

The Church of Scotland

Troqueer and Caerlaverock Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 31st December 2025

Congregation No: 070452

Scottish Charity No: SC 000973

Dumfries Troqueer and Caerlaverock Church of Scotland
Trustees' Report (Cont'd) Year ended 31st December 2025

Reference and Administrative Information

Charity Name: Troqueer and Caerlaverock Church of Scotland

Charity Registration Number: SC000973

Congregation Reference Number: 070452

Contact Address: 23 Montague St., Dumfries. DG1 1HE

Trustees

The trustees who served at any time during the year and up to the date of signing the accounts are as follows:-

Active Elders

Amanda Armstrong

Robert Copeland

Catherine Haining

Billy Irving

Maybeth Jamieson

Barbara MacIntyre

Euan MacLeod

Stuart Notman

John Ronnie

Helen Teenan

Christine Wakefield

Brian Wilson

Margaret Wilson

Robert Wilson

Sheila Wilson

Raymond Witty

Alison Wright

Emeritus Elders

Anne Dougan

Sheena Gibson

Sheila Fraser

Ronnie Gray

Fiona Maxwell

Dumfries Troqueer and Caerlaverock Church of Scotland **Trustees' Report (Cont'd) Year ended 31st December 2025**

Principal Office-bearers

Minister: Rev Tim Linford – induction 4th November 2025

Session Clerk: Mr Raymond Witty

Church Treasurer: Mrs Laura N Irving

Principal Office: The Manse, 4 Georgetown Crescent, Dumfries. DG1 4EQ

Registered Contact Address: 23 Montague Street, Dumfries. DG1 1HE

Independent Examiner

Carrol-Ann Beattie, 28 Moffat Road, Dumfries. DG1 1NY

Bankers

Bank of Scotland

Treasurers Account: 91 High Street, Dumfries. DG1 2BN

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

Recruitment and Appointment of Trustees

Under the Unitary Constitution the Members of the Kirk Session are charity trustees. They 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. Members of the delegated committees under the Unitary Constitution are not Trustees as the final decision making body is the Kirk Session.

Dumfries Troqueer and Caerlaverock Church of Scotland

Trustees' Report (Cont'd) Year ended 31st December 2025

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. Members from this congregation are involved in many local and national Christian organisations and initiatives. These include the Dumfries Christian Network (DCN), who organise Holy Week services; Scripture Union; Christian Aid; Tearfund; Dumfries Fairtrade and Scottish Bible Society to name but a few.

Achievements and Performance

The year-end roll for Troqueer and Caerlaverock stood at 172.

The Union between Troqueer and the rural charge of Caerlaverock took place on 1st January 2025, and was marked with a Joint Service of Union and Holy Communion, attended by the Clerk of the South West Presbytery, Mrs Christine Murray. The united charge of Troqueer and Caerlaverock Church of Scotland has also taken over the now-dissolved parish of St Mary's/Greyfriars Church. The Nomination committee for the vacancy was elected in early April 2025, made up of members from both congregations. They worked diligently and agreed on a sole nominee at the end of June. Rev Tim Linford preached and was approved in a congregational vote on 3rd August, and was inducted on 4th Nov. Prior to his and his family's arrival, significant work was carried out on the new manse at 4 Georgetown Crescent. This was formerly the St Mary's/ Greyfriars, linked with Caerlaverock Manse.

Until Tim's arrival Sunday morning worship was led by a team of nine volunteers who were authorised by the Kirk Session before our last minister's departure. The same team assisted with services on the first Sunday of each month in Caerlaverock Church. A notable service at Caerlaverock was the joint harvest service in October. We also appreciated the help of our Interim Moderator, the Revd. Pam Bellis, who took occasional communion services, chaired Session meetings, and generally was a listening ear and source of advice. During lockdown, like many churches, we started making services available online- and we continue to do so, for the benefit of those unable to attend either because of illness or infirmity, or because of involvement in the children's activities ('Powerhouse') taking place elsewhere during the service.

We still have a team who help the congregation focus on the core commitments of 'Growing Young', encouraging the church to be innovative, accessible, and welcoming; with a focus on being more relevant to the 18-29 target age group. Our evening services continue to have a different style each week: 'Pray Together', 'Worship Together', 'Grow Together' (currently, this service includes a 'Faith Story' interview, in which one of our congregation shares his/her testimony or an focus on an area of ministry), and 'Eat Together'; these all allow a range of participants to be involved, including some of our younger folk.

We provide a 'Drop-in centre' in our church hall on Tuesdays (in partnership with Bethany Christian Trust) & Thursdays, where local folk can come and find a friendly safe space to enjoy refreshments free of charge. We collect food, either to supply direct to local folk in need, or to channel into the local food banks.

We held a holiday club for local children on 3 afternoons in August with the support of Owain Evans, the local SU worker. In September, a church-sponsored Babes and Tots Group started to meet weekly in term time. This initiative was sparked by a request from a local mum and is provided free of charge.

As a congregation, we help with marshalling the Park Run several times a year on a Sunday morning and provide monthly Sunday afternoon services at the Goldielea Care Home.

Since Rev Tim arrived, he has made contact with local schools, Cargenbridge, Brownhall and Caerlaverock as well as Troqueer Primary School. The Christmas Swap Shop was held in Troqueer School for the second year running with significantly increased attendance. We have an active Troqueer Boys' Brigade and Girls' Association and a small Friday Youth Fellowship; we are actively involved with inter-church activities through Christian Aid and Dumfries Christian Network; and, further afield, we continue to support the work of Divine Destiny Church in Kigali, Rwanda, which includes an active program of student sponsorship. Over the year we

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have had virtual catch up with the Rwandan team to share news. An invitation to Pastor Joel has been extended to visit us in April we await to hear if that is going ahead. We hope to explore an ongoing relationship. Two of our members work with Wycliffe Bible Translators, and we were delighted to hear this year of the dedication of the New Testament in Dobel after 40 years work. We're thankful to God for giving us so many folks who are actively engaged in what we do, both within our congregation and out in the community.

Financial Review

The principal source of general (unrestricted) income is regular giving, which rose this year - by 3.8%. In 2024 it fell by 3%. The unrestricted gift aid recovered in year also had a small increase of 0.5% compared to 2024 when there was a fall of 4%. We again recovered tax through the small donations scheme and some of that was in relation to collections for other charitable bodies. The total unrestricted expenditure rose this year by approx. 14.5%, (in 2024 it had fallen by 2%).

Both the increase in income and the increase in expenditure can, in the main, be attributed to our Union with the Caerlaverock congregation and the appointment of the new minister later in the year. We had no reduction in our 'Giving to Grow' contribution as we had in 2024 even although we were vacant up until November. There was no charge for council tax up until the Rev Tim Linford and his family moved into the manse at the end of October.

There were 62 standing orders active through part or all of the year.

Gift Aid recovery on contributions by 55 individuals (mostly members and adherents) using predominantly standing orders (*with 50 still active at the end of the year*) formed a major proportion of our income. *Ten standing orders - from prior members/adherents - were for donations to DDC – predominantly for education sponsorship.* The small donations scheme (GASDs) permits some additional income from non-tax payer contributions. We should again achieve our small gift aid donations limit (£8,000 this year) by the end of the tax year. As last year around 20% of that GASDs total has been disbursed to the appropriate retiring offering charities and (from the retiring offering box for that purpose) for DDC premises rental support.

Risk Management

The Health and Safety Policy covers the charity's overall strategy and incorporates important practical details. Safeguarding issues are key elements and are regularly reviewed by the safeguarding officer for the Kirk Session. In a volatile economy there is, of course, an ongoing threat to our overall financial performance. The concept that the level of giving in a fellowship can be seen as a barometer of its spirituality is, of course, true but ultimately any church's position is determined by the relative material as well as spiritual wealth of its members and adherents.

Reserves Policy

It was the Trustees' previous policy to aim to hold unrestricted reserves of approximately six months expenditure, which would have equated, by this year's figures, to around £43,200. The Congregational Board agreed, in 2013, to a reserves policy of three to six months expenditure; the lower limit therefore becomes £21,600. At the year end the Church held unrestricted funds of £96,552 (67% of this is invested). As the appendix shows there is also a sum of £25,351 held in the Consolidated Fabric fund of the Church of Scotland General Trustees which could be readily accessed if required.

The Church also held £42,735 of restricted funds, which have been provided for the purposes specified in Note 2. The Rwandan Church Fund held a small balance at the year end for the usual regular giving commitments which will have been disbursed by the time the 2025 Accounts have been approved by the Trustees.

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Trustees' Report (Cont'd) Year ended 31st December 2025

Statement of Trustees' other 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 Account (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The trustees are responsible for the maintenance and integrity of the charity's information on the congregation's website. 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,



Raymond Witty, Session Clerk
Date: 24th March 2026

Independent Examiner's Report to the Trustees of Troqueer and Caerlaverock Church of Scotland
For the Year ended 31st December 2025

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 13.

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 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 (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 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 (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 Carrol-Ann Beattie

Date: 29th March 2026

Dumfries Troqueer and Caerlaverock Church of Scotland

Receipts and Payments Account

Year ended 31st December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	3					
Donations		75,976	46,661		122,637	115,390
Legacies					0	0
Activities for General Funds					0	0
Investment Income		687	405	1,163	2,255	2,255
		<u>76,663</u>	<u>47,066</u>	<u>1,163</u>	<u>124,892</u>	<u>117,645</u>
Rental of Premises		3,980			3,980	6,390
Balance of Union Transfer		3,001	814		3,815	0
Other Receipts	4.				0	1,110
<u>Total Receipts</u>		<u>83,644</u>	<u>47,880</u>	<u>1,163</u>	<u>132,687</u>	<u>125,145</u>
<u>Payments</u>	5.					
Charitable activities		86,302	43,445		129,747	109,072
Governance Costs		100			100	100
<u>Total Payments</u>		<u>86,402</u>	<u>43,445</u>	<u>0</u>	<u>129,846</u>	<u>109,172</u>
Excess of Receipts over Payments before Transfers		-2,758	4,435	1,163	2,840	15,973
Endowment Transfers		826	337	-1,163	0	0
Excess of Receipts over Payments for the Year		<u>-1,932</u>	<u>4,772</u>	<u>0</u>	<u>2,840</u>	<u>15,973</u>

Dumfries Troqueer and Caerlaverock Church of Scotland

Statement of Balances

As at 31st December 2025

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & Deposit Balances brought forward	33,506	22,651		56,158	40,184
Movement in year:					
Excess of Receipts over Payments for the year	-1,932	4,772		2,840	15,973
Bank & Deposit balances carried forward	<u>31,574</u>	<u>27,424</u>	<u>0</u>	<u>58,998</u>	<u>56,158</u>

Represented by Current A/c - £58,521.91 Guild A/c £477.05 = £58,998.96

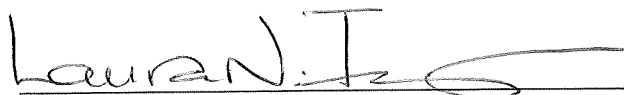
<u>Investments at Market Value</u>	<u>Carter Bell</u> £	<u>Benevolent</u> £	<u>Endowments</u> £	<u>Total</u> 2025 £	<u>Total</u> 2024 £
Growth Fund					
cost (£44,407)	52,191	11,593	51,153	114,937	106,585
Deposit Fund (transferred in from Caerlaverock)					
General Purposes				12,425	0
Organ Fund				1,671	0
Fabric Fund				2,167	0
Bible Fund				242	0
				<u>16,505</u>	<u>0</u>

	<u>Unrestricted</u> 2025	<u>Restricted</u> 2025		<u>Total</u> 2025	<u>Total</u> 2024
Assets					
Premises Rent due	1,100			1,100	600
Gift Aid Receivable	3,532	1,390		4,922	4,757
Sundry Debtors	343	1,207		1,550	640
	<u>4,632</u>	<u>1,390</u>	<u>0</u>	<u>7,572</u>	<u>5,997</u>
Liabilities					
Sundry Liabilities				0	0

The Accounts were approved by the Kirk Session on 22nd March 2026
For and on behalf of the Kirk Session



Session Clerk



Treasurer

Dumfries Troqueer and Caerlaverock Church of Scotland

Notes forming part of the financial statements

For the Year ended 31st December 2025

Notes forming part of the Financial Statements

for the Year ended 31st December 2025

1. **Trustee Remuneration and Related Party Transactions**

During the year reimbursement of expenses and payment of council tax totalling £667.95 were made in respect of one Trustee (the minister) for the period November and December. From June, the date that Troqueer and Caerlaverock acquired the new Manse, the building was classed as a Vacant Manse, and therefore Council Tax is zero. Pulpit Supply was supplied by the Congregation (some of which were Trustees) for the period January up until the induction of the Rev Tim Linford, in November. The appropriate Pulpit Supply was paid.

2. **Movement in Funds**

	At 1st January 2025 £	Receipts £	Payments £	Transfers £	At 31st December 2025 £
Unrestricted Funds					
General Fund	33,506	83,644	-86,402	826	31,574
Restricted Funds					
A Grant Trust/Benevolent	2,438	68	0		2,506
B Youth	1,680	770	-1,236	228	1,442
C Rwandan Church	4,461	26,493	-23,605		7,349
D Church Guild	390	813	-725		478
E Core Fabric	9,330	18,535	-16,563	109	11,411
F Core Hall/Centre	3,564	0	0		3,564
G Dedicated for 2025	788	1,201	-1,315		674
	22,651	47,880	-43,444	337	27,424
Endowment Funds	0	1,163		-1,163	0
Total Funds	56,158	132,687	-129,846	0	58,998

Unrestricted General Funds

Major hall and centre expenses met from this source. Cash book entries monitor spending on these facilities.

Dumfries Troqueer and Caerlaverock Church of Scotland

Purposes of Restricted Funds

A - At discretion of Minister for benevolent purposes.

B - Money specifically for youth groups' usage.

C - Donations for Rwandan Church general and educational purposes - Of the £17,500 sent to the DDC account 43% was used for staff support, 32% for education, 18.5% for rent (*including office and venue for virtual worship services*) and 6.5% was directed to their church discipleship training programme. A total of £6,000 had been given for support of the senior pastor and his family and was disbursed accordingly.

D - Summary Church Guild A/c – incorporated as required.

E & F - Ensures monies donated specifically for expenditure on the core fabric of the hall, centre and church buildings are appropriately disbursed. The majority of hall, centre and church maintenance expenses are covered by unrestricted funds.

G - This year third party collections were made for the Scottish Bible Society, Christian Aid Emergencies Appeal, Poppy Scotland (Earl Haig), Cancer Research UK, US2U and the Talking Newspaper. The funds for all these collections were disbursed in the new year in 2026.

Purposes of Endowment Funds

Income attributed to appropriate fund on receipt, unless shown otherwise.

Hall Fund – Established pre-1970 – income for hall upkeep, used to offset heating & lighting costs.

Fabric Fund – Originally War Stock supplemented by legacy 1988 – income for major fabric needs.

Powerhouse/Sunday School – Income for Powerhouse/Sunday School.

Car Fund – Pre-1980 funds supplemented by legacy – income towards Minister's travelling expenses.

Dumfries Troqueer and Caerlaverock Church of Scotland

Notes forming part of the Financial Statements for the Year ended 31st December 2025

6. 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 fifth and subsequent years) £39,856.

7. Collections for Third Parties

	2025 £	2024 £
Scottish Bible Society	320	315
Disaster's Emergency Committee	-	1,000
Christian Aid Emergencies Appeal (Harvest Collection)	1,000	-
RAF Benevolent Fund	-	100
Poppy Scotland (Earl Haig)	287	100
Christmas Collections - Cancer Research UK/Talking Newspaper/US2U	600	800
	<u>2,207</u>	<u>2,315</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31st December at cost	<u>41,023</u>	<u>648</u>
Market Value of Balances at 31st December	<u>62,951</u>	<u>950</u>
REVENUE ACCOUNT		
Credit Balance at 31st December	<u>25,351</u>	<u>9,970</u>