

**The Church of Scotland**  
**Hoddum, Kirtle-Eaglesfield & Middlebie Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS 2025**

**Congregation No: 070427**

**Charity No: SC000722**

**Receipts and Payments**

**Reference and Administrative Information**

**Charity Name:** Hoddam, Kirtle-Eaglesfield & Middlebie

**Charity Registration** SC000722

**Congregation** No. 070427

**Contact Address:** Mr T Owen  
Potstown  
Middlebie  
Lockerbie  
DG11 3EP

**Trustees**

|                |         |                     |         |              |         |
|----------------|---------|---------------------|---------|--------------|---------|
| Thomas Owen    | Session | Catherine Armistead | Session | Chris Rivett | Session |
| Christine Owen | Session | Linda Wylie         | Session | Scott Wylie  | Session |
| Maureen Rivett | Session | Elaine Irving       | Session |              |         |

**Principal Office-bearers**

Moderator: Rev Lynn Brady  
Session Clerk: Mr Thomas Owen  
Church Treasurer: Mrs Maureen S Rivett

**Independent Examiner:** Mrs Glynis Cambridge  
Rowan Mead,  
North Hermitage Street  
Newcastleton  
TD9 0RA

**Bankers:** The Bank of Scotland,  
High Street  
Annan  
DG12 6AN

# **Trustees' Annual Report**

## **Year Ended 31 December 2025**

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

#### **Governing Document**

The Church is administered in accordance with the terms of the Unitary Constitution which was adopted by the congregation on 14th November 2008.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the Trustees and 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**

Certain responsibilities are delegated to the Treasurer and the Property Convenor as appropriate. The Kirk Session which meets at least four times a year is responsible for all matters spiritual and temporal within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

#### **Achievements and Performance**

This year of 2025 has been one of continuity for both ourselves Hoddum, Kirtle-Eaglesfield & Middlebie Church and our Linkage Partners at Gretna Area as we develop relationships and work together. Our Regular Sunday Services were held in Middlebie and Eaglesfield Churches together with four 'fifth Sunday in the month' services in Ecclefechan Village Hall. During 2025 in addition to Rev Lynn Brady a number of services were led by our Worship Team who have risen to the challenge of delivering quality. We have also held a number of joint services with our linkage partner Gretna. In addition a number of special services such as Songs of Praise and Carol Services have been held throughout the year. Our Monday afternoon 'Coffee and Chat' sessions continue to be held allowing members of the congregation and others to get together in a warm and safe space to enjoy a hot drink and a blether. Rev Lynn Brady continues to develop relationships within the local schools. Fund raising during the year included our usual Plant Sale and Christmas Craft Fair, these and other events were well received. The church continues to support other charities such as the local foodbank at Kates Kitchen and Farm Africa and it is now providing support when able to the children of our local Primary Schools. The Session which is led by the Minister consists of Trustees and other Elders meets on a quarterly basis with other ad hoc meetings being held when required.

## **Trustees' Annual Report (cont)**

### **Year Ended 31 December 2025**

#### **Financial Review**

The excess of income over expenditure for the 2025 financial year is £852.81. It is an every continuing challenge financially with spiralling costs in many areas. The time and effort put in by some dedicated individuals continues to be a vital resource to the charity. Teamwork is also essential in the organisation and participation in fund raising events. There have also been many generous regular and one off donations by members of the Congregation this year.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately two months expenditure including designated funds.

#### **Statement of Trustees' Responsibilities**

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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.

Approved by the Trustees and signed on their behalf,

**T Owen**

*T. Owen*

**Session Clerk**

**Date**

*4<sup>th</sup> March 2026*



**Independent Examiner's Report to the Trustees of Hoddam, Kirtle-Eaglesfield & Middlebie Church**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

**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.

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.

Name: Glynis Cambridge

Address: Rowan Mead  
North Hermitage Street  
Newcastleton  
TD9 0RA

Signed:-

Glynis Cambridge

Date:-

19/2/26

**Hoddam, Kirtle-Eaglesfield & Middlebie Church of Scotland**  
**Receipts and Payments Account**  
**Year Ended 31 December 2025**

|   | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Endowment<br>Funds<br>2025<br>£ | Total<br>2025<br>£   | Total<br>2024<br>£   |
|---|------------------------------------|----------------------------------|---------------------------------|----------------------|----------------------|
| <b><u>Receipts</u></b>  |                                    |                                  |                                 |                      |                      |
| Donations   | 126                                | 0                                | 0                               | 126                  | 1,040                |
| Legacies  | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Activities for Generating Funds   | 4,661                              | 0                                | 0                               | 4,661                | 2,798                |
| Bank & Deposit interest   | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Investment income   | 0                                  | 0                                | 0                               | 0                    | 0                    |
|   | <u>4,787</u>                       | <u>0</u>                         | <u>0</u>                        | <u>4,787</u>         | <u>3,838</u>         |
| National Giving Day   | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Rental of premises  | 126                                | 0                                | 0                               | 126                  | 28                   |
| Sale of assets  | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Sale of investments   | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Grants  | 0                                  | 0                                | 0                               | 0                    | 0                    |
| Receipts from General Trustees  | 8892                               | 0                                | 0                               | 8892                 | 7906                 |
| Other Receipts  | 26983                              | 0                                | 0                               | 26983                | 23036                |
| <b><u>Total Receipts</u></b>  | <u><u>40,788</u></u>               | <u><u>0</u></u>                  | <u><u>0</u></u>                 | <u><u>40,788</u></u> | <u><u>34,808</u></u> |
| <b><u>Payments</u></b>  |                                    |                                  |                                 |                      |                      |
| Costs of generating funds   | 39,620                             | 0                                | 0                               | 39,620               | 35,678               |
| Charitable activities   | 315                                | 0                                | 0                               | 315                  | 978                  |
| Governance costs  | 0                                  | 0                                | 0                               | 0                    | 0                    |
| <b><u>Total Payments</u></b>  | <u><u>39,935</u></u>               | <u><u>0</u></u>                  | <u><u>0</u></u>                 | <u><u>39,935</u></u> | <u><u>36,656</u></u> |
| <b>Excess of Receipts over<br/>Payments for the year<br/>before transfers</b> | 853                                | 0                                | 0                               | 853                  | -1,848               |
| <b>Transfers</b>  | 0                                  | 0                                | 0                               | 0                    | 0                    |
| <b>Excess of Receipts over<br/>Payments for the year</b>                      | <u><u>853</u></u>                  | <u><u>0</u></u>                  | <u><u>0</u></u>                 | <u><u>853</u></u>    | <u><u>-1,848</u></u> |

**Hoddam, Kirtle-Eaglesfield & Middlebie Church of Scotland**

**Statement of Balances**

**At 31 December 2025**

|   | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Endowment<br>Funds<br>2025<br>£ | Total<br>2025<br>£  | Total<br>2024<br>£ |
|---|------------------------------------|----------------------------------|---------------------------------|---------------------|--------------------|
| <b><u>Bank &amp; Deposit Balances</u></b>     |                                    |                                  |                                 |                     |                    |
| Bank & deposit balances<br>brought forward    | 50,220                             | 0                                | 0                               | 50,220              | 52,068             |
| <b><u>Movement in year:</u></b>               |                                    |                                  |                                 |                     |                    |
| Excess of Receipts over Payments for the year | 853                                | 0                                | 0                               | 853                 | -1,848             |
| Bank & deposit balances<br>carried forward    | <u>51,073</u>                      | <u>0</u>                         | <u>0</u>                        | <u>51,073</u>       | <u>50,220</u>      |
| <b><u>Investments at market value</u></b>     |                                    |                                  |                                 | <b>Market Value</b> |                    |
| Consolidated Fabric Fund                      |                                    |                                  |                                 | 127219              |                    |
| <b><u>Assets</u></b>                          |                                    |                                  |                                 |                     |                    |
| Gift Aid Receivable                           | <u>3325</u>                        | <u>0</u>                         | <u>0</u>                        | <u>3325</u>         | <u>2666</u>        |
| <b><u>Liabilities</u></b>                     |                                    |                                  |                                 |                     |                    |
| Cost of repair not yet billed                 | <u>0</u>                           | <u>0</u>                         | <u>0</u>                        | <u>0</u>            | <u>0</u>           |

The accounts were approved by the Trustees on: 14/2/26

For and on behalf of the Trustees

|                        |               |
|------------------------|---------------|
| <u>James L. Oue</u>    | Session Clerk |
| <u>Maureen S. Rive</u> | Treasurer     |

# **Hoddum, Kirtle-Eaglesfield & Middlebie Church of Scotland**

## **Statement of Balances**

### **Notes to the Accounts**

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

No trustee received any remuneration or reimbursement of expenses during the year.

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.

#### **2. Movements in Funds**

|  | At 1 Jan      |               |               |           | At 31 Dec     |
|--|---------------|---------------|---------------|-----------|---------------|
|  | 2025          | Receipts      | Payments      | Transfers | 2025          |
|  | £             | £             | £             | £         | £             |
| <b>Unrestricted funds</b>                |               |               |               |           |               |
| General Fund                             | 50,220        | 40,788        | 39,935        | 0         | 51,073        |
|  | <u>50,220</u> | <u>40,788</u> | <u>39,935</u> | <u>0</u>  | <u>51,073</u> |
| <b>Restricted funds</b>                  |               |               |               |           |               |
| Reserve Fund (Investors Trust)           | 51            | 2             | 0             | 0         | 53            |
| General Fund (Investors Trust)           | 1704          | 76            | 0             | 0         | 1,780         |
| General Purposes (Growth Fund)           | 1212          | 95            | 0             | 0         | 1,307         |
| Designated Fabric Fund (Investors Trust) | 2234          | 67            | 0             | 0         | 2,301         |
| H Richie Trust                           | 110           | 0             | 0             | 0         | 110           |
| M Carlyle Trust                          | 109           | 0             | 0             | 0         | 109           |
| L Howatson Trust                         | 110           | 0             | 0             | 0         | 110           |
|  | <u>5530</u>   | <u>240</u>    | <u>0</u>      | <u>0</u>  | <u>5770</u>   |
| <b>Total funds</b>                       | <u>55,750</u> | <u>41,028</u> | <u>39,935</u> | <u>0</u>  | <u>56,843</u> |



|                                     | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>(Guild)<br>Funds<br>2025<br>£ | Endowment<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-------------------------------------|------------------------------------|---|---------------------------------|--------------------|--------------------|
| <b>3. Analysis of Donations</b>     |                                    |   |                                 |                    |                    |
| National Giving Day                 | 0                                  | 0   | 0                               | 0                  | 0                  |
| WFO Scheme (non Gift Aid)           | 1219                               | 0   | 0                               | 1219               | 1204               |
| Gift Aid Donations                  | 10553                              | 0   | 0                               | 10553              | 10352              |
| Tax Recovered on Gift Aid Donations | 3,325                              | 0   | 0                               | 3325               | 2666               |
| Ordinary Offerings (Open Plate)     | 2273                               | 0   | 0                               | 2273               | 2042               |
| Other Offerings, Donations etc      | 23418                              | 0   | 0                               | 23418              | 18544              |
|                                     | <u>40788</u>                       | <u>0</u>                                    | <u>0</u>                        | <u>40788</u>       | <u>34808</u>       |
| <b>4. Analysis of Payments</b>      |                                    |   |                                 |                    |                    |
| <b>Costs of generating funds</b>    |                                    |   |                                 |                    |                    |
| Investment Managers' fees           | 0                                  | 0   | 0                               | 0                  | 0                  |
| Offering envelopes                  | 0                                  | 0   | 0                               | 0                  | 0                  |
|                                     | <u>0</u>                           | <u>0</u>                                    | <u>0</u>                        | <u>0</u>           | <u>0</u>           |
| <b>Charitable activities</b>        |                                    |   |                                 |                    |                    |
| Meraki Expenditure                  | 0                                  | 0   | 0                               | 0                  | 366                |
| Presbytery dues                     | 0                                  | 0   | 0                               | 0                  | 542                |
| Stipend                             | 15,256                             | 0   | 0                               | 15,256             | 8,713              |
| Minister's expenses                 | 2,705                              | 0   | 0                               | 2,705              | 1,147              |
| Pulpit supply                       | 0                                  | 0   | 0                               | 0                  | 2,680              |
| Other staffing costs                | 4,227                              | 0   | 0                               | 4,227              | 4,249              |
| Fabric repairs & maintenance        | 5,874                              | 0   | 0                               | 5,874              | 8,229              |
| Council Tax                         | 1,993                              | 0   | 0                               | 1,993              | 670                |
| Heat and light                      | 3,589                              | 0   | 0                               | 3,589              | 4,658              |
| Insurance                           | 3,629                              | 0   | 0                               | 3,629              | 3,322              |
| Other building costs                | 0                                  | 0   | 0                               | 0                  | 0                  |
| Charities                           | 315                                | 0   | 0                               | 315                | 978                |
| Printing, stationery and postage    | 225                                | 0   | 0                               | 225                | 32                 |
| Other expenses                      | 2,122                              | 0   | 0                               | 2,122              | 1,070              |
|                                     | <u>39,935</u>                      | <u>0</u>                                    | <u>0</u>                        | <u>39,935</u>      | <u>36,656</u>      |
| <b>Governance costs</b>             |                                    |   |                                 |                    |                    |
| Independent examiner's fees         | 0                                  | 0   | 0                               | 0                  | 0                  |
| <b>Other payments</b>               |                                    |   |                                 |                    |                    |
| Purchase of assets                  | 0                                  | 0   | 0                               | 0                  | 0                  |
| Purchase of investments             | 0                                  | 0   | 0                               | 0                  | 0                  |
|                                     | <u>0</u>                           | <u>0</u>                                    | <u>0</u>                        | <u>0</u>           | <u>0</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.

## 6. Collections for Third Parties

| 2024       | 2025       |
|------------|------------|
| £          | £          |
| 978        | 315        |
| <u>978</u> | <u>315</u> |

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

|   | 2024<br>£        | 2025<br>£        |
|---|------------------|------------------|
| <b><u>CAPITAL ACCOUNTS</u></b>                    |                  |                  |
| Credit Balances held at 31 December (070427.50) . | <u>114705.35</u> | <u>127218.98</u> |
| <b><u>Interest on the above accounts</u></b>      |                  |                  |
| Credit Balance at 31 December 2024                | <u>5561.73</u>   | <u>7206.97</u>   |