

The Church of Scotland

Tyne Valley Parish Church

**TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Congregation No: 030248

Charity No: SC 006926

Trustees' Annual Report
Year ended 31 December 2024

The trustees present the annual report and accounts for Tyne Valley Parish Church for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name:	Tyne Valley Parish Church		
Charity Registration Number:	SC 006926		
Congregation Reference No:	030248		
Contact Address:	19 Roman Court Pathhead Midlothian EH37 5AH		

Trustees

Kirk Session			
Carrie Bennett	Belinda Cresswell	Catherine Leitch	Dorothy Reilly
Aileen Blackwood	Christine Crompton	Romay Loudon	David Richardson
Brian Christie	Elspeth Fleming	Billy McCormack	Jane Waite
Ray Christie	Jenny Grahame	Fiona Meikle	
Fiona Corsar	June Johnston	Janie Nugent	
Geordie Corsar	David Lacey	Jim Orr	

Congregational Board	(excluding Kirk Session members)
Allister Crompton	Tom Matthewson
Harriet Dalrymple	Emma Softley

Finance Committee	Richard Callander	Brian Christie	Dorothy Reilly
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Principal Office-bearers	
Minister:	Rev Dale K London
Session Clerk	Fiona Corsar
Clerk to the Board:	Jenny Grahame
Church Treasurer:	H Dorothy Reilly

Independent Examiner	Bankers
Anthony Miller	Royal Bank of Scotland,
29a Westburn Drive	63 High Street
Aberdeen	Dalkeith
AB25 3BY	EH22 1JA

Trustees' Annual Report Year ended 31 December 2024

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 the Congregational Board 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. The Congregational Board 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 Board. Board 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 Congregational Board is chaired by the minister or agreed alternate and meets six/eight times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which meets six/eight times a year is responsible for spiritual affairs within the church.

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.

The Activity Report is included in Appendix 2.

Financial Review

The principal source of income remains giving by members. Regular offerings increased by 1.2% over 2023. The bulk of contributions is received via standing order payments. Ordinary expenditure was 0.3% lower than in 2023.

Reserves Policy

The General Fund balance of £42,580 represents just over 7 months' ordinary expenditure. The Church holds additional funds for special purposes, as identified in Note 9.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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.

**Fiona Corsar
Session Clerk**

Date *Fiona Corsar*
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Tyne Valley Parish Church

Receipts and Payments Accounts
Year ended 31 December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>						
<u>Incoming resources from generated funds</u>						
Voluntary income	1	66,690	14,816	0	81,506	68,322
Activities for generating funds	2	810	833	0	1,643	1,532
Investment income	3	4,025	6,784	0	10,809	8,635
Incoming resources from charitable	4	541	3,663	0	4,204	3,432
Other incoming resources	5	0	0	0	0	0
<u>Total Receipts</u>		<u>72,066</u>	<u>26,096</u>	<u>0</u>	<u>98,162</u>	<u>81,921</u>
<u>Payments</u>						
Costs of generating funds	6	0	0	0	0	0
Charitable activities		70,078	25,575	0	95,653	93,959
Governance costs		0	0	0	0	0
<u>Total Payments</u>		<u>70,078</u>	<u>25,575</u>	<u>0</u>	<u>95,653</u>	<u>93,959</u>
Excess of Receipts over Payments for the year before transfers		1,988	521	0	2,509	-12,038
Transfers between funds		0	0	0	0	0
Excess of Receipts over Payments for the year after transfers		<u>1,988</u>	<u>521</u>	<u>0</u>	<u>2,509</u>	<u>-12,038</u>

Statement of Balances

At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank and deposit balance at 1 January 2024	43,809	95,794	15,893	155,496	167,534
Movement in year:					
Excess of Receipts over Payments for the year	1,988	521	0	2,509	-12,038
Bank and deposit balance at 31 December 2024	45,797	96,315	15,893	158,005	155,496
<u>Investments at market value</u> (cost £106,044)	43,256	138,688	27,058	209,002	190,985
<u>Assets</u>					
Gift aid claims	2,512	0	0	2,512	2,658
<u>Liabilities</u>					
Life & Work subscriptions in advance	168	0	0	168	126

The accounts were approved by the Kirk Session and Congregational Board on
For and on behalf of the Kirk Session and Congregational Board

<u>Fiona Elvessar</u>	Session Clerk
<u>H. Dorothy Keilly</u>	Treasurer
<u>23rd March 2025</u>	Date

Notes forming part of the financial statements
for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
1 Voluntary income					
Offerings	48,563	0	0	48,563	47,998
Donations to Outreach activities	402	0	0	402	457
Tax recovered on Gift Aid	11,207	0	0	11,207	10,787
Drawn from CoFs Consolidated Fabric	4,720	0	0	4,720	7,784
Church of Scotland grant	400	14,816	0	15,216	210
Endowment income	1,398	0	0	1,398	1,086
	<u>66,690</u>	<u>14,816</u>	<u>0</u>	<u>81,506</u>	<u>68,322</u>
2 Activities for Generating Funds					
Grapevine adverts	810	0	0	810	450
Community cafe income	0	833	0	833	1,082
	<u>810</u>	<u>833</u>	<u>0</u>	<u>1,643</u>	<u>1,532</u>
3 Investment income					
Deposit interest	2,273	4,546	0	6,819	5,111
Dividends received	1,627	2,223	0	3,850	3,422
Bank interest	125	15	0	140	102
	<u>4,025</u>	<u>6,784</u>	<u>0</u>	<u>10,809</u>	<u>8,635</u>
4 Incoming Resources from Charitable Activities					
Weddings & funerals	0	0	0	0	400
Fundraising for charities	0	3,482	0	3,482	2,155
Miscellaneous	541	181	0	722	877
	<u>541</u>	<u>3,663</u>	<u>0</u>	<u>4,204</u>	<u>3,432</u>
5 Other incoming resources					
	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total of 1 - 5	<u>72,066</u>	<u>26,096</u>	<u>0</u>	<u>98,162</u>	<u>81,921</u>

**Notes forming part of the financial statements
for the year ended 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
6 Analysis of Resources Expended					
Costs of Generating Funds					
Offering Envelopes	0	0	0	0	0
	0	0	0	0	0
Charitable Activities					
Giving for Growth allocation	34,080	0	0	34,080	36,900
Presbytery Dues	1,389	0	0	1,389	852
Pulpit Supply	0	0	0	0	0
Ministers' Travel	960	0	0	960	960
Minister's telephone	720	0	0	720	720
Youth work costs	0	20,059	0	20,059	17,239
Fabric Repairs & Maintenance	12,378	0	0	12,378	12,707
Manse Council Tax	3,869	0	0	3,869	3,786
Heat and Light	3,590	0	0	3,590	3,504
Insurance	4,619	0	0	4,619	4,317
Services and Outreach	2,889	0	0	2,889	3,535
Printing, stationery and postage	848	0	0	848	920
Music and licensing costs	1,037	0	0	1,037	1,177
Equipment costs	2,236	0	0	2,236	3,260
Community Development expenditure	0	1,350	0	1,350	1,350
Payments made to charities	0	4,166	0	4,166	1,891
Other costs	1,463	0	0	1,463	841
	70,078	25,575	0	95,653	93,959
Governance Costs					
Independent Examiner's Fee	0	0	0	0	0
	0	0	0	0	0
Total	<u>70,078</u>	<u>25,575</u>	<u>0</u>	<u>95,653</u>	<u>93,959</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.

Notes forming part of the financial statements
for the year ended 31 December 2024

7 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 fifth and subsequent years of service) £38,884.

8 Trustee Remuneration and Related Party Transactions

Rev Dale K London received a contribution of £720 towards telephone expenses. £960 was paid towards his travel costs, via the Church of Scotland. Manse council tax of £3,869 was paid to Midlothian Council.

**Notes forming part of the financial statements
for the year ended 31 December 2024**

9 Movements in funds

	At 1 January				At 31 Dec	
	2024	Receipts	Payments	Transfers	2024	
	£	£	£	£	£	
Endowment funds						
Special Fund	15,893	0	0	0	15,893	
	<u>15,893</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>15,893</u>	
Restricted funds						
Ferrier Bequest Fund	2,814	147	0	0	2,961	
Pendreich Fund	695	0	0	0	695	
Bequests Fund - capital	92	0	0	0	92	
Bequests Fund - revenue	40,245	4,326	0	0	44,571	
Community Development Fund	1,494	848	1,350	0	992	
TVPC Contingencies Fund	23,902	1,249	0	0	25,151	
Fala Earmarked Fund	4,910	257	0	0	5,167	
Outreach Fund	18,881	15,755	20,059	0	14,577	
Organist Fund	606	32	0	0	638	
Temporary Charity Fund	2,155	3,482	4,166	0	1,471	
	<u>95,794</u>	<u>26,096</u>	<u>25,575</u>	<u>0</u>	<u>96,315</u>	
Unrestricted funds						
General Fund	39,175	61,105	57,700	0	42,580	
Designated Fabric Fund	4,634	10,961	12,378	0	3,217	
	<u>43,809</u>	<u>72,066</u>	<u>70,078</u>	<u>0</u>	<u>45,797</u>	
Total funds	<u>155,496</u>	<u>98,162</u>	<u>95,653</u>	<u>0</u>	<u>158,005</u>	

Purposes of Endowment Funds

Income from the Special Fund is applied to the General Fund for general purposes.

Purposes of Restricted Funds

Ferrier Bequest Fund: This is a fund to meet personal needs in the community.

Pendreich Fund: This fund was transferred from Borthwick. It was set up during WWI for patriotic reasons.

Bequests Fund: This fund was transferred from Borthwick for use in time of need.

Community Development Fund: This fund is to support work in the community in Pathhead and neighbouring villages.

TVPC Contingencies Fund (formerly Borthwick Earmarked Fund): This fund was for non-routine fabric expenditure at Borthwick Church but is now available to further TVPC's work generally.

Fala Earmarked Fund: This fund is for non-routine fabric expenditure at Fala Church.

Outreach Fund: This is a fund earmarked for outreach work within the Community and further afield (Impact Plus).

Organist Fund: This is a new fund set up to provide for payments to an organist at occasional Sunday services.

Temporary Charity Fund: This fund holds money collected for charity, pending its disbursement.

Purposes of Designated Funds

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

**Notes forming part of the financial statements
for the year ended 31 December 2024**

10 Fund holdings at 31 December 2024

	Bank accounts	Church of Scotland Deposit Units	Church of Scotland Growth Units
	£	£	Units held
General Fund	528	42,052	6,780
Fabric Fund	0	3,217	0
Ferrier Bequest Fund	0	2,961	0
Pendreich Fund	695	0	750
Bequests Fund - capital	92	0	16,468
Bequests Fund - revenue	0	44,571	0
Community Development Fund	992	0	0
TVPC Contingencies Fund	0	25,151	4,520
Fala Earmarked Fund	0	5,167	0
Outreach Fund	0	14,577	0
Temporary Charity Fund	0	1,471	0
Organist Fund	0	638	0
Special Fund	0	15,893	4,241
Total holdings	<u>2,307</u>	<u>155,698</u>	<u>32,759</u>

11 Collections for Third Parties

	2024	2023
	£	£
Midlothian Foodbank	1,054	1,177
Pathways to Success	565	1,048
Embrace the Middle East	1,054	1,227
DEC Ukraine Appeal (TVPC)	0	100
DEC Ukraine Appeal (Pathhead Post Office)	15	49
DEC Syria Appeal	0	40
CLIC Sargent	132	127
TearFund	30	59
UNICEF	0	80
Chris's House	0	85
Mary's Meals	0	0
Tynewater Primary School	490	0
ScotAid	<u>142</u>	0
	3,482	3,992

In addition to the above collections, payments were made to ScotAid and Tearfund from fundraising at the Holiday Club and Tearfund Quiz Night, respectively.

APPENDIX 1

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

	2024	2023
	£	£
<u>CAPITAL</u>		
Credit Balance held at 31 December at cost	236,587	236,587
Market Value of Balances at 31 December	307,898	296,534
<u>REVENUE</u>		
Credit Balance at 31 December	68,120	58,588

Note: Income to the Revenue Account totalled £15,181 in 2024. The sum of £4,720 was drawn down to offset fabric expenditure and expenses totalling £929 were deducted.

APPENDIX 2

TYNE VALLEY PARISH CHURCH

SUMMARY OF ACTIVITY REPORT FOR 2024

2024 was a year of steady progress and deepening engagement for Tyne Valley Parish (TVP). The work of the church continued to strengthen its ministries, expand its youth and family outreach, and build upon the vision laid out in previous years. At the same time, new challenges emerged—particularly in the areas of fundraising, governance, and volunteer recruitment—which the church is actively addressing as it moves forward into 2025.

Worship has remained central to TVP's life, supported by home groups, a thriving prayer circle, and the prayer diary. The youth ministry has flourished, with our Youth Worker's role expanding to full-time thanks to external funding. Impact Plus has seen real growth, particularly among unchurched youth in Pathhead, with an increasing interest in biblical discussions.

The Music Group welcomed new members, expanding its role in worship leadership. Informal music gatherings also continued, fostering community and creativity.

TVP's children and family ministries have remained vibrant. Messy Church, now in its 13th year, has maintained strong engagement, with hopes to expand into Cousland in 2025. The Holiday Club, held at Vogrie Country Park, was a great success, drawing 35 children into a programme of fun, crafts, and biblical teaching.

Christian education efforts have remained a priority. The Discipleship Explored course in Lent was well-attended, and the Bible Odyssey series in the autumn attracted interest from both church members and the wider community. 5 non-members attended an Alpha Course run by TVP in Pathhead.

There are currently 4 Home Groups and a Prayer Group active in TVP, each meeting fortnightly.

TVP's commitment to community involvement remains strong. Members actively contribute to local organisations, schools, and outreach initiatives, including weekly school visits, a growing presence in Pathhead's community leadership, and social initiatives such as Tea N' Chat, Walking Groups, and Crafternoon clubs.

Kirk Session – Kirk Session held 10 meetings through the year, including the annual joint meeting with the Congregational Board

Congregational Board – The board held 7 meetings in 2024 including the annual joint meeting with the Kirk Session. This past year the Board has been focussed on maintaining the fabric of the church and more especially on maintaining a solid over-watch of the church's finances.

Congregational Roll – As of December 31st, 2024, TVP had 253 members and adherents. We lost 8 members through death, none by certificate, performed 1 infant baptism, 3 weddings and 6 funerals. The combined average weekly attendance in church is around 47. Approximately 45 children are involved in the life of the church, and we see an attendance of up to 19 children under 16, 6 of whom received communion.

Worship - During 2024, TVP conducted 96 services of worship. These were: 37 Sunday morning worship services (including 1 baptism), 12 Sunday Morning Family Celebrations, 3 Fifth Sunday Celebrations, 9 Messy Church sessions, 10 Fala Midweek Services, 9 communion services, and 16 special services (of which 5 were held at Crichton Collegiate Church). The number of people attending worship ranged from 5 (for small, informal services) up to more than 80 at Crichton.

Through God's guidance and the dedication of volunteers, staff, and the congregation, Tyne Valley Parish continues to grow, serve, and share Christ's love with its communities. We give thanks for the blessings of 2024 and look forward to the opportunities of 2025. May God grant much fruit and blessing to this church in the coming year. Amen.

APPENDIX 3



Independent examiner's report on the accounts v2

Report to the trustees/members of Charity name
TYNE VALLEY PARISH CHURCH

Registered charity number **SC 006926**

On the accounts of the charity for the period			Period start date		Period end date	
Day	Month	Year	to	Day	Month	Year
1	January	2024		31	December	2024

Set out on pages
4 to 11

(remember to include the page numbers of additional sheets)

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) 2005 Act 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

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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.

Signed:

Date: 24 MARCH 2025

Name: ANTHONY JOHN MILLER

Relevant professional qualification(s) (if any):

Address: 29A WESTBURN DRIVE

ABERDEEN

AB25 3BY

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.