
THE CHURCH OF SCOTLAND
ST ANDREW BLACKADDER CHURCH
NORTH BERWICK

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation No 030234

Charity No SC 006421

Trustees' Report

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Structure, Governance and Management

The congregation is a registered charity, number SC006421 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

The Kirk Session, as instructed by OSCR reviewed the Structure, Governance and Management of the Charity and concluded that, recognising the parameters laid down by the General Assembly of the Church of Scotland, no changes were required.

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. Certain responsibilities are delegated to the Operations Committee, which oversees finance, fabric, staff and compliance with legislation. The Kirk Session appoints other short-term groups as needs arise. The Kirk Session, which met eight times during the 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 overall objective of the congregation is to glorify God the Father, participate in the mission of God the Son, and to do this in the strength of God the Spirit.

In part this is achieved through the pattern of weekly worship (Sundays and Thursday), hospitality (Beacon, building open daily for groups, visitors and prayer), ministry to young people (Little Angels, Messy Church, Junior Church and YF) and equipping members to live as disciples in daily life.

During 2025 the Kirk Session developed a vision and plan for the next five years. The strapline chosen was *Guests as well as Hosts*. At a high level this vision and plan states:

Why?

Jesus *sent* his disciples (Luke 10:1). The call to discipleship is both 'come to me' and 'go into the world.' For most people inviting others to *come in* is less challenging than *going out* to others. Without realising it a congregation becomes focused on welcoming others in (being a host) and forgets its responsibility to go out to others (being a guest). This big idea reminds us we are called to be both guests and hosts. By putting guests ahead of hosts it prompts us not to forget the harder thing.

Goals

1. Guests. In order to take the God's love outwith the church building, each year the congregation will:
 - a. *Congregation*: participate in at least one new community activity/event.
 - b. *Disciples*: run an initiative which encourages and supports every regular worshipper taking their faith into their normal weekly life.
2. Hosts. In order to express the love of God within the church building, each year the congregation will:
 - a. *Welcome*: run an initiative to monitor and improve the welcome offered by the congregation.
 - b. *Faith Exploration*: offer at least one opportunity for people to explore Christian faith.
 - c. *Resourcing Ministries*: run an initiative which encourages every regular worshipper to participate in existing ministries of the congregation.

Trustees' Report (cont)

The first steps in implementing this plan were taken and these included: -

- A ministry fair in August to encourage church members to participate in the various ministries of the congregation.
- Introducing a monthly *This Time Tomorrow* slot into morning worship to create a clearer connection between Sunday worship and daily life.
- Launching Alpha in October to share the message of Jesus with those outside the church.

In addition to the above the following activities were also undertaken: -

- The hall project, begun in 2024, was completed.
- Digital giving and the explicit dedication of offering was introduced to Sunday morning worship.
- *The Bible Course* was run during the autumn to help members grasp the big story of the Bible and encourage them to read the Bible every day.

Financial Review

Unrestricted Funds

Unrestricted Funds comprise the General Fund, The Beacon, The Guild, Table Tennis Club, Capital Reserve and the Mission Reserve.

The main source of unrestricted income is the offerings from members through open plate collections, regular donations by envelope and bank standing order and one-off donations. In addition, a large proportion of the weekly and monthly donations are made under the Gift Aid Scheme, enabling the Church to recover tax on these donations from the Government. Further income is generated through the activities of the Beacon, the Guild, the Table Tennis Club, the rental of the Church facilities and from investments.

Unrestricted income for the year decreased to £271,390 (2024 £361,717). During the year there were no transfers from the Church of Scotland Consolidated Fabric Fund (2024 £51,327) and no grants received (2024 £57,718). Excluding these funds, Unrestricted income increased by £18,718 reflecting the increased level of offerings along with a further increase in the use of the premises during 2025, compared to the previous year. One legacy was received in year totaling £1,000 (2024 £1,000).

Total income from offerings increased to £166,026 (2024 £152,950). Income from Charitable activities increased to £18,078 (2024 £17,261) and Rental Income also increased to £38,437 (2024 £33,420) as both these activities continued to grow during the year. Investment Income fell to £16,472 (2024 £18,279), reflecting the reduction in both deposit levels and rates during the year.

Total expenditure for the year rose to £763,190 (2024 £389,637). This includes the book loss of £500,000 on the transfer of the Manse to the Church of Scotland General Trustees (see Property Transfer note) and, excluding this transfer, total expenditure for the year was £263,190. This is lower than the previous year primarily due to the high level of expenditure on the hall refurbishment project during 2024. Work continued during this year to complete the hall refurbishment with costs of £44,567 (2024 £177,738) and this was mainly funded by a combination of Gift Day (£20,724), The Beacon (£2,500) and Mission Reserve Transfer (£21,000). Cost increases were incurred in Ministries and Mission Allowance £101,448 (2024 £99,607) and general fabric and maintenance £26,275 (2024 £16,678). Utility costs fell to £14,807 (2024 £15,239) reflecting a combination of decreased usage due to milder than normal weather at the start of 2025 and the initial impact of the hall refurbishment project.

After taking account of the increase in the value of investments of £17,770 (2024 £16,750) and the transfer to the Youth Worker Reserve of £10,000 (2024 £10,000), there was a reduction in the Unrestricted Funds of £484,030 (2024 £21,170). This was offset by the transfer of the Manse Revaluation Reserve of £500,000 following the property transfer, leaving an overall increase of £15,970.

Restricted Funds

Restricted funds comprise the Youth Worker Fund and the Gift Day Fund.

Total income was £47,773 (2024 £47,591) comprising Youth Worker Fund £5,277 (2024 £5,311) and Gift Day Fund £42,496 (2024 £42,280).

Total expenditure was £64,132 (2024 £62,953) with Youth Worker expenditure of £21,636 (2024 £20,673) and Gift Day expenditure of £42,496 (2024 £42,280). Gift Day expenditure comprised of donations to outward projects of £21,722 (2024 £21,564) and fabric expenditure on the hall refurbishment of £20,724. The allocation of the Gift Day Fund donations to outward projects is detailed in Note 16.

After taking account of the transfer from the General Fund of £10,000 (2024 £10,000), there was a deficit for the year on the Restricted Funds of £6,359 (2024 Deficit £5,362).

Trustees' Report (cont)

Risk Management

The principal risk for the Church is financial. Approximately 75% of income comes from regular offerings with the remaining 25% coming from donations and hall hire, which, are less predictable and open to greater fluctuation year on year. The risk is managed through regular financial reporting to both the Operations Committee and the Kirk Session. The Church undertakes ongoing programmes to encourage stewardship and giving as required, including new membership initiatives.

The Church maintains robust reserve policies, as detailed in the notes to the Accounts, and has the reserve capacity to meet any short-term financial issues should they arise.

The wide range of ministries in the Church depends on the willingness of people to volunteer and offer their time and energy to run them. The Kirk Session is aware of the risk that changes in individuals' circumstances can cause them to step back from various ministries with little or no notice. This risk is managed first, by fostering a culture of teams so that there are other people who can step in, and second, by spreading the load widely so that no one person is indispensable.

Reserves Policy

The charity trustees have considered the reserves required, taking into account their current and future liabilities. It is the Trustees' policy to hold reserves, excluding designated funds, of at least six months normal operating expenditure.

At the year end the Church held unrestricted funds of £528,817 of which £312,810 is held in designated funds namely Capital Reserve £96,965, Mission Reserve £213,298, and Table Tennis Club Reserve £2,547. The remaining balance of £216,007 is in excess of 10 months normal operating expenditure, which is in line with the Trustees' reserve policy. The level of the Capital Reserve fund reflects the age and nature of the building and the continuing need for constant maintenance.

The church also held £42,178 of restricted funds and £24,042 of Endowment Funds which have been provided for the purposes specified in Note 15.

Property Transfer

As previously reported on 7 April 2024 the Trustees approved changes to the building ownership in respect of the church hall and the manse following changes in the legislation on property ownership under the new Register of Persons Holding a Controlled Interest in Land, and a desire to standardise the treatment of the properties held by the church. It was agreed that the titles of the church hall and the manse should be transferred to the Church of Scotland General Trustees, who are already title holders of the church building. The transfer of both titles was completed and the manse disposition was registered on 12 March 2025 with the church hall disposition being registered on 7 June 2025. The transfer of the manse resulted in a book loss of £500,000 which was offset by the transfer from the Manse Reserve of the same amount.

Reference and Administrative Information

Charity Name:	St Andrew Blackadder, Church of Scotland, North Berwick
Charity Registration Number:	SC 006421
Congregation Reference Number:	0302343
Contact Address:	The Church Officer, St Andrew Street, North Berwick, EH39 4NU

Trustees

Sally Anderson	Jennifer Kellock	Margot Robertson
Ewan Bell	Lesli Lawrie (resigned 18 Feb 2025)	David Russell (resigned 18 Feb 2025)
Stuart Duncan	Mary Leckie	Joann Russell (resigned 18 Feb 2025)
Neil Dougall	Elaine Martin	Mari Scott
Christine Finlayson	Nicola McKenzie	Lynda Tulloch
Rodger Glenfield	Jane Murdoch	Gary Wong
Marion Goodfellow	Keith Murdoch	Martin Wilson
Sheila Haynes	Thomas Nelson	
Brandon Hill-Jowett	Susan Ralston	
Donna Kellock	David Robertson	

Trustees' Report (cont)

Principal Office-bearers

Minister: Neil Dougall
Session Clerk: Sheila Haynes
Church Treasurer: Keith Murdoch

Independent Examiner

Mr Andrew A C Scott CA, CPFA
Abbeygate, Glenorchy Road
North Berwick
EH39 4PE

Bankers

Bank of Scotland
23 Westgate
North Berwick
EH39 4AG

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

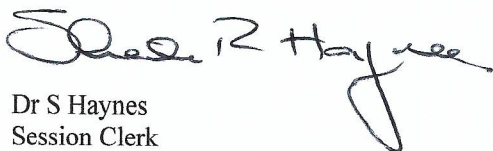
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- 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;
- 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Dr S Haynes
Session Clerk

24 March 2026

Independent Examiner's Report to the Trustees of St Andrew Blackadder Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 (as amended). 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

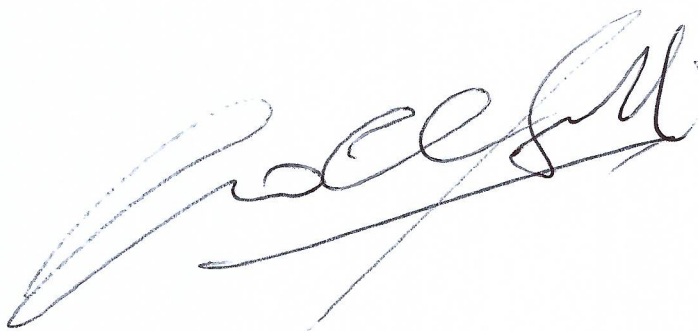
1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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 AC Scott

Professional Qualifications CA, CPFA

Address Abbeygate
Glenorchy Road
North Berwick
East Lothian
EH39 4PE

Date: 30 March 2026



**ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025**

Statement of Financial Activities

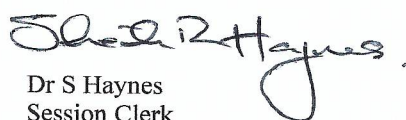
<u>Year ended 31 December 2025</u>	<u>Note</u>	<u>Unrestricted Funds 2025 £</u>	<u>Restricted Funds 2025 £</u>	<u>Endowment Funds 2025 £</u>	<u>Total 2025 £</u>	<u>Unrestricted Funds 2024 £</u>	<u>Restricted Funds 2024 £</u>	<u>Endowment Funds 2024 £</u>	<u>Total 2024 £</u>
Income and endowments from:									
Donations and legacies	1	198,383	46,574	-	244,957	183,712	46,250	-	229,962
Charitable activities	2	18,078	-	-	18,078	17,261	-	-	17,261
Other trading activities	3	38,437	-	-	38,437	33,420	-	-	33,420
Investments	4	16,492	1,199	513	18,204	18,279	1,341	514	20,134
Other	5	-	-	-	-	109,045	-	-	109,045
Total income		271,390	47,773	513	319,676	361,717	47,591	514	409,822
Expenditure on:									
Raising funds									
Charitable activities	6	263,190	64,132	370	327,692	389,637	62,953	-	452,590
Other – Loss on transfer of Manse	6	500,000	-	-	500,000	-	-	-	-
Total expenditure		763,190	64,132	370	827,692	389,637	62,953	-	452,590
Net income/(expenditure) before gains and losses on investments		(491,800)	(16,359)	143	(508,016)	(27,920)	(15,362)	514	(42,768)
Net gains/(losses) on investments	10	17,770	-	1,514	19,284	16,750	-	1,611	18,361
Net income/(expenditure)		(474,030)	(16,359)	1,657	(488,732)	(11,170)	(15,362)	2,125	(24,407)
Transfers between Funds	15	(10,000)	10,000	-	-	(10,000)	10,000	-	-
Net movement in funds		(484,030)	(6,359)	1,657	(488,732)	(21,170)	(5,362)	2,125	(24,407)
Reconciliation of funds:									
Total funds brought forward		1,012,847	48,537	22,385	1,083,769	1,034,017	53,899	20,260	1,108,176
Total funds carried forward		528,817	42,178	24,042	595,037	1,012,847	48,537	22,385	1,083,769

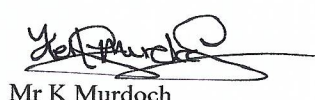
**ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025**

Balance Sheet at 31 December 2025

	<u>Note</u>	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets:			
Tangible assets	9	0	500,000
Investments	10	339,621	320,337
Total Fixed Assets		339,621	820,337
Current Assets			
Debtors	11	10,051	10,619
Cash at bank and in hand		249,400	260,704
Total Current Assets		259,451	271,323
Liabilities			
Creditors falling due within one year	12	(4,035)	(7,891)
Net Current Assets		255,416	263,432
Net Assets		595,037	1,083,769
The Funds of the Charity:			
Endowment funds	15	24,042	22,385
Restricted funds	15	42,178	48,537
Unrestricted funds	15	528,817	1,012,847
Total Charity Funds		595,037	1,083,769

The accounts were approved by the Trustees on 24 March 2026 and signed on their behalf by:


Dr S Haynes
Session Clerk


Mr K Murdoch
Treasurer

Notes forming part of the financial statements

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

Fund accounting

Funds are classified as either restricted funds, endowment 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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the 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.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and the halls, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

The Manse is owned by the charity and is included in the accounts at a figure, which in the opinion of the Trustees represents its current market value. It is not depreciated as, in the opinion of the Trustees, the residual value is not less than the book value.

All tangible fixed assets costing in excess of £5,000 having a value to the charity of greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	5 years
---	---------

Notes forming part of the financial statements (contd)

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

St Andrew Blackadder Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**ST ANDREWBLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025**

Notes forming part of the financial statements

For the year ended 31 December 2025		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1. Donations and Legacies									
	Offerings	166,026	38,441	-	204,467	152,950	38,710	-	178,715
	Tax recovered on Gift Aid	30,868	8,133	-	39,001	29,562	7,540	-	37,102
	Legacies	1,000	-	-	1,000	1,000	-	-	1,000
	Value of donated goods	-	-	-	-	-	-	-	-
	Other	489	-	-	489	200	-	-	200
		<u>198,383</u>	<u>46,574</u>	<u>-</u>	<u>244,957</u>	<u>183,712</u>	<u>46,250</u>	<u>-</u>	<u>229,962</u>
2. Income from charitable activities									
	Weddings and Funerals	2,710	-	-	2,710	1,680	-	-	1,680
	Coffee mornings. etc	15,368	-	-	15,368	15,581	-	-	15,581
		<u>18,078</u>	<u>-</u>	<u>-</u>	<u>18,078</u>	<u>17,261</u>	<u>-</u>	<u>-</u>	<u>17,261</u>
3. Income from other trading activities									
	Rent Received	38,437	-	-	38,437	33,420	-	-	33,420
		<u>38,437</u>	<u>-</u>	<u>-</u>	<u>38,437</u>	<u>33,420</u>	<u>-</u>	<u>-</u>	<u>33,420</u>
4. Investment Income									
	Dividends received	10,233	-	513	10,746	10,233	-	514	10,747
	Deposit interest	6,259	1,199	-	7,458	8,046	1,341	-	9,387
		<u>16,492</u>	<u>1,199</u>	<u>513</u>	<u>18,204</u>	<u>18,279</u>	<u>1,341</u>	<u>514</u>	<u>20,134</u>
5. Other Income									
	Receipts from General Trustees	-	-	-	-	51,327	-	-	51,327
	Grants Received	-	-	-	-	57,718	-	-	57,718
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>109,045</u>	<u>-</u>	<u>-</u>	<u>109,045</u>

**ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025**

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6. Analysis of Expenditure								
<u>Raising Funds</u>								
Investment Manager's Fees	-	-	-	-	-	-	-	-
Offering Envelopes	-	-	-	-	-	-	-	-
<u>Charitable Activities</u>								
Ministries & Mission Allocation	101,448	-	-	101,448	99,607	-	-	99,607
Presbytery Dues	2,211	-	-	2,211	3,186	-	-	3,186
Minister's Expenses	2,165	-	-	2,165	2,247	-	-	2,247
Ministerial Assistance	-	-	-	-	-	-	-	-
Pulpit Supply	-	-	-	-	-	-	-	-
Other salary costs	24,659	20,950	-	45,609	26,308	19,786	-	46,094
Hall Refurbishment	23,843	20,724	-	44,567	157,022	20,716	-	177,738
Fabric Repairs & Maintenance	26,275	-	-	26,275	16,678	-	-	16,678
Council Tax	4,056	-	-	4,056	3,715	-	-	3,715
Other Building Costs	37,654	-	-	37,654	38,000	-	-	38,000
Church Office Expenses	4,699	-	-	4,699	4,032	-	-	4,032
Organ & Music	-	-	-	-	1,456	-	-	1,456
Other Expenses	15,722	686	370	16,778	19,120	887	-	20,007
Payments to charitable bodies (note 16)	242,732	42,360	370	285,462	371,371	41,389	-	412,760
	20,458	21,772	-	42,230	18,266	21,564	-	39,830
Loss on Transfer of Manse	263,190	64,132	370	327,692	398,637	62,953	-	452,590
	500,000	-	-	500,000	-	-	-	-
Total Expenditure	763,190	64,132	370	827,692	389,637	62,953	-	452,590

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 (contd)

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	44,527	45,067
Employers Pension Contributions	1,082	1,027
Social security costs	-	-
Total	<u><u>45,609</u></u>	<u><u>46,094</u></u>

The average number of employees during the year was as follows:

	2025	2024
	No	No
Ministerial support	1	1
Administration	2	2
Premises maintenance	1	1
	<u><u>4</u></u>	<u><u>4</u></u>

No employee had employee benefits in excess of £50,000 (2024 None).

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 £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

8 Trustee Remuneration and Related Party Transactions

During the year 6 trustees (2024 5 trustees) received reimbursement of expenses incurred totalling £4,363 (2024 £3,524).

No trustee received a salary from the charity.

No trustee, or a person related to a trustee, has any beneficial personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £33,418 (2024 £30,718) was donated to the congregation by trustees.

Notes forming part of the financial statements (contd)

9 Tangible Fixed Assets

Cost	Buildings £	Office Equipment £	Total £
At 1 January 2025	500,000	-	500,000
Additions	-	-	-
Disposals	(500,000)	-	(500,000)
At 31 December 2025	-	-	-
Accumulated Depreciation			
At 1 January 2025	-	-	-
Charge for year	-	-	-
At 31 December 2025	-	-	-
Net Book Value			
At 31 December 2025	-	-	-
At 31 December 2024	500,000	-	500,000

Previous Year

Cost	Buildings £	Office Equipment £	Total £
At 1 January 2024	500,000	-	500,000
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	500,000	-	500,000
Accumulated Depreciation			
At 1 January 2024	-	-	-
Charge for year	-	-	-
At 31 December 2024	-	-	-
Net Book Value			
At 31 December 2024	500,000	-	500,000
At 31 December 2023	500,000	-	500,000

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes forming part of the financial statements (contd)

	Unrestricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
10 Investments				
Investments at Market Value:				
As at 1 January 2025	299,619	20,718	320,337	301,976
Additions during the year	-	-	-	-
Proceeds from Disposals	-	-	-	-
	<u>299,619</u>	<u>20,718</u>	<u>320,337</u>	<u>301,976</u>
Gains / (losses) on Investments				
Realised gains on disposals	-	-	-	-
Unrealised gains/(losses) on revaluation	17,770	1,514	19,284	18,361
	<u>17,770</u>	<u>1,514</u>	<u>19,284</u>	<u>18,361</u>
Market value at 31 December 2025	<u>317,389</u>	<u>22,232</u>	<u>339,621</u>	<u>320,337</u>
Investments at Original Cost:				
As at 1 January 2025	259,691	16,660	276,621	276,621
Add: Additions during the year	-	-	-	-
Less: Disposals at cost	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 31 December 2025	<u>259,691</u>	<u>16,660</u>	<u>276,621</u>	<u>276,621</u>
The following investments are held:			2025 Units	2024 Units
Church of Scotland Investment Trust Growth Fund (Designated Mission Reserve)			5,649	5,649
Church of Scotland Investment Trust Income Fund (Designated Mission Reserve)			4,051	4,051
Church of Scotland Investment Trust Income Fund (Designated Capital Reserve)			4,147	4,147
Church of Scotland Investment Trust Growth Fund (Designated Capital Reserve)			7,142	7,142
Church of Scotland Investment Trust Growth Fund (General Fund)			15,728	15,728
Church of Scotland Investment Trust Income Fund (General Fund)			2,441	2,441
Church of Scotland Investment Trust Income Fund (Ainslie Bequest Endowment Fund)			205	205
Church of Scotland Investment Trust Growth Fund (Ainslie Bequest Endowment Fund)			2,892	2,892

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes forming part of the financial statements (contd)

11 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	9,850	9,937
Other Debtors	201	682
	<u>10,051</u>	<u>10,619</u>

12 Creditors

	2025	2024
	£	£
Accruals	3,014	2,980
Other	1,021	4,911
	<u>4,035</u>	<u>7,891</u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	-	-	-	-	-
Investments	136,012	181,377	-	22,232	339,621
Current Assets	84,030	131,433	42,178	1,810	259,451
Current Liabilities	(4,035)	-	-	-	(4,035)
Net assets at 31 Dec 2025	<u>216,007</u>	<u>312,810</u>	<u>42,178</u>	<u>24,042</u>	<u>595,037</u>

Previous Year	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	500,000	-	-	-	500,000
Investments	127,342	172,277	-	20,718	320,337
Current Assets	77,404	143,715	48,537	1,667	271,323
Current Liabilities	(7,891)	-	-	-	(7,891)
Net assets at 31 Dec 2024	<u>696,855</u>	<u>315,992</u>	<u>48,537</u>	<u>22,385</u>	<u>1,083,769</u>

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes forming part of the financial statements (contd)

15 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain/(loss) on Investments £	At 31 December 2025 £
Endowment funds						
The Ainslie Bequest	22,385	513	(370)	-	1,514	24,042
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted funds						
Gift Day Fund	-	42,496	(42,496)	-	-	-
Youth Worker Fund	48,537	5,277	(21,636)	10,000	-	42,178
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	48,537	47,773	(64,132)	10,000	-	42,178
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Unrestricted funds						
Guild Fund	2,114	3,881	(3,892)	-	-	2,103
Beacon Fund	5,457	14,362	(17,643)	-	-	2,176
General Fund	189,283	243,274	(740,499)	511,000	8,670	211,728
Manse Revaluation Reserve	500,000	-	-	(500,000)	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Undesignated Funds	696,854	261,517	(762,034)	11,000	8,670	216,007
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Capital Reserve	92,026	-	-	-	4,939	96,965
Mission Reserve	221,678	9,384	(925)	(21,000)	4,161	213,298
Table Tennis Club Reserve	2,289	489	(231)	-	-	2,547
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Designated Funds	315,993	9,873	(1,156)	(21,000)	9,100	312,810
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Unrestricted Funds	1,012,847	271,390	(763,190)	(10,000)	17,770	528,817
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Funds	1,083,769	319,676	(827,692)	-	19,284	595,037
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes forming part of the financial statements (contd)

15 Movements in Funds (cont.)

Previous Year	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain/(loss) on Investments £	At 31 December 2024 £
Endowment funds						
The Ainslie Bequest	20,260	514	-	-	1,611	22,385
Restricted funds						
Gift Day Fund	-	42,280	(42,280)	-	-	-
Youth Worker Reserve	53,899	5,311	(20,673)	10,000	-	48,537
	53,899	47,591	(62,953)	10,000	-	48,537
Unrestricted funds						
Guild Fund	1,620	5,121	(4,627)	-	-	2,114
Beacon Fund	3,323	14,109	(11,884)	-	-	5,457
General Fund	181,416	331,826	(369,022)	36,168	8,895	189,283
Manse Revaluation Reserve	500,000	-	-	-	-	500,000
Undesignated Funds	686,268	351,056	(385,533)	36,168	8,895	696,854
Capital Reserve	112,683	-	-	(25,000)	4,343	92,026
Mission Reserve	232,711	10,461	(3,838)	(21,168)	3,512	221,678
Table Tennis Club Reserve	2,355	200	(266)	-	-	2,289
Designated Funds	347,749	10,661	(4,104)	(46,168)	7,855	315,993
Total Unrestricted Funds	1,034,017	361,717	(389,637)	(10,000)	16,750	1,012,847
Total Funds	1,108,176	409,822	(452,590)	-	18,361	1,083,769

Notes forming part of the financial statements (contd)

Purposes of Endowment Funds

In terms of the endowment, the income and expenditure of the Ainslie Bequest are administered by the Minister and accrue to, and are disbursed from, a separate bank account. The endowment is shown in the church's accounts solely to record the existence and maintenance of the capital sum.

Purposes of Restricted Funds

Gift Day Fund

The Gift Day Fund is for the purpose of funding specific Church projects and making donations to local and overseas charitable and missionary organisations. The projects and organisations are specifically identified each year and donors' donations are restricted to these specific purposes.

Youth Worker Fund

The Youth worker fund is a fund established for the specific purpose of developing the youth work by the Church, particularly through the employment and training of one or more youth workers, as well as providing support for new missional work with children, young people and their families within North Berwick.

Purposes of Undesignated Funds

The Guild

The accounts for the Guild record the receipts received from membership subscriptions, donations and other sources and payments made, which were principally to the Church and other charitable organisations.

The Beacon

The Beacon accounts record the receipts and payments relating to the Beacon's main activity, which is the provision of lunches each Thursday for the local community, and the Beacon's ancillary activities.

General Fund

The General Fund is for the purpose of meeting the operational expenses of running the Church and the Ministries and Mission Allocation fixed by the Church of Scotland centrally.

Manse Revaluation Reserve

The Trustees have set aside a Manse Revaluation Reserve for the Manse. During the year the Manse was transferred to the General Trustees and the Reserve balance has been offset against the book loss on transfer.

Purposes of Designated Funds

With the approval of the Kirk Session and in accordance with the accounting policies, all income earned on the Designated Revenue, Capital and Mission Reserve investments is credited to the General Fund Account.

Capital Reserve

The Trustees have set aside a Capital Reserve (not exceeding £125,000) to provide for any material non-recurring maintenance or unforeseen capital expenditure.

Mission Reserve

The Trustees have set aside a Mission Reserve to support the Mission of the congregation.

Table Tennis Club Reserve

The Trustees have set aside a Table Tennis Club Reserve for the Table Tennis club which regularly meets in the Church premises and is open to both members and non-members of the Church.

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes forming part of the financial statements (contd)

16 Collection for Third Parties		2025	2024
		£	£
Unrestricted Funds			
General Fund			
Malawi	3,677		
Bethany Christian Trust	2,401		
Christian Aid	352		
Guild Collections		6,430	6,792
Church of Scotland Guild Projects	2,290		
Other donations (£500 or under)	850		
Beacon		3,140	4,274
Home Start East Lothian	1,500		
Dunbar Food Bank	1,725		
East Lothian Foodbank	1,725		
Fraser Imrie Trust	1,000		
Christian Aid	1,000		
Muirfield Riding Therapy	1,000		
East Lothian Young Carers	1,238		
Malawi Orphanage Project	1,000		
Donations under £1,000	700		
		10,888	7,200
Restricted Funds		20,458	18,266
Gift Day			
Deep Bed Farming (Malawi)	5,524		
Midwifery Training (Pakistan)	5,428		
Bible Translation (West Asia)	5,498		
Harbour Benches (North Berwick)	5,322		
		21,772	21,564
		42,230	39,830

ST ANDREW BLACKADDER CHURCH
YEAR ENDED 31 DECEMBER 2025

Appendix

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

	2025 £	2024 £
Capital Account		
Credit Balance held at 31 December (Cost £30,001)		
Market value as at 1 January 2025	-	43,053
Valuation Increase/(Decrease) during year	-	1,460
Realised during the year (transferred towards hall refurbishment)	-	(44,513)
Market Value at 31 December 2025	-	-
Revenue Account		
Revenue Balance held at 1 January 2025 (negative)	(300)	5,000
<u>Add:</u> Interest Received on Revenue Balance	215	264
Dividends on Capital Account Units	-	1,645
<u>Less:</u> Administration costs	(85)	6,909
Property Costs (transferred towards hall refurbishment)	-	(110)
Other Property Costs	(2,858)	(6,814)
Revenue Balance at 31 December 2025 (negative)	(2,943)	(300)