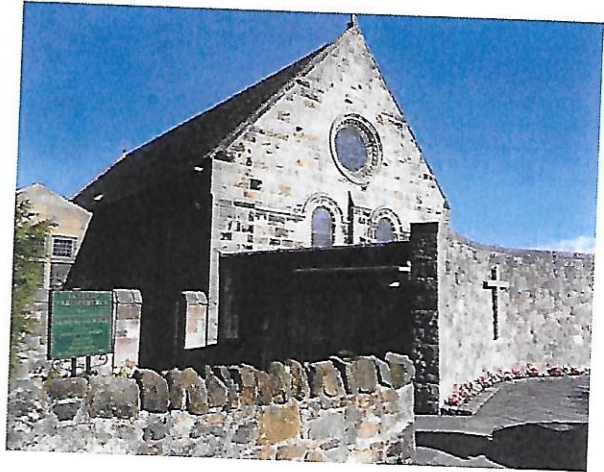


The Church of Scotland

ABERLADY AND GULLANE PARISH CHURCH



RECEIPTS AND PAYMENTS ACCOUNTS 2025

30259

SC005237

Reference and Administrative Information

Charity Name:	ABERLADY AND GULLANE PARISH CHURCH
Charity Registration Number:	SC005237
Congregation Reference No:	30259
Contact Address:	c/o Treasurer Ashrig Cockle Square Aberlady EH32 0SB

Trustees

Mrs Val Barrie, Mr Raymond Binnie, Mr Michael Black, Mrs Morag Black, Mrs Muriel Calder, Mr Paul Casely, Mr David Chalmers, Mr Gordon Davie, Mrs Anne Dobie, Mr Douglas Donaldson, Mr James Donaldson, Mrs Allison Frostwick, Mrs Joy Grey, Mrs Fran Goodman, Mrs Ruth Hunter, Mrs Joan Logan, Mrs Kaye Macaskill, Mrs Val Morrison, Mr Stuart Munro, Mrs Carol Murray, Mrs Hazel Phisatory, Mr Ken Sims, Mrs Hilary Smyth, Mr Peter Smyth, Mrs Jackie Thomas, Mrs Tracey Thomson, Mr Tom Walker, Mrs Elspeth Walker, Mrs Rachel Wallace, Mr Barry White, Mrs Kathleen White, Mr Ken Wright, Mrs Carol Yarrow.

List Kirk Session members - same as Trustees stated above

Principal Office-bearers

Minister	Reverend Elisabeth Stenhouse
Session Clerk	Mr Michael Black(until 31.8.25), Mrs Elspeth Walker(until 31.8.25) Mr Barry White(until 31.12.25) & Mrs Hazel Phisatory
Church Treasurer:	Mrs Kaye Macaskill
Independent Examiner Name:	Mrs Jean Frew
Address:	3 Ramsay Place Penicuk EH26 9JS
Bankers	Bank of Scotland Court Street Haddington EH41

Trustees' Annual Report**Year ended 31 December 2025****Structure, Governance and Management****Governing Document**

Aberlady and Gullane is a local parish church and operates under the Church of Scotland Deed of Constitution (Unitary Form). The functions assigned to the Minister and to Kirk Session respectively are governed by the common law of the Church of Scotland and by Acts of the General Assembly applicable thereto.

It is in the power of the General Assembly or any body to which they may delegate powers at any time, or from time to time, to alter, revoke, amend or modify the Deed of Constitution, in whole or in part, or to substitute a new Deed of Constitution for this Deed of Constitution, subject always to such conditions and provisions relative thereto as the General Assembly or its delegated body shall determine.

A sample copy of the Church of Scotland Deed of Constitution (Unitary Form) can be found at: <https://www.churchofscotland.org.uk/resources/law-circulars/temp/docs/constitutions/unitary-constitution-sample.pdf>

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. Our minister, Reverend Elisabeth Stenhouse works very hard although she is employed for 50% of a full time ministry and is achieving a great deal in the life and worship of the congregation.

Organisational Structure

The Kirk Session is operating with several committees. These are: Communication, Christian Aid, Finance, Property, Safeguarding and Worship. The traditional services are held every Sunday at Gullane at 9.45am and at Aberlady at 11.15am and on other specific occasions such as Easter and Christmas. In addition we hold a monthly joint service at 10.30am alternating between the churches and this is led by the Worship team. This allows time for socialising and fellowship between the two congregations which is reasonably well supported. The JAM Club meets during the service and is attended by families from both villages. There is also EJam for older children who meet twice termly at Gullane. Wednesday morning coffees are held at Gullane which allows fellowship and contributes to fundraising. Aberlady Kirk Stables Church is well used by various community groups and makes a good contribution to their upkeep. The Church Office is also located there.

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.

Achievements and Performance

The 2025 reporting year proved to be remarkably significant for Aberlady and Gullane Church. Throughout the year, the church community experienced numerous noteworthy developments, marking yet another eventful chapter in its history.

One of the most important milestones was the welcoming of new members into the congregation. Eleven individuals took the meaningful step of professing their faith, demonstrating a strong commitment to the church and its values. In addition to these, a further two individuals have expressed their intention to join the church by profession of faith, highlighting ongoing growth.

During the year the Property and Mission Planning Group developed its plans for a much-needed renovation of Gullane Church and Gullane Church Centre and for a new AV system, lighting and toilet to be installed at Aberlady Church. We commissioned a community audit and from the results we developed plans for mission, plans which were essential for accompanying and supporting our building proposals and application for funding to Presbytery and the General Trustees, both of which were submitted in December 2025. All the initial plans have now been approved and the General Trustees agreed to contribute £150K of grant which, together with our own reserves, means we require to raise approximately £18K during 2026.

Disappointingly, the end of the year brought the news that our minister, Lis Stenhouse, had decided to retire in April 2026. Since her arrival in November 2023, Lis has been at the forefront of many of our achievements. Changes have been made to service and joint services times, and an all-age worship service introduced. A new logo and improvements to the website were developed and are now used on all our correspondence and publicity materials. Above all, Lis has encouraged us to be forward looking in terms of where we hope our church will be in five years' time against a background of declining attendance, finances and church closures. With all the building and other development work now planned and underway we are in a very good position to weather any storm which may lie ahead. We thank Lis for the energy and commitment she has brought to our church and we wish her every success in the next chapter of her life.

Financial review

Kirk Session considers that the financial status of Aberlady and Gullane Parish Church remains very sound since the union in 2022. In 2025 general income increased, legacy income was down but it was difficult to achieve all budget levels. There were some decreases in expenditure on heating and lighting and fabric maintenance. There was a minor repair to the roof at Gullane Church due to a leak and at Aberlady some preparatory work was done for the installation of a much needed toilet with the chosen architect. Some necessary maintenance work and minor purchases were made at both sites. The Kirk Stables lets improved considerably and contribute well to the buildings upkeep. The united church was able to end the year with an improved surplus in the bank and its considerable reserves. Our investments saw good rates of growth with increases in our reserves which helps with our major proposed expenditure at both churches mentioned elsewhere in this report. In 2025 the congregation maintained its good level of charitable giving including a donation to a church in difficulty elsewhere in the Presbytery for which they were extremely grateful.

Reserves Policy

Kirk Session are aware of the need to try to maintain a financial reserve consistent with its objectives to advance Christ's kingdom both locally and nationally. To this end, budgets are prepared and reviewed at regular intervals. Furthermore, the Parish Church continues to maintain funds, held centrally at 121 George Street, following the sale of both Manses and these would be used to supplement any unforeseen expenditure. In addition there are substantial reserves in the Investors Trust.

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 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,

Barry White

Session Clerk

Date 9.3.26

ABERLADY AND GULLANE PARISH CHURCH**SC005237****Report of the Independent Examiner to the Trustees of Aberlady and Gullane Parish Church**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 12.

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

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 *[other than disclosed below]*

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 Mrs Jean Frew

Signed *Jean D Frew*

Address 3 Ramsay Place Penicuik EH26 9J

Date..... 23-Mar-26

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

Accounts 2025
Aberlady and Gullane Parish Church (Church of Scotland) SC005237

ABERLADY AND GULLANE PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations	3	71,271	0	71,271	71,323
Legacies		2,000	0	2,000	21,550
Activities for Generating Funds		5,136	0	5,136	3,813
Bank & Deposit interest		2,771	326	3,097	1,593
Investment income		3,517	0	3,517	1,676
		<u>84,695</u>	<u>326</u>	<u>85,021</u>	<u>99,955</u>
Donations for the use of premises		7,256	0	7,256	9,145
Sale of assets		0	0	0	0
Sale of investments		0	0	0	0
Grants		1,000	0	1,000	1,380
Other Receipts - Life & Work sales		126	0	126	126
<u>Total Receipts</u>		<u>93,077</u>	<u>326</u>	<u>93,403</u>	<u>110,606</u>
<u>Payments</u>					
Costs of generating funds	4	35	0	35	88
Charitable activities	5	136,755	0	136,755	106,166
Governance costs		0	0	0	0
		<u>136,790</u>	<u>0</u>	<u>136,790</u>	<u>106,254</u>
<u>Total Payments</u>					
Excess /Deficit of Receipts over Payments for the year before transfers		-43,713	326	-43,387	4,352
Transfers		0	0	0	0
Excess/deficit of Receipts over Payments for the year		<u>-43,713</u>	<u>326</u>	<u>-43,387</u>	<u>4,352</u>

ABERLADY AND GULLANE PARISH CHURCH

Statement of Balances

As at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £		Total 2025 £	Total 2024 £
Note					
<u>Bank & Deposit Balances</u>					
Bank & deposit balances at 1.1.25	5,843	0		5,843	40,791
Transfer to Cof Investors Trust	-4,500	0		-4,500	-39,300
Transfer from GT revenue Fund	49,585	0		49,585	0
Total	50,928	0		50,928	1,491
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	-43,713	326		-43,387	4,352
Bank & deposit balances at 31.12.25	73,215	326		7,541	5,843
<u>Investments at market value</u>					
<u>Reserve Fund -Gen Congregational Purposes</u>	15,727	0		15,727	14,584
<u>Deposit Fund-Gen Congregational Purposes</u>	33,642	0		33,642	39,643
<u>Deposit Fund-Fabric</u>	0	891		891	583
<u>Income Fund</u>	273	0		273	265
<u>Growth Fund General Purposes</u>	42,511	0		42,511	39,422
<u>Growth Fund General Purposes</u>	1,513	0		1,513	1,403
<u>Fabric Fund</u>	0	5,531		5,531	5,129
<u>Churches Building Fund Project</u>	0	10,558		10,558	0
<u>M&G Charifund</u>	46,793	0		46,793	39,882
Total	140,459	16,980		157,439	140,911

____ *Barry White*

Session Clerk

____ *Kaye B Macaskill*

Treasurer

Approved by trustees and signed at Kirk Session on 9 March 2026

ABERLADY AND GULLANE PARISH CHURCH

Notes to the Accounts 2025

1. Trustee Remuneration and Related Party Transactions

In this year Mrs Morag Black was paid £7056 for secretarial services.

2. Movements in Funds

	as at 1.1.25 £	Receipts £	Payments £	Net movement in balances held remotely	as at 31.12.25 £
Unrestricted funds					
General Fund	29,665	92,964	136,204	45,085	31,510
Flower Fund	833	0	175	0	658
Sunday Club Fund	4,451	113	411	0	4,153
	<u>34,949</u>	<u>93,077</u>	<u>136,790</u>	<u>45,085</u>	<u>36,321</u>
Restricted funds					
Congalton Bequest	2,998	84	0	0	3,082
Fabric Fund	3,288	0	0	0	3,288
Welfare Fund	1,934	0	0	0	1,934
Darling Fund	1,101	0	0	0	1,101
Community	130	242	0	0	372
	<u>9,451</u>	<u>326</u>	<u>0</u>	<u>0</u>	<u>9,777</u>
Total funds	<u>44,400</u>	<u>93,403</u>	<u>136,790</u>	<u>45,085</u>	<u>46,098</u>
	38,557				

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non Gift Aid)	1,240	-	1,240	1,829
Gift Aid Donations	48,164	-	48,164	46,792
Tax Recovered on Gift Aid Donations	13,015	-	13,015	13,236
Ordinary Offerings (Open Plate)	6,466	-	6,466	5,921
Other Offerings, Donations etc	2,386	-	2,386	3,545
	<u>71,271</u>	<u>0</u>	<u>71,271</u>	<u>71,323</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	35	0	35	88
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5 Charitable activities

	Unrestricted	Restricted	Total	2024
Giving to Grow allocation	64,319	0	64,319	31,708
Donation to parish in difficulty	1,000	0	1,000	0
Presbytery dues	1,378	0	1,378	1,045
Minister's expenses	3,187	0	3,187	2,086
Pulpit supply	1,258	0	1,258	1,140
Fabric repairs & maintenance	5,996	0	5,996	18,580
Paymenst to LDN Architects	11,220	0	11,220	0
Manse Council Tax	3,001	0	3,001	2,093
Other building costs-Manse	238	0	238	658
Manse garden	175	0	175	440
Heat and light	8,570	0	8,570	10,780
Insurance	5,763	0	5,763	5,575
Church Garden Maintenance	1,828	0	1,828	1,316
Church Office Expenditure	2,415	0	2,415	3,499
Printing, stationery and postage	2,446	0	2,446	2,312
Other expenses	3,007	0	3,007	4,281
Fundraising Expenses	1,169	0	1,169	1,130
Salaries- Sec, organists & others	12,631	0	12,631	11,785
Cleaning-salaries and Materials	6,442	0	6,442	6,303
Life & Work costs	126	0	126	126
Flower Fund	175	0	175	310
EJam	0	0	0	625
Jam Club expend	411	0	411	374
	<u>136,755</u>	<u>0</u>	<u>136,755</u>	<u>106,166</u>
Governance costs				
Independent examiner's fees	0	0	0	0
Other payments				
Purchase of assets	0	0	0	0
Total payments	<u>136,790</u>	<u>0</u>	<u>136,790</u>	<u>106,254</u>

6 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 £31642 and the maximum stipend (in the fifth and subsequent years) £38884.

	2025	2024
	£	£
7 Collections for Third Parties		
Gullane Village Assoc	-	325
Christian Aid(donation)	1,080	1,650
Christian Aid (emrgencies	340	391
Cof S-Syria	-	535
Poppy Scotland	522	460
E Lothian Food Bank	363	485
Bethany Christian Trust	-	485
Royal College of Church Music	-	62
	<u>2305</u>	<u>3948</u>

8 Purposes of designated fun ds

Flower Fund - This is a fund to provide flowers for display during Services of Worship
 Life & Work - This is a fund for Payment & Sale of the Church of Scotland Publications
 Jam Club Fund -- This Fund provides money for the purchase of materials & books for the Club
 Fabric Fund - The Trustees set aside Funds for the Maintenance of Church Property
 Congalton Bequest - To help with the welfare of Parishioners
 Welfare Fund -- To help with the Welfare of Parishioners

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £	
<u>CAPITAL ACCOUNT</u>			
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>	
Market Value at 31.12 transferred to Revenue Account	<u>0</u>	<u>0</u>	
Capital acc 56 balance at 31.12	<u>600,543</u>	600,543	
Market value at 31.12	609,599	608,366	
<u>REVENUE ACCOUNT</u>			
Closing Balance at 31 December	<u>97,996</u>	<u>117,086</u>	19,090
<u>85 TEMPORARY FUNDS</u>			
Closing balance at 31.12.25	0	0	