

**The Church of  
Scotland**



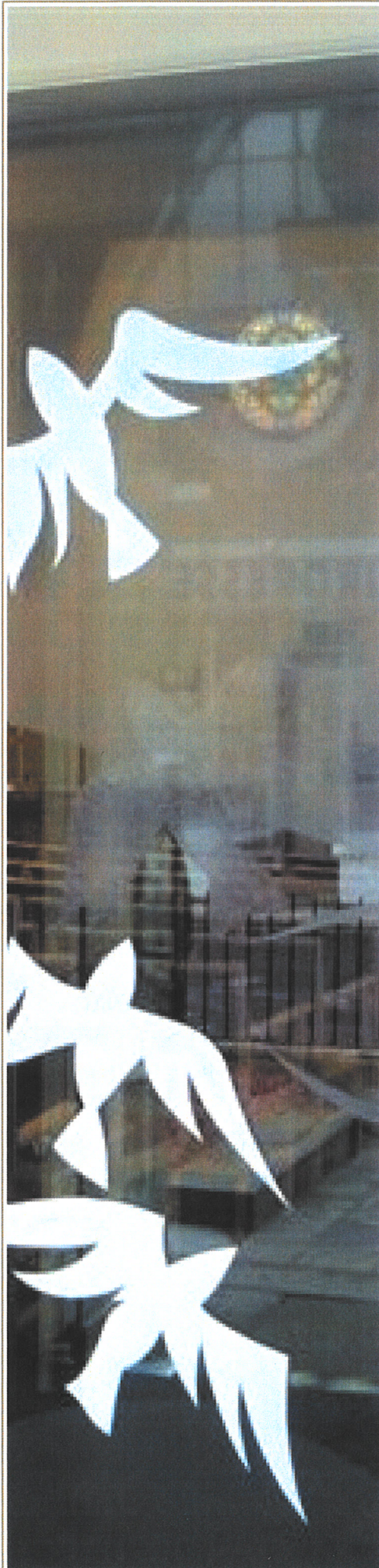
**ABBEY  
CHURCH  
NORTH  
BERWICK**

**TRUSTEES REPORT AND  
ACCOUNTS**

**FOR THE YEAR ENDING  
31 DECEMBER 2024**

**Congregation No:  
030224**

**Scottish Charity No:  
SC004761**





**Trustees' Annual Report  
Year ended 31 December 2024**

The Trustees present the annual report and accounts for Abbey Church for the year ending 31 December 2024.

**Reference and Administrative Information**

Charity Name: Abbey Church, North Berwick (Church of Scotland)  
Charity Registration Number: SC 004761  
Congregation Reference No: 030224  
Contact Address: c/o Mr S A Ainslie  
Abbey Church  
Church Road  
North Berwick  
EH39 4AD

**Trustees**

Richard Bell Margaret Burgon Robert Burgon Sheila Burgon Andrew Cobb Janice Cobb Elma Danks Rev Dr David Graham (Minister) Mary Graham Ronald Ironside Bob Kane Dorothy Kirkpatrick Rose Leslie William Leslie Ray Lesso Colin Ley- ordained and admitted 31 Mar 2024 Jackie Ley-ordained and admitted 31 Mar 2024	Judy Lockhart-Hunter-ordained and admitted 31 Mar 2024 Tom Lockhart-Hunter- ordained and admitted 31 Mar 2024 Irene Nichol- ordained and admitted 31 Mar 2024 Sally Penman Linda Scott Caitriana Spencer Phil Spencer Yolanda Strachan Dr Kirsten Swindells- ordained and admitted 31 Mar 2024 Rev David Torrance Ruth Torrance Sadie Young
--	--

**Principal Office-bearers**

Minister: Session Clerk: Church Treasurer Property and Fabric Convener	Rev Dr David Graham Robert Burgon Stuart Ainslie Willie Leslie
---	---

**Independent Examiner**

Andrew Scott  
"Abbeygate"  
Glenorchy Road  
North Berwick  
EH39 4PE

**Bankers**

Bank of Scotland,  
23 Westgate  
North Berwick  
EH39 4AG

# **Trustees' Annual Report**

## **Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

Abbey Church is administered in accordance with the terms of the Deed of Constitution (Unitary Constitution).

#### **Objectives**

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.

#### **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**

We are linked with Dirleton Kirk and our Minister is responsible for both parishes, conducting Sunday morning worship at both churches every week. However, the two congregations operate independently with separate structures and Trustees. Abbey Church Kirk Session is chaired by the Minister. The Kirk Session is responsible for all material as well as spiritual matters, through five Committees: Resources, Worship, World Church, Outreach and Nurture. The members of the Committees are drawn from the eldership, and they have co-opted other members of the congregation with the necessary gifts and skills. The Kirk Session Committees have met at different times throughout the year and report back to the Kirk Session at each of its meetings.

#### **Kirk Session Meetings**

During the year there were seven meetings of the Kirk Session. Regular financial updates are presented to meetings of the Kirk Session. In addition, a number of decisions were taken by email between meetings. Any member of the congregation is welcome to attend meetings of the Kirk Session or its Committees.

#### **Eldership**

At the end of the year the Kirk Session consisted of 28 elders and the Minister. Six new elders were ordained and admitted on Easter Sunday, 31 March 2024.

The Kirk Session is sorry to report the death of one of its faithful elders, Bill McClure, during the year and tribute was paid at a Kirk Session meeting to Bill's life of dedicated service.

#### **Membership**

As at 1 January 2024 the number of members on the roll stood at 223. During the year 9 members died and 2 people were added to the congregational roll. The membership at the end of the year was 216. There were 50 children and young people under the age of 17 involved in the life of the congregation, including those attending Super Sunday Club, holiday club events, and Muddy Church.

## **Trustees' Annual Report Year ended 31 December 2024**

### **Activities, Achievements and Performance**

#### **Our Vision for the 2020s**

Abbey Church has a Vision for its work in the 2020s which was first agreed by the Kirk Session in 2019. This has been reviewed and revised on a number of occasions and the latest version, approved in November 2024, is shown below.

#### **ABBEY CHURCH'S 2020s VISION (amended November 2024)**

*As a body of Christ's believers, we have a vision of:*

- ***Growing in faith, in our prayer life and in our confidence in sharing the good news of the Gospel***
- ***Growing in number in every aspect of our ministry***

Every aspect of our church life should recognise this. We know that in our local area there are many opportunities for people of all different ages to gather together in community, age and interest-based groups. But we want to offer them the chance to experience the grace of our Lord Jesus Christ, the love of God and the fellowship of the Holy Spirit in what they do at Abbey Church.

We aim to address the following issues over the next five years:

- Continue to develop as a church where our congregation is excited about their faith
- Become an invitational church, not just a welcoming church
- Create more opportunities for Bible-based teaching
- Develop the prayer life of the congregation
- Target our pastoral visits to those who need them
- Develop a new approach to small church groups
- Develop our work in worship and service with members of other congregations
- Improve links with areas of the community we don't normally meet, including providing support for the more vulnerable in our community and in the wider world
- Build on our links with those who use our church

In pursuit of our vision and aims, in addition to various activities taking place all year round, we have several new ideas/objectives which we want to focus on in the next year.:

#### **WORK WITH YOUNG PEOPLE AND FAMILIES**

Following the successful reintroduction of our creche on Sunday mornings, we wish to:

- Appoint a new Coordinator for Little Nippers;
- Develop our work with young people on Sundays..

#### **MISSION AND OUTREACH**

We aim to develop our outreach in the community and in the residential care homes in our parish through continuation of our existing work and identifying new outreach initiatives.

#### **WORSHIP LEADING**

We will encourage and support individuals to play an active part in leading worship.

#### **DEVELOPMENT OF OUR PRAYER LIFE**

We plan to build on our weekly Zoom prayer meetings and continue to explore ways of enhancing our prayer life including the possibility of posting answered prayers on a display, while respecting privacy.

#### **BIBLE STUDY**

Regular study groups are held throughout the year, with the aim of deepening our Biblical knowledge. These may be based on a Biblical book, or a recently published Christian book. Continuing and growing these is our aim, encouraging engagement with the Bible and contemporary issues. Study groups may be organised from time to time with other churches in the area.

#### **PASTORAL CARE**

We will continue to review our approach to pastoral care including the recruitment of an additional Pastoral Assistant and the creation of a pastoral care team.

#### **WORLD CHURCH**

In addition to continuing to develop communications with our twinned congregation in Macfarlane Memorial Church, Kalimpong, we will explore other ways in which we can support the work of the worldwide Christian church.



## **Trustees' Annual Report**

### **Year ended 31 December 2024**

#### **Worship**

Attendance at our weekly services of worship continues to be good and it has been particularly nice to welcome a number of international visitors at various times during the year (some of whom have been making return visits). Our Easter Morning outdoor service on Elcho Green was again well supported and was followed by breakfast in the Church Hall. In addition to our quarterly services of Holy Communion, we continued to hold a series of evening Communion services. We saw good attendances at our special services during Advent, including the service for those who had been bereaved during the year, our pop-up Nativity Service and Family Services on Christmas Eve and Christmas Day. Transcripts of services continue to be sent by email and by post.

Our weekly services have been enhanced following the installation of a replacement projection system and new screen, which has received positive feedback from the congregation.

Following the publication of "God Welcomes All" as a supplement to the Church Hymnary, we have been introducing some newer items of praise at our services.

During our Minister's absence on holiday, we have had the benefit of no fewer than five Abbey members being involved in leading worship services.

Once again, thanks to the efforts of a small team of volunteers and our caretakers, we were able to open the doors of the church for visitors every day between Easter and the end of September. The many comments made in our visitors' book demonstrate the value of having open church doors with visitors coming from a large number of countries as well as many parts of the United Kingdom.

The front entrance to Abbey Church was greatly enhanced during the year by the installation of a new noticeboard, generously made by our very own skilled woodworker, Dr John Guy. One of our elders, Colin Ley, has used his artistic skills to produce a series of posters which have been placed in this new noticeboard, including one linking the hole in the harbour wall and its subsequent repair with faith, and others on the themes of Harvest, Christmas and the New Year.

#### **Fellowship and Pastoral Care**

Abbey Church has always emphasized the importance of welcoming those attending our services and providing pastoral care to our members and adherents. Our duty Officebearers provide a welcome to those attending our services and our Minister, Pastoral Assistant and District Elders have worked hard to support and stay connected with our members, particularly those who are unable to join us in Sunday services.

Our Nurture Committee continues to review our arrangements for pastoral visiting to ensure that these are suitable for our circumstances now and into the future. A series of training sessions on providing pastoral care at times of bereavement was led by Rev Tom Gordon, a retired Church of Scotland Minister and Chaplain at the Marie Curie Hospice in Edinburgh.

It was sad to see the closure of the Abbey Residential Home for Older People in the summer of 2024. We believe that we have conducted monthly services of worship there for at least 60 years. We continue to hold services in the other two homes in our parish- Fidra House and Astley House- and it was good to see some of our longstanding friends from the Abbey Home participating in these services in their new homes.

We are grateful to the willing team of helpers who provide teas and coffees after services. This short time of fellowship after services is appreciated by those participating and it also gives us an excellent opportunity to engage with the many visitors who have attended our services.

In late January, we held another very successful congregational meal at Glen Golf Club, an event which is becoming a regular feature in our calendar. For the first time, shortly before Christmas a film night took place in the sanctuary with a good number of people of all ages watching the animated

## **Trustees' Annual Report Year ended 31 December 2024**

version of "The Grinch". It is hoped to have more of these events in future. An offering was taken to support the work of Bethany Christian Trust.

### **Prayer**

While prayer is an important part of our weekly online and live worship, this continued to be supplemented by the weekly prayer meeting on Zoom, led by one of our Elders, Gregor Penman. At the end of 2024, Gregor expressed his intention to step back from organizing these meetings and it was felt that the weekly Zoom session (which had commenced during the COVID lockdowns) had served their purpose for the time being and would not continue.

We have a rota for leading Prayers of Intercessions at morning worship which has been used throughout the year. and have been pleased to add new people to that rota.

### **Nurture and Work with Young People**

During the year, two series of Bible Studies were arranged in conjunction with St Baldred's Episcopal Church. The Lent studies in March focused on Paula Gooder's book "A Way through the Wilderness" and the focus of our study during Advent was "Do not be afraid" by Rachel Mann.

The monthly Bible studies for women- WALT (Women Are Learning Together) continued to meet until the summer with between 12-18 women attending. The topic studied was Jesus on Gardening.

Our Little Nippers group for pre-school children and their parents/carers continued to meet during the year and these sessions were appreciated by the adults and children who attended. During the year, a series of Pram Services took place which introduced the children and their parents/ carers to a short time of worship and fun in the sanctuary. The leaders of this group for more than two years, Iain and Karen Murray, stepped down from the role which they had undertaken voluntarily in December and we are pleased to announce the appointment of a new Little Nippers Coordinator, Mrs Catherine Mundell, who commenced her role at the beginning of January 2025.

We continue to provide a crèche during our morning services, and it is good to see this being supported by toddlers and a group of volunteers. Super Sunday Club takes place once a month and on other weeks children attending our services can participate in craft activities in church.

Another successful Summer Holiday Club, under the auspices of Scripture Union Scotland and with volunteers from a number of local churches, was arranged in July 2024, with the P1-5 children meeting each morning for a week in our halls.

Attendance at the regular Muddy Church events dropped during the year and the decision was taken to focus on special events (such as at Easter and Christmas). Muddy Church continues to be led by volunteers from Abbey, St Andrew Blackadder, and St Baldred's Churches.

### **Tuesday Afternoon Group (TAG)**

The Tuesday Afternoon Group (TAG), which remains affiliated to the Church of Scotland Guild, continues to meet fortnightly between October and March and a range of speakers have presented on a variety of topics, including the projects supported by The Guild, where joint meetings take place with the St Andrew Blackadder Guild. Attendances have been good, and TAG has been successful in attracting people from outside of the congregation to some of its meetings.

### **World Church**

Our support for mission and other charities throughout the world has continued.

We have continued to maintain regular contact with our friends in our twinned congregation of Macfarlane Memorial Church, Kalimpong, North India and 2025 marks the 25<sup>th</sup> anniversary of our twinning arrangements..



## **Trustees' Annual Report**

### **Year ended 31 December 2024**

To support Christian Aid Week, we held a Quiz night in April, which resulted in a donation of over £330.

Abbey Church was pleased to support (by providing our premises) two events organised by Buy Nothing North Berwick. The first enabled families to access a wide range of children's clothing and the second, children's toys, books and Christmas decorations. Both events charged a nominal fee for entrance and visitors were able to take away unlimited items to support their families with the entrance money being donated to local charitable initiatives.

Our 2024 Harvest Thanksgiving services focussed on the work which is undertaken by Ripple Effect and in particular their "poverty-busting pineapples" programme in Zambia. The sum of just over £2,123 was donated by the Abbey and Dirleton congregations as a result of the special harvest offerings (and a Harvest Supper held on the same weekend). The offerings at our special services in Abbey over Christmas together with contributions to a giant Christmas card which was produced by Milne Brodie and displayed at services during Advent, raised £1,236 which was divided equally between Edinburgh-based charity Fresh Start and the World Vision DEC Middle East Humanitarian Appeal.

Once again, our congregation responded magnificently to the annual appeal for shoeboxes filled with Christmas gifts for distribution by the Blythswood Trust to families in Eastern Europe, including Ukraine. 152 boxes were donated along with financial contributions of £280 towards transport costs.

## **Resources**

**Staff** - We are grateful to our caretakers/cleaners, who go out of their way to prepare our building for use after services and after use by the many groups who use our facilities. Our Administrator is the competent friendly face of the church when dealing with the public for hall bookings, as well as all the other church-related tasks in her remit, including maintaining the Communion Roll and the production of the Newsletter.

**Stewardship** – The principal source of income is offerings made by Church members and adherents. These take broadly three forms. A collection is taken at our Sunday services; this collection is in cash ("open plate"), card payment ("SumUp") and weekly offering envelopes; and by standing orders paid directly into Abbey's bank. Members may register to have their offerings gift aided. There are two principal ways this is done, either by weekly envelope, or by regular standing order. In addition, we receive income from the large numbers of users of our premises.

## **Financial Review**

### **General Fund**

2024 saw a small decrease in the total income received from regular offerings (and the tax recovered from Gift Aid) in comparison with 2023. Total income was higher than in 2023 due to generous legacies received in the year totalling £22,000. Premises income remained in line with 2023.

### **Legacies**

During the year the Abbey received generous legacies from Ann Tollan Morrison (£20,000) and David Murdoch Reid (£2,000).

### **Investments**

As at 31 December 2025 the Abbey's investments are invested in Church of Scotland funds. Following improved investment conditions in 2024, the value of our holdings in these funds increased from £173,930 (all funds) to £188,968 - see note 9.

## Trustees' Annual Report Year ended 31 December 2024

### Reserves Policy

It is the Trustees' policy to hold reserves (excluding designated funds) of approximately six months expenditure. At the year end the Church held unrestricted funds of £23,361 plus investments valued at £178,549 making a total of £201,910. Of this, £539 was held for the Guild (TAG), £33,867 for the Fabric Fund, £265 for the Holiday Club and £520 for Little Nippers. Consequently, the true reserve is the remaining balance of £166,719 which represents over 12 months expenditure.

The Church also held investments valued at £10,419 for the William Wright Fund. This can only be used for the purposes specified in Note 10.

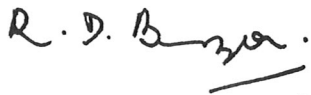
### Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Robert Burgon



March 2025

Session Clerk



**Trustees' Annual Report  
Year ended 31 December 2024**

**SC004761**

**Independent Examiner's Report to the Trustees of Abbey Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 18.

**Respective responsibilities of trustees and examiner**

The Abbey Church'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 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. 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**

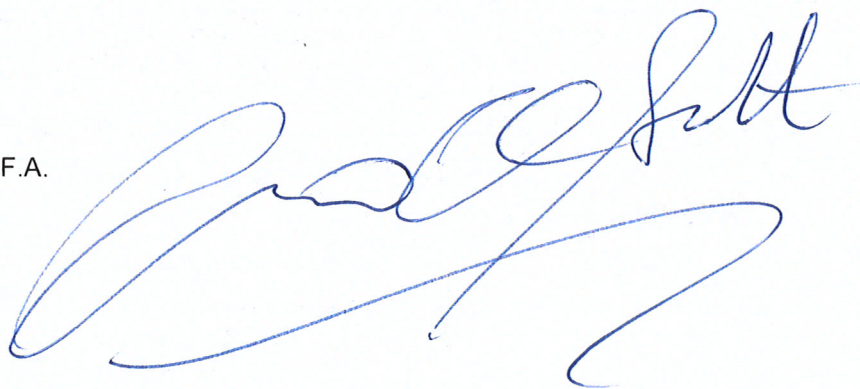
In the course of my examination, no matter has come to my attention

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.

Name: Andrew A.C. Scott  
Professional Qualification: C.A., C.P.F.A.

12<sup>th</sup> March 2025

Address: "Abbeygate"  
9 Glenorchy Road  
North Berwick  
East Lothian





**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Statement of Receipts and Payments**

	<b>Note</b>	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b><u>Receipts</u></b>					
Voluntary Income	1	94,828	5,200	100,028	84,424
Activities for Generating Funds	2	17,988	-	17,988	17,659
Investment Income	3	4,841	611	5,452	4,969
Other Receipts	4	6,800	2,150	8,950	6,300
<b><u>Total receipts</u></b>		<b>124,457</b>	<b>7,961</b>	<b>132,418</b>	<b>113,352</b>
<b><u>Payments</u></b>					
Costs of Generating Voluntary Income	5	57	-	57	57
Investment Management Costs		-	-	-	-
Charitable Activities	5	121,738	12,657	134,395	118,898
Governance Costs	5	-	-	-	-
<b><u>Total Payments</u></b>		<b>121,795</b>	<b>12,657</b>	<b>134,452</b>	<b>118,955</b>
<b><u>Excess of Payments over Receipts before Transfers</u></b>		<b>2,662</b>	<b>(4,696)</b>	<b>(2,034)</b>	<b>(5,603)</b>
<b><u>Transfers between Funds</u></b>		<b>(4,865)</b>	<b>4,865</b>	<b>-</b>	<b>-</b>
<b><u>Excess of Payments over Receipts</u></b>		<b>(2,203)</b>	<b>169</b>	<b>(2,034)</b>	<b>(5,603)</b>



**Trustees' Annual Report**  
**Year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Statement of Funds</b>					
Balances as at 1 January	10	25,564	14,599	40,163	45,766
Movement in the Year					
Excess of Payments over Receipts		(2,203)	-	(2,203)	(5,603)
Excess of Receipts over Payments		-	169	169	-
Balances as at 31 December	10	<u>23,361</u>	<u>14,768</u>	<u>38,129</u>	<u>40,163</u>

**Statement of Bank and Deposit Balances**

Bank balances as at 31 December 2024					
Balance with the Bank of Scotland				20,553	12,582
Balance with the Church of Scotland				16,182	26,182
Balance with the Skipton Building Society				1,394	1,399
Cash				-	-
				<u>38,129</u>	<u>40,163</u>

**Other Assets and Liabilities:**

The Abbey Church owns investments:

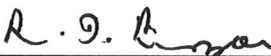

Market value (see note 9)	<u>178,549</u>	<u>10,419</u>	<u>188,968</u>	<u>173,930</u>
(Cost £134,965)				

The Abbey church owns the church buildings and manse (see note 8).

There were no significant liabilities.

The accounts were approved by the Kirk Session on the 9<sup>th</sup> March 2025

For and on behalf of the Trustees

	Robert Burgon	Session Clerk
	Stuart Ainslie	Treasurer

The notes on pages 12 to 18 form part of these accounts

## **Trustees' Annual Report**

### **Year ended 31 December 2024**

#### **Accounting Policies**

The principal accounting policies, which have been applied on a receipts and payments basis, in dealing with items which are considered material to the accounts, are set out below:

##### **a) Basis of preparation**

These accounts are prepared on a receipts and payments basis.

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, The Charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

##### **b) Funds**

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use, which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

##### **c) Receipts**

All donations and gifts are included within receipts under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

##### **d) Payments**

Expenditure is recognised on an actual basis as the expense is incurred.

##### **e) Tangible fixed assets**

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse vested in the Abbey Church Trustees. Expenditure incurred on the repair and maintenance of these assets is charged as payments are made in the period in which the costs arise. These assets are not included in the Statement of Funds but are shown in note 8.

##### **f) Investments**

Investments are stated at market value and at cost. These assets are not included in the Statement of Funds but are shown in note 9.

##### **g) Taxation**

Abbey Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. Abbey Church is not registered for VAT and payments made therefore include irrecoverable input VAT.

**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Notes forming part of the financial statements**

<b>Receipts</b>	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>1 Voluntary income</b>				
Offerings	56,152	4,120	60,272	64,907
Tax recovered on Gift Aid	13,393	1,030	14,423	15,373
Legacies	22,000	-	22,000	1,090
Other	3,283	50	3,333	3,054
	<u>94,828</u>	<u>5,200</u>	<u>100,028</u>	<u>84,424</u>
<b>2 Activities for Generating Funds</b>				
Use of Premises	17,988	-	17,988	17,659
	<u>17,988</u>	<u>-</u>	<u>17,988</u>	<u>17,659</u>
<b>3 Investment income</b>				
Deposit interest	872	46	918	987
Dividends received	3,969	565	4,534	3,982
Endowment income	-	-	-	-
Sale of investments	-	-	-	-
	<u>4,841</u>	<u>611</u>	<u>5,452</u>	<u>4,969</u>
<b>4 Other Receipts</b>				
Weddings and Funerals	100	2,150	2,250	300
Dirleton Kirk	6,700	-	6,700	6,000
Insurance claims	-	-	-	-
Other	-	-	-	-
	<u>6,800</u>	<u>2,150</u>	<u>8,950</u>	<u>6,300</u>
<b>Total Receipts</b>	<u><u>124,457</u></u>	<u><u>7,961</u></u>	<u><u>132,418</u></u>	<u><u>113,352</u></u>



**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Note forming part of the financial statements**

5 Payments	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Costs of Generating Funds</b>				
Offering Envelopes	57	-	57	57
	<u>57</u>	<u>-</u>	<u>57</u>	<u>57</u>
<b>Investment Management Costs</b>	-	-	-	-
<b>Charitable Activities</b>				
Ministries & Mission Allocation	42,149	-	42,149	45,426
Presbytery Contribution	1,273	-	1,273	797
Voluntary Additional Stipend	-	-	-	-
Pastoral Expenses	7,712	-	7,712	6,848
Pastoral Assistance	-	10,015	10,015	9,538
Pulpit Supply/visiting speakers	685	-	685	424
Other salary costs	23,712	-	23,712	24,280
Manse Expenses	6,847	-	6,847	6,181
Church equipment and Repairs	14,658	-	14,658	4,299
Church heating, lighting and Insurance	13,943	-	13,943	8,510
Church Office Expenses	4,863	-	4,863	4,476
Organ & Music	728	-	728	659
Interest Paid	-	-	-	-
Mission Donation to third Parties	-	-	-	-
Youth Expenses	281	-	281	607
Other expenses	4,887	2,642	7,529	6,853
	<u>121,738</u>	<u>12,657</u>	<u>134,395</u>	<u>118,898</u>
<b>Governance Costs</b>				
Independent Examiner's Fee	-	-	-	-
<b>Other Payments</b>				
Investments purchased	-	-	-	-
<b>Total Payments</b>	<u><u>121,795</u></u>	<u><u>12,657</u></u>	<u><u>134,452</u></u>	<u><u>118,955</u></u>

**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Notes forming part of the financial statements**

**6 Staff costs and numbers**

	<b>2024</b>	<b>2023</b>
Salaries and wages	33,610	33,719
Employer Pension costs	118	99
Social security costs	-	-
Total Salary Costs	<u>33,728</u>	<u>33,818</u>

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	<b>2024</b> Number	<b>2023</b> Number
Pastoral support	1	1
Administration	1	1
Music staff	1	1
Family & Youth workers	-	1
Premises maintenance	2	2
Average number of employees	<u>5</u>	<u>6</u>

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 a minister with maximum stipend received £38,884.

**7 Trustee Remuneration and related Party transactions**

During the year two Trustees received reimbursement of expenses incurred, the total being £3,578 (2023 £4,066).

In addition, the following Trustees were paid remuneration during the year:

	<b>2024</b> £	
Robert Burgon	3,000	For services as a Church Organist
Bob Kane	10,015	For pastoral assistance

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.

**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Notes forming part of the financial statements**

**8 Tangible Assets**

The Trustees own the church premises at 116 High Street, North Berwick.

The Trustees also own residential premises, known as Sydserff, at Old Abbey Road, North Berwick. These premises are used as a church manse. This house was purchased in 2009 at a cost of £706,834.

<b>9 Investments</b>			<b>2024</b>	<b>2023</b>
			£	£
Investments at cost			134,965	134,965
<b>Market Value by Fund</b>	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	Units	Units	£	£
<u>General Fund</u>				
Church of Scotland Investors Trust - Income Fund	526	526	5,817	5,765
Church of Scotland Investors Trust - Growth Fund	27,074	27,074	172,732	157,841
			<u>178,549</u>	<u>163,606</u>
<u>William Wright Memorial Fund (Restricted Fund)</u>				
Church of Scotland Investors Trust - Income Fund	942	942	10,419	10,324
			<u><b>188,968</b></u>	<u><b>173,930</b></u>
			<b>2024</b>	<b>2023</b>
			£	£
<b>Investment Movement During the Year</b>				
Market value at 1 January			173,930	161,702
Purchase/(Sale) of Investments			-	-
Realised gain / (loss) on investments			-	-
Unrealised gain / (loss) on investments			15,038	12,228
Market value at 31 December			<u><b>188,968</b></u>	<u><b>173,930</b></u>

**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Notes forming part of the financial statements**

**10 Movements in Funds**

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	At 31 December Transfers 2024 £	2024 £
<b>Unrestricted funds</b>					
Guild - TAG (Designated)	866	1,727	(1,879)	(175)	539
Fabric Fund (Designated)	33,552	315	-	-	33,867
Holiday Club	278	750	(763)	-	265
Little Nippers	756	361	(597)	-	520
Miscellaneous Activities	322	-	-	-	322
General Fund	(10,210)	121,304	(118,556)	(4,690)	(12,152) *
	<u>25,564</u>	<u>124,457</u>	<u>(121,795)</u>	<u>(4,865)</u>	<u>23,361</u>
<b>Restricted funds</b>					
Benevolent Fund	705	2,150	(2,550)	-	305
Flower Fund	1,398	86	(92)	-	1,392
Good Samaritan Fund	-	5,150	(10,015)	4,865	-
Kalimpong Fund	3,136	10	-	-	3,146
William Wright Memorial Fund	9,360	565	-	-	9,925 *
	<u>14,599</u>	<u>7,961</u>	<u>(12,657)</u>	<u>4,865</u>	<u>14,768</u>
<b>Total funds</b>	<u><b>40,163</b></u>	<u><b>132,418</b></u>	<u><b>(134,452)</b></u>	<u><b>-</b></u>	<u><b>38,129</b></u>

\* Investments are not included in this figure see note 9.

**Purpose of Designated Funds**

The purpose of the TAG/Guild Fund is to provide funds for TAG.

The purpose of the Fabric Fund is to provide funds for the future maintenance of the church. These funds originated from the difference between the sale and purchase prices of the old and new manse.

The Holiday Club, and Little Nippers funds have been set up to cover any expenses that may arise in their running.

The Miscellaneous Activities Fund was set up to account for funds not currently in operation.

**Purpose of Restricted Funds**

The restricted funds represent monies which have been gifted for a specific purpose and not for the general administration of the church:

The purpose of the Benevolent Fund is to provide one-off payments to people in the parish in severe financial need this being at the discretion of the minister.

The purpose of the Flower Fund is to provide flowers for display during services of worship and distribute flowers as a fellowship gift to deserving parishioners.

The purpose of the Good Samaritan Fund is to hold funds for pastoral work within the parish.

The purpose of the Kalimpong Fund is to "give assistance to the work of the McFarlane Memorial Church, Kalimpong both in the church and among the poorer members of the congregation".

The purpose of the William Wright Memorial Fund is to enhance and encourage worship in the Abbey Church.



**Trustees' Annual Report**  
**Year ended 31 December 2024**

**11 Post Balance Sheet Events**

There were no significant post Balance Sheet events

**12 Commitments**

There were no significant commitments as at the 31<sup>st</sup> December 2024.

**13 Expenditure Commitments**

There were no further expenditure commitments as at the 31<sup>st</sup> December 2024.

**14 Exceptional Payments**

There was one exceptional payment made this year of £9,443, for the purchase of projector and screen equipment.

**Trustees' Annual Report**  
**Year ended 31 December 2024**

<b>15 Collections for Third Parties</b>	<b>2024</b>	<b>2023</b>
<b>(Not included in the above accounts)</b>		
<i>Grinch Film Night</i>		
Bethany Christian Trust	189	-
<i>Shoebox Appeal</i>		
Blythswood Trust	280	195
<i>Christian Aid - Quiz night</i>		
Christian Aid	338	-
<i>Coronation Teas</i>		
Christian Aid	-	538
East Lothian Food Bank	-	538
<i>Christmas Offerings</i>		
British Red Cross	-	718
East Lothian Food Bank	-	718
Fresh Start	618	-
World Vision Middle East	618	-
Humanitarian Appeal		
<i>Harvest Thanksgiving</i>		
Marys Meals		2,051
Ripple Effect	1,089	-
<i>Breakfast Club</i>		
Bethany Christian Trust	-	650
<i>Clothes Swap</i>		
Kids Love Clothes	72	-
<i>Remembrance Sunday</i>		
Poppy Scotland	460	67
	<u><b>3,664</b></u>	<u><b>5,475</b></u>

Further Note - The Church and Halls are used by Church members and other organisations which also fundraise. These amounts may not be recorded above.