

The Church of Scotland
Ettrick and Yarrow Parish Church

Report and Financial Statements

For the year ended

31st December 2024

Congregation No: 040263

Charity No: SC 034662

Reference and Administrative Information

Charity Name: Ettrick and Yarrow Parish Church

Charity Registration Number: SC034662

Congregation Reference No: 040263

Contact Address:
C/o The Birks
Kirkhope
Ettrickbridge
Selkirk
TD7 5JW

Trustees

Mrs Nora Hunter
Mrs A Blundell
Mrs A Blackadder
Mr C Carroll
Mr G Jack

Mrs J Telfer
Mrs S White
Mrs L Wilson
Mrs Elizabeth Davidson
Mr Andy Wright

Principal Office-bearers

Minster Rev Dr Kwame Ahaligah (inducted 12/09/24)
Interim Moderator: Mr Robert Turnbull (retired 12/09/24)
Session Clerk: Mrs N Hunter
Church Treasurer: Mrs J Guthrie (Retired 31/12/24)
Mrs N Hunter (Appointed 31/12/24)

Independent Examiner

Mrs Vivien Hogg BA CA, JRW Hogg & Thorburn, Riverside, Ladhope Vale, Galashiels. TD1 1BT

Bankers

Bank of Scotland
3 Channel Street
Galashiels
TD1 1BE

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The congregation is operating under 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.

Organisational Structure

Ettrick and Yarrow Parish is linked with the parish of Selkirk and Ashkirk. The Parishes work closely together and have several joint services per year, alternating between Selkirk Parish Church and Kirkhope Church in Ettrickbridge.

As linked charges, permission was granted in 2023 by Lothian and Borders Presbytery to appoint a new full time minister and preparation work took place in the final months of 2023. A Nominating Committee of 13 people was appointed by the joint congregations, had its first meeting on January 28th 2024 and was able to advertise at Easter.

Following interviews of various candidates in May, Rev Dr Kwame Ahaligah was chosen to be the Sole Nominee with his preaching on August 4th. The congregations' votes were combined and were overwhelmingly positive. Rev Dr Ahaligah was therefore inducted as minister of Selkirk & Ashkirk and Ettrick & Yarrow on September 12th 2024, and started taking Sunday services on 15th September. The locum minister for Ettrick & Yarrow, and Selkirk & Ashkirk linked churches (the Rev Scott Guy) was appointed on 6th March 2022 and retired as locum on 14th July 2024.

The Ettrick & Yarrow Kirk Session normally meets six times in the year and is responsible for all matters within the church. The Kirk Session was, until September 2024, chaired by the Interim Moderator Mr Robert Turnbull. Since September 2024 Rev Dr Ahaligah has been Kirk Session Moderator.

Kirk Session meetings have been conducted mostly on Zoom since March 2020. A smaller Group consisting of the Session Clerks (of Ettrick & Yarrow and Selkirk & Ashkirk), one Elder, and the Ministers/Interim Moderator meets occasionally to organise tasks delegated by the Kirk Sessions.

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 God'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.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Objectives and Activities (continued)

Ettrick and Yarrow has created and sustains a Christian worshipping community enabling members to live their lives as effective Christians. It provides continuing education in the faith to allow members to better live out their Christian faith. The church creates and sustains a caring and supportive community caring for each other and for other members of the community. The church makes its people available to the community for pastoral help, for baptisms, weddings and funerals. The church makes its buildings available for use by other community groups.

Achievements and Performance

Weekly services of worship are conducted, alternating between Kirkhope and Yarrow Churches. In summer on one Sunday per month there is also a service in Ettrick Church. Services are filmed each week and put on You Tube for the benefit of those who cannot attend in person and others outside the parish who watch regularly.

Remembrance Day ceremonies and services are conducted at three war memorials in the Ettrick and Yarrow valleys. Additional worship services include a Remembering Memorial service for the Bereaved and a Christmas Eve service (either Christingle or Nine Lessons and Carols) which attracts a large congregation many of whom are from the local community.

The historic Blanket Preaching is held each July on the hillside overlooking St Mary's Loch and harks back to the days of the Covenanters. This service attracts people from a wide area, outwith the parish boundaries.

We offer refreshments either before or after services and the level of church attendance has increased as a result of the fellowship and the welcoming spaces.

A high level of pastoral care is offered to all in need in the valleys by a small group of Elders and the Pastoral Assistant (Ms H Carroll) appointed in 2021. Recently Rev Dr Ahaligah has merged the pastoral care groups in Selkirk & Ashkirk and Ettrick & Yarrow, providing a supportive place for general discussions around pastoral care.

As part of community outreach the church's Facebook page and website are updated weekly and are regularly accessed.

The church continues its involvement with the ecumenical group CTSV (Churches Together in Selkirk and the Valleys), Christian Aid Week, the Selkirk Food Bank and Fresh Start Borders. The congregation is encouraged to take difficult-to-recycle items to Sustainable Selkirk's shop in Selkirk. An Advent Appeal, always for two different charities, is carried out each Christmas. A total of £580 was raised, with £290 donated to each of MSF (UK) and Selkirk Food Bank.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Financial Review

This year's accounts have been drawn up under the Office of the Scottish Charity Regulator's (OSCR) guidelines, as instructed by the Church of Scotland. It should be noted that the congregation is not asked to approve the annual financial statements; the accounts are now required to be approved by the Trustees (The Board & Session) and are then presented to the congregation at an annual stated meeting.

The Church's main source of income comes through Gift Aided donations and the Gift Aid claimed thereon although, unfortunately, the level of these donations has continued to decline again during the year. General expenditure has increased slightly this year, mainly as a result of an increased Giving to Grow contribution, and rising insurance costs.

Unfortunately, this has meant the Church has shown a deficit of £287 this year, compared to a surplus of income over expenditure of £9,915 last year. It is worth noting that this deficit is after the receipt of £5,380 (2023 - £12,172) from funds held by the General Trustees, to support the Church in meeting repair, insurance and utility costs.

At 31st December 2024 the Church held investments with a market value of £19,331 (2023 - £17,665) over and above the bank balances.

Reserves Policy

It is the Trustees' policy to hold reserves to meet future expenditure at a level of approximately three to six months ordinary expenditure, which equates to between approximately £8,302 and £16,604. At the year end the Church held unrestricted funds of £11,676 which is considered to be reasonable. The Church also held £53,893 of restricted funds which have been provided for the purposes specified in Note 2.

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 and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 as amended, 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,

Ms Nora Hunter
Session Clerk

Date: 19th March 2025

Independent Examiner's Report to the Trustees of Ettrick & Yarrow Parish Church

I report on the accounts of the charity 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 as amended.

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

An 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:
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.

Mrs Vivien Hogg BA CA
JRW Hogg & Thorburn
Riverside House
Ladhope Vale
Galashiels
TD1 1BT

Date:

Ettrick and Yarrow Parish Church
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	16,550	6,000	22,550	22,872
Legacies		-	-	-	-
Activities for Generating Funds		-	559	559	475
Bank & Deposit interest		649	-	649	513
Investment income		-	-	-	-
		<u>17,199</u>	<u>6,559</u>	<u>23,758</u>	<u>23,860</u>
Rental of premises (Glebe rent)		3,492	-	3,492	1,908
Sale of investments		-	-	-	-
Grants		-	-	-	-
Receipts from General Trustees		5,380	-	5,380	12,172
Allocation from Presbytery		-	-	-	-
Other Receipts					
- Endowment income		5,007	-	5,007	5,061
- Sundry income		-	-	-	9
<u>Total Receipts</u>		<u><u>31,078</u></u>	<u><u>6,559</u></u>	<u><u>37,637</u></u>	<u><u>43,010</u></u>
<u>Payments</u>	4				
Costs of generating funds		-	-	-	-
Charitable activities		33,208	4,716	37,924	33,095
Governance costs		-	-	-	-
<u>Total Payments</u>		<u><u>33,208</u></u>	<u><u>4,716</u></u>	<u><u>37,924</u></u>	<u><u>33,095</u></u>
Excess of Receipts over Payments for the year before transfers		(2,130)	1,843	(287)	9,915
Transfers		(193)	193	-	-
Excess of Receipts over Payments for the year		<u><u>(2,323)</u></u>	<u><u>2,036</u></u>	<u><u>(287)</u></u>	<u><u>9,915</u></u>

Ettrick and Yarrow Parish Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	13,999	51,857	65,856	55,941
Movement in year:				
Excess of Receipts over Payments for the year	(2,323)	2,036	(287)	9,915
Bank & deposit balances carried forward	<u>11,676</u>	<u>53,893</u>	<u>65,569</u>	<u>65,856</u>
<u>Investments at market value</u>				
(cost £ 1,515)	<u>19,331</u>	<u>-</u>	<u>19,331</u>	<u>17,665</u>
<u>Assets</u>				
Gift Aid Receivable	1,072	-	1,072	1,973
Giving to Grow Contribution overpaid	850	-	850	850
	<u>1,922</u>	<u>-</u>	<u>1,922</u>	<u>2,823</u>
<u>Liabilities</u>				
Travel Expenses	240	-	240	-
Website Maintenance Costs	331	-	331	-
	<u>571</u>	<u>-</u>	<u>571</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on 19th March 2025.

For and on behalf of the Kirk Session and Financial Board

_____ Session Clerk

_____ Treasurer

Ettrick and Yarrow Parish Church
Year ended 31st December 2024

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2 trustees received reimbursement of expenses incurred totalling £842 (2023 - 2 trustees received £634). 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 (2023 - £324 of expenses paid to Rev. Scott Guy in his position as locum minister).

2. Movements in Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
Unrestricted funds					
General Fund	13,999	31,078	(33,208)	(193)	11,676
	<u>13,999</u>	<u>31,078</u>	<u>(33,208)</u>	<u>(193)</u>	<u>11,676</u>
Restricted funds					
Fabric Fund	51,044	6,559	(4,716)	193	53,080
Tumutumu Fund	813	-	-	-	813
	<u>51,857</u>	<u>6,559</u>	<u>(4,716)</u>	<u>193</u>	<u>53,893</u>
Total funds	<u>65,856</u>	<u>37,637</u>	<u>(37,924)</u>	<u>-</u>	<u>65,569</u>

Purposes of Restricted Funds

Fabric Fund: - This fund is to support the ongoing maintenance of the church properties.

Tumutumu Fund: - This fund is to cover incidental expenses in connection with Tumutumu affairs, and fund jotters and pencils for their schoolchildren.

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
£	£	£	£

3. Analysis of Donations

WFO Scheme (non Gift Aid)	1,643	-	1,643	1,700
Gift Aid Donations	5,540	-	5,540	5,810
Tax Recovered on Gift Aid Donations	2,747	-	2,747	2,770
Ordinary Offerings (Open Plate)	5,730	-	5,730	4,752
Other Offerings, Donations etc	890	6,000	6,890	7,840
	<u>16,550</u>	<u>6,000</u>	<u>22,550</u>	<u>22,872</u>

Ettrick and Yarrow Parish Church
Year ended 31st December 2024

Notes to the Accounts (continued)

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
	£	£	£	£
4. Analysis of Payments				
Costs of generating funds				
Investment Managers' fees	-	-	-	-
Offering envelopes	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable activities				
Ministries & Mission allocation	17,245	-	17,245	14,412
Presbytery dues	725	-	725	336
Pastoral Assistant	-	-	-	-
Minister's expenses	323	-	323	551
Locum Fees	2,578	-	2,578	5,556
Pulpit supply	583	-	583	627
Other staffing costs	-	-	-	-
Fabric repairs & maintenance	-	4,716	4,716	3,728
Council Tax	412	-	412	72
Heat and light	1,337	-	1,337	861
Insurance	4,107	-	4,107	3,819
Other building costs	-	-	-	-
Church office expenses	-	-	-	-
Organ & music	-	-	-	-
Printing, stationery and postage	240	-	240	166
Other expenses	5,658	-	5,658	2,967
	<u>33,208</u>	<u>4,716</u>	<u>37,924</u>	<u>33,095</u>
Governance costs				
Independent examiner's fees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Other payments				
Purchase of assets	-	-	-	-
Purchase of investments	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5. 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 £31,642 and the maximum stipend (in the 5th and subsequent years of service) £38,884.

Ettrick and Yarrow Parish Church
Year ended 31st December 2024

Notes to the Accounts (continued)

6. Collections for Third Parties

Collections for third parties during the year to 31st December 2023 and 2024 are noted below.

	Total 2024	Total 2023
	£	£
Opportunities Zambia		200
Works +		200
Selkirk Food Bank	290	116
MSF (UK)	290	-
	<u>580</u>	<u>516</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CONSOLIDATED FABRIC (CAPITAL) ACCOUNT (II)</u>		
Credit Balances held at 31 December at cost	<u>414,994</u>	<u>390,572</u>
Market Value of Balances at 31 December	<u>533,647</u>	<u>461,610</u>
<u>CONSOLIDATED FABRIC (INCOME) ACCOUNT (II)</u>		
Credit Balances held at 31 December at cost	<u>-</u>	<u>24,422</u>
Market Value of Balances at 31 December	<u>-</u>	<u>30,984</u>
	2024	2023
	£	£
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>35,562</u>	<u>27,201</u>