report to the Trustees of Stobo and Drumelzier
--

I report on the accounts for Stobo and Drumelzier Kirk for the year ended 31st December 2024 which are set out on the following pages.

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 requirements 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 the accounts.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:

a. to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts regulations, and

b. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

SCO 01866

YEAR ENDED 31st DECEMBER 2024

Name: [REDACTED]

Date:

Address: [REDACTED]

Stobo & Drumelzier Kirk								
Receipts and Payments Account								
	Year ended 31 December 202	2024						
			Unrestricted Funds	Restricted Funds	Total	Total		
		Note	2024	2024	2024	#	2023	
Receipts								
	Donations	3	20,478		20,478		18,183	
	Fund Raising events	4	2,669		2,669		2,079	
	Weddings / Funerals / Special Services / Grants	6	100		100		250	
	Investment income	7	7,884		7,884		5,755	
	Refunds	5	614		614		333	
	Legacy							
Total Receipts			31,745		31,745		26,600	
Payments								
	Costs of generating funds	8	0				0	
	Charitable activities	9	38,248		38,248		24,789	
	Investments						5,000	
Total Payments			38,348		38,248		29,789	
Excess of income over expenditure			-6,503		-6,503		-3,189	

STOBO AND DRUMELZIER KIRK STATEMENT OF BALANCES						
as at 31st December 2024						
Notes		At Bank	On deposit at Cof S	Restricted Fabric Fund	Total 2024	2023
	Bank and Deposit Balances					
	Opening Balance at 1st Jan 2024	7,512	1,105	196	8,813	11,916
	Movement in year	-6,504	58	10		-3,103
	Transferred to Peebles Bank		1,163	206		
1	Closing balance 31/12/24	1,008	0	0	1,008	8,813
2	Investments at Market Value				157,147	151,330
	Total Assets				158,155	160,143
The accounts were approved by the Kirk Session on						
For and on behalf of the Kirk Session						

—