

# Church of Scotland

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Whiteadder Parish Church

Annual Report and Financial Statements

For the year ended 31 December 2024

Congregation Number: 030265

Scottish Charity Number: SC006722

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Charity Name:** Whiteadder Parish Church of Scotland

**Charity Registration Number:** SC006722

**Congregation Reference Number:** 030265

**Contact Address:** The New Manse,  
The Glebe,  
Chirnside,  
Berwickshire, TD11 3XE

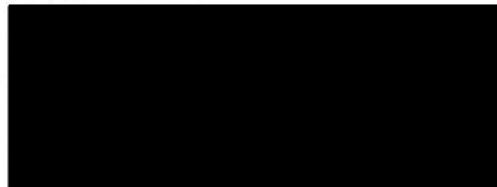
**Trustees:**



**Session Clerk:**

**Church Treasurer:**

**Independent Examiner:**



**Bankers:**

The Royal Bank of Scotland  
6 The Square  
Kelso TD5 7HG

**TRUSTEES' ANNUAL REPORT  
YEAR ENDED 31 DECEMBER 2024****STRUCTURE, GOVERNANCE AND MANAGEMENT****Governing Document**

On the 1<sup>st</sup> of January 2024, Whiteadder Parish Church of Scotland was established through the union of Chirnside Parish Church with Hutton, Fishwick and Paxton Parish Church. Whiteadder Parish Church is administered in accordance with the terms of the Unitary Constitution.

**Recruitment and Appointment of Trustees**

There have been no new Trustees added in 2024.

**Organisational Structure**

In accordance with the Unitary Deed of Constitution, all affairs of Whiteadder Parish Church are administered by the Kirk Session, with assistance from people associated with the Kirk Session. The Kirk Session comprises all ruling elders of Chirnside Parish Church and Hutton, Fishwick and Paxton Parish Church at the time of Union. The Minister is very grateful for the wisdom, dedication and integrity of the leadership team of Whiteadder Parish Church.

**Stewardship: 2024 in review**

With the conclusion of the union and disposal of the Hutton and Paxton buildings, Whiteadder Parish Church is now structured as agreed in the Lothian and Borders Presbytery Plan. Whiteadder retains the Chirnside building and manse.

Whiteadder Parish Church has the combined investment held by the General Trustees which is restricted to fabric expenditure. The interest and dividends of these investments is placed in a revenue account and accessible for fabric or missional purposes. This interest will cover annual building insurance and heating costs, drastically improving the financial position of the church. Two jumble sales per year have also assisted Whiteadder Parish Church to operate with a surplus of income. The 2024 annual gift day usually held in November was deferred to February 2025.

During 2024, the main service for the parish was held at the Chirnside church. A weekly service is held at the Paxton church and Whiteadder contributes monthly to offset the electricity and cleaning costs.

Attendance at Whiteadder is stable at around 20 people attending per week. The relationship with Chirnside Primary School results in numerous school assemblies being held in the church, and the minister being involved in the school. A Knit and Natter group use the building on Tuesday evenings for a donation.

The minister is thankful for the wisdom and enthusiasm of the Kirk Session and other leaders, especially through this time of change.

Sincerely



**Financial Review**

The principal sources of income are Open Plate, Free Will Offering Envelopes and Bankers Order. Ad hoc fund raising is done through jumble sales and an annual gift day. As 2024 is the first year of the now united Whiteadder Parish Church of Scotland, there are no year-on-year comparative figures. Claiming of Gift Aid rebates are ongoing, both through registered donors and the Gift Aid Small Claims Scheme. Rebates on building insurance have been received into the Whiteadder bank account. Interest on investments held centrally by the Church of Scotland have been drawn down in accordance with investment rules. An amount of £8,400 was drawn down from investments for the replacement of a portion of roof on the manse. There were 21 participants in the Free Will Offering Scheme, ten people who donate by banker's order, 38 people registered for Gift Aid, and 121 members.

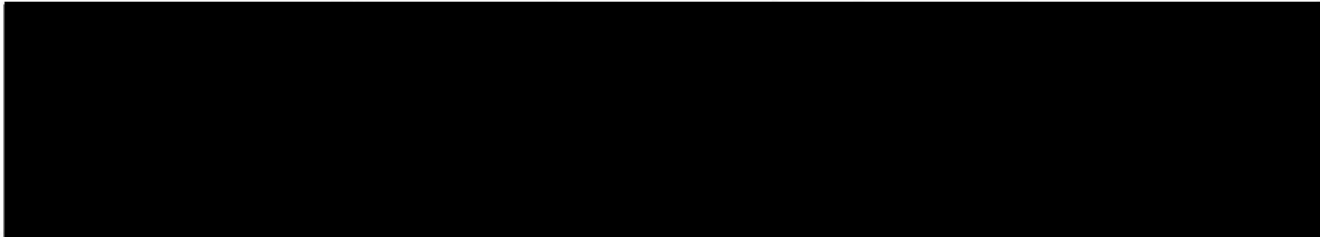
**Reserves Policy**

It is the Trustees policy to hold reserves of approximately three month's expenditure including designated funds. At the year end, Whiteadder PC held unrestricted cash funds of £9,676.12. With monthly expenditure averaging £2,500 per month, this balance represents almost four month's expenditure.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the church at that time. This must be done to ensure that the financial statements comply with the Charities Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the church and take reasonable steps for the prevention and/or detection of fraud and other irregularities.

**Approved by the Trustees and signed on their behalf,**



**INDEPENDENT EXAMINER'S REPORT to the TRUSTEES OF WHITEADDER PARISH CHURCH**

I report on the Accounts of the Charity for the year ended 31 December 2024 which are set out on pages 5 to 9

**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 Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

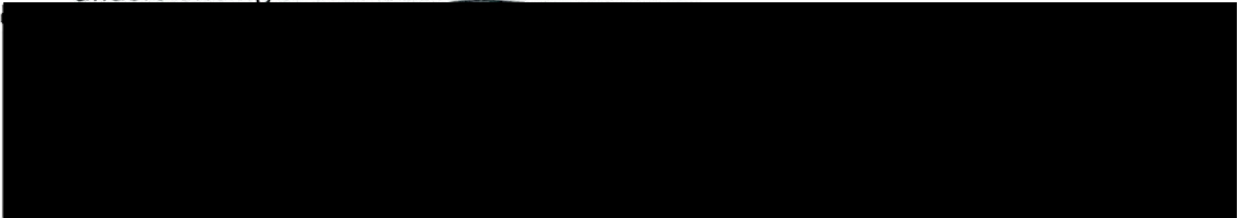
The Charity Trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the Accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010. 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, and  
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.
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Whiteadder Parish Church of Scotland

**WHITEADDER PARISH CHURCH****RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024**

Funds	Unrestricted 2024	Unrestricted Fabric 2024	Endowment 2024	Total 2024
<b>RECEIPTS</b>				
Free Will Offering Scheme	4,594			4,594
Open Plate Offerings	6,054			5,944
Bank Direct Debits	3,192			3,192
Donations	1,645			1,645
Fund Raising Events	1,516			1,516
Income from Investments	3,002	1	403	3,406
General Trustees Fabric Fund	8,400			8,400
Gift Aid Claim	2,761			2,761
Miscellaneous	5,657			5,657
<b>TOTAL RECEIPTS</b>	<b>36,821</b>	<b>1</b>	<b>403</b>	<b>37,225</b>
<b>PAYMENTS</b>				
Giving to Grow	12,488			12,488
Presbytery Dues	516			516
Minister's Travel	720			720
Council Tax	2,141			2,141
Heating & Lighting	3,490			3,490
Insurance	3,465			3,465
Stationery	192			192
Miscellaneous	9,388			9,388
<b>TOTAL PAYMENTS</b>	<b>32,400</b>			<b>32,400</b>
<b>Excess of Receipts over Payments</b>	<b>4,421</b>	<b>1</b>	<b>403</b>	<b>4,825</b>

## Whiteadder Parish Church of Scotland

Funds	Unrestricted 2024	Unrestricted Fabric 2024	Endowment 2024	Total 2024
<b>STATEMENT OF BALANCES AT 31 DECEMBER 2024</b>				
Opening Bank Balances	5,294	35	30,559	35,888
<b>Movement in year:</b>				
Excess of payments over receipts				
Excess of receipts over payments	4,382	1	443	4,826
Bank Balances Carried Forward	9,676	36	31,002	40,714

Whiteadder Parish Church of Scotland

**Whiteadder Parish Church****NOTES TO THE ACCOUNTS**

- Trustee remuneration and Related Party Transactions  
During the year, no expenses or remuneration were paid to any Trustee or connected person.

## 2. Movement in Funds

	At 1/1/24	Receipts	Payments	Transfers	At 31/12/24
<b>Unrestricted</b>					
General	5,294	36,780	32,398	0	9,676
Fabric	35	1	0	0	36
<b>Endowments</b>					
Forsyth	20,373	295	0	0	20,668
Richardson	10,186	148	0	0	10,334
<b>Total Funds</b>	<b>35,888</b>	<b>37,224</b>	<b>32,398</b>	<b>0</b>	<b>40,714</b>

**Purpose of Designated Funds****Fabric Fund**

The Trustees have set aside funds for the maintenance of the church property.

**Endowment Funds**

Income from The Forsyth Legacy is to be used for general purposes.

Income from The Richardson Legacy is to be "for the benefit of the church junior members".

## 3. Analysis of Donations

	Unrestricted 2024	Unrestricted Fabric 2024	Endowment 2024	Total 2024
FWO (non-Gift Aid)	2,479	0	0	2,479
Gift Aid Donations	4,415	0	0	4,415
Tax Recovered on Gift Aid Donations	2,761	0	0	2,761
Ordinary Offerings (Open Plate)	5,891	0	0	5,891
Fundraising	1,516	0	0	1,516
Other Offerings (Donations)	1,645	0	0	1,645
Total	18,707			18,707



**4. Analysis of Payments**

	Unrestricted 2024	Unrestricted Fabric 2024	Endowment 2024	Total 2024
<b>Cost of Generating Funds</b>				
Free Will Offering Envelopes	0	0	0	0
<b>Charitable Activities</b>				
Giving to Grow	12,488	0	0	12,488
Presbytery Dues	516	0	0	516
Minister's Travel	720	0	0	720
Organist	0	0	0	0
Fabric Repairs, Maintenance and Renewals	7,528	0	0	7,528
Heating and Lighting	3,490	0	0	3,490
Insurance	3,465	0	0	3,465
Council Tax	2,141	0	0	2,141
Organ Maintenance and Music	33	0	0	33
Printing and Stationery	192	0	0	192
Other Expenses	0	0	0	0
Total	30,573	0	0	30,573

**5. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers' stipends and employers contributions for National Insurance, pension and Housing and Loan Fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the stipend scale was as follows:

Point 1	£31,642
Point 2	£33,711
Point 3	£35,780
Point 4	£37,850
Point 5	£38,884

**6. Collections for Third Parties**

Christian Aid	£247
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**APPENDIX**  
**FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND**  
**GENERAL TRUSTEES**

**Fund 56**

**Consolidated Fabric Fund** (Capital - Growth Fund, Income Fund and Deposit Fund)

Credit balances held at 31 December 2024 at cost £231,684.87

Market value of balances at 31 December 2024 £260,011.10

**Fund 50**

**Consolidated Fabric Fund** (Revenue)

Credit balance at 31 December 2024 £3,522.86

**Fund 85**

**Temporary Fund**

Credit balance at 31 December 2024 -

**Individual Fund**

**Purpose:**

**EXPENDABLE**

Credit balance held at 31 December 2024 at cost -

Market value of balances at 31 December 2024 -

**PERMANENT ENDOWMENT**

Credit balance held at 31 December 2024 at cost -

Market value of balances at 31 December 2024 -