

The Church of Scotland
Caddonfoot Parish Church of Scotland

**Trustees' Report and Annual Accounts
for the year ended 31st December 2025**

Congregation No: 040254

Charity No: SC016990

Reference and Administrative Information

Charity Name: Caddonfoot Parish Church of Scotland
Charity Registration Number: SC016990
Congregational Reference No: 040254
Charity (OSCR) Contact Address: Mr Andrew Bird
9 Craigmyle Park
Peel
Clovenfords
Galashiels
Selkirkshire
TD1 3LA

Trustees

Interim Moderator:
Rev Mark Nicholas (Caddonfoot Trustee from August 2024).

Elders (*Elders who were a Charity Trustee*):

Mr Roderick Beatson	(Caddonfoot Elder from September 2014).
Mr Andrew Bird	(Caddonfoot Elder from October 2007).
Mrs Catriona Bird	(Caddonfoot Elder from February 2016).
Mrs Anne Grieve	(Caddonfoot Elder from October 2007).
Mr Atholl Innes	(Caddonfoot Elder from September 2002).
Miss Frances Pringle	(Caddonfoot Elder from November 2017).
Mr W (Bill) Wheelans	(Caddonfoot Elder from November 2017).

Elders Emeritus

Elders Emeritus (Elders who were not a Charity Trustee):

Mr William (Bill) Birch	
Mr Alistair Black	
Mrs A (Irene) Bruce	
Mr John Bruce	
Mrs E (Fay) Brydon	
Mr Philip Hartland	Died 15 th June 2025.
Mrs Jo Lawson	

Principal Office-bearers (*who, together, can act on behalf of the Kirk Session between KS meetings*)

Interim Moderator:	Rev Mark Nicholas	(from August 2024).
Session Clerk:	Mrs Anne Grieve	(from March 2008).
Depute Session Clerk:	Mr Atholl Innes	(from January 2019).
Congregational Treasurer:	Mr Andrew Bird	(from March 2009).

Independent Examiner

Mr Gregor Scott

Bankers (main)

The Royal Bank of Scotland

Trustees Annual Report Year ended 31 December 2025

Structure, Governance and Management

(a) Governing Document

- The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

(b) Recruitment and Appointment of Trustees

- The members of the Kirk Session are the charity trustees.
- The Kirk Session consists of:
 - o Elders of the church – who are chosen from the church membership as they are considered to have the appropriate gifts and skills.
 - o The minister (when there is a minister in post) - who is elected by the congregation and inducted by Presbytery.
 - o The Interim Moderator (when there is no minister in post) - who is appointed by Presbytery.

(c) Charitable purpose

- The official purpose of the charity (as recorded by OSCR) is “The advancement of Religion”.

(d) Organisational Structure

- The Kirk Session is responsible for spiritual and management affairs within the church and meets (either in-person or via the on-line “Zoom” video conferencing platform) approximately six times a year (moderated by the Minister/Interim Moderator).
- The Charge of Caddonfoot linked with Stow: St Mary of Wedale and Heriot was created (as part of the Presbytery of Melrose & Peebles) on 28th May 2021 with an allocation of one full-time minister.
 - o The Church of Scotland indicated that for 2025 a full-time minister’s central costs were £50,815 per year (covering Stipend, National Insurance and Pensions). That cost does not include other ministry local costs (e.g. Manse, Ministers travel, etc.).
 - o Each congregation currently contributes to the cost of their minister via the “Ministry Here” element of their “Giving to Grow” contributions. Despite being a Vacant Charge since April 2023 (and not having Presbytery permission to call a minister), in 2025, the Charge of Caddonfoot linked with Stow: St Mary of Wedale and Heriot contributed about 52% of the cost of a minister. A new ministry funding model is due to be presented to General Assembly 2026.
- The Church of Scotland started another major organisational/structural review in 2021/2022 (not least as ministry costs of two-thirds of congregations are subsidised by one-third of congregations).
 - o Lothian & Borders Presbytery produced a 2023 Presbytery Mission Plan (including a major reduction in Church buildings and a reduction in the number of ministers) and agreed that with Faith Nurture Forum and General Trustees (but not with Kirk Sessions/Congregations).
 - o As part of the Lothian & Borders 2023 Presbytery Mission Plan for this Charge:
 - o Caddonfoot congregation and Stow & Heriot congregation are to **consider** Uniting.
 - o All Church buildings (Caddonfoot, Heriot, Stow) are marked category “B” (for closure).
 - o Caddonfoot Kirk Session considered (and rejected) the option of uniting with Stow & Heriot.
 - o During 2024, there was a Caddonfoot Local Church review. The Local Church review report (approved by L&B Presbytery in December 2024) proposed halting the Lothian & Borders 2023 Presbytery Mission Plan proposals for Caddonfoot whilst other ways forward are explored. A Local Church review Action Plan was submitted by Caddonfoot to Presbytery in early 2025 – and that was approved by Presbytery in December 2025.
 - o In late October 2024, there was a General Trustees Inspection of all three Church buildings. In respect of Caddonfoot Church building, the verbal comments during the inspection were extremely positive – and General Trustees made several positive suggestions (e.g. about how to improve the kitchen and toilet facilities in Caddonfoot Church building).
 - o In June 2025, the General Trustees report (following their inspection in late October 2024) was circulated and it recommended that:
 - o Stow Church building should be sold as soon as possible.
 - o Heriot Church building should be retained for the short term only (until a new location for Worship in Stow & Heriot Parish has been agreed with Presbytery).
 - o Caddonfoot Church building should be retained as long as Caddonfoot finances permit.

Trustees Annual Report

Year ended 31 December 2025

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 charitable purpose of Caddonfoot Church is "The advancement of Religion". To deliver that, it:

- Aims to comply with all Civil Law (e.g. ensure safeguarding training is up-to-date/refreshed as required; apply publicly-accessed building regulations (e.g. heating); Equality/Diversity/Inclusion, etc.).
- Aims to be supportive/inclusive (e.g. where folk need transport in order to attend Services, where folk require a hearing loop to hear Services, where folk require scripts to follow Services, where folk require Service materials in large-print, where folk are unable to attend Services and need either a Service script on-line or need a printed Service script delivered to them, etc.).
- Aims to hold an early Sunday morning Service of worship (e.g. 09:30) each week in Caddonfoot Church building (with Communion normally on the 1st Sunday in February, May, September & November – and including any Baptisms, Church membership admissions and Elder ordinations).
- Holds a Good Friday evening communion service at 19:00.
- Holds an Act of Remembrance on Remembrance Sunday at the Caddonfoot Parish War Memorial.
- Holds a Christmas Eve Watchnight service at 23:00 (Carols) for 23:15 (Service).
- Holds on-request Services (e.g. Weddings, Funerals, Memorials) which are scheduled by the Minister/Interim Moderator/Locum minister.
- Builds a sense of community for those attending services (e.g. via refreshments after services).
- Reaches out to, builds connections/bridges with, and supports/encourages participation in the parish communities/groups/activities (physically, digitally, financially, etc.) e.g. Caddonfoot Church Website, Community Facebook page, Street Pastors, Galashiels Foodbank, contributions to Caddonfoot Parish newsletters/calendars, etc.
- Supports the wider work of the church (e.g. Parishes/Presbyteries, Scotland/UK/International).

Achievements and Performance

(a) Caddonfoot Congregation, Services and Building

- Sunday morning Services (including Sunday morning Communion)
 - o A total of 50 Sunday morning services were held in Caddonfoot Church.
 - 6 Special services (e.g. Baptisms/Blessings): average attendance: 29 (2022: 22).
 - 44 Normal services (excludes special services): average attendance: 20 (2022: 18).
 - All services (including normal and special): average attendance: 21 (2022: 19).
 - o Two Caddonfoot Sunday services were cancelled re joint services (Heriot 29/06; Stow 31/08).
 - o For each Service, printed materials (normal and large print) were available in the church and delivered to folk on request. Digital Service scripts were available on the Caddonfoot website.
 - o On the 1st, 2nd, 3rd & 4th Sundays monthly, Caddonfoot Sunday morning Services were held at 09:30. On any 5th Sundays monthly, a joint Sunday morning Service was held at 10:30.
 - o The Locum minister (Rev June Johnston) usually provided the fully-scripted Service and led the Service. When the Locum minister was unavailable (e.g. on leave), usually the relevant fully-scripted Service was downloaded from ABVCOS and an Elder led the Service.
- Maundy Thursday Communion Service (joint Service - always hosted by Stow & Heriot) was held.
- Good Friday Communion Service (joint Service - always hosted by Caddonfoot) was held.
- An Act of Remembrance at the Caddonfoot War Memorial was held.
- Christmas Eve Watchnight Service was held.
- Christmas Day Service (joint Service - always hosted by Stow & Heriot) was held.
- Funeral services were held during the year as requested (prepared/led by folk such as the Locum Minister, etc.) – often at places such as Borders Crematorium rather than in Caddonfoot Church.

Trustees Annual Report (continued)

Year ended 31 December 2025

- The Caddonfoot Church Youth Group (“CY” – formerly known as Sunday School) team continued to provide materials/activities to CY members for them to undertake at home – until Summer 2025 when the last CY member moved on to Secondary School.
- As a rural parish covering 24 mainly small and widely-spread local communities, an informal system of car lifts is in place to transport people to/from the church.
- The congregation met for refreshments (provided, on a personal basis, by one or more individuals) in the church after the Sunday service.
- The model for Pastoral Care (and the role of Elders) is.
 - o Anyone requiring Pastoral Care directs their request to the Minister/Locum minister/Interim Moderator (who will then decide who needs to be involved in addressing that request).
 - o Most Elders have a “Delivery District” (consisting of a number of church members/adherents) and the Elder delivers printed church-related communications to (and maintains informal contact with) the folk in their Delivery District.
- Many folk give time/effort to support Services/Activities in Caddonfoot building including Church opening/closing (e.g. Sundays, Weddings, Funerals, etc.) and heating management, Bellringers, Music team, Reading team, Refreshments (individual volunteers), Service preparation - and associated Orders of Service / Full Service script formatting/printing, Welcome & Door stewards.
- Many folk give time/effort to maintain/prepare Caddonfoot building including Cleaning (individual volunteers), Communion/Linen preparation, Flowers/decorations (Sundays, Advent/Christmas, Easter, Harvest, Remembrance, etc.), Flower troughs, Memorial Wood / Prayer Walk, Projects (e.g. Audio-Visual, Driveway, Heating, Windows – but all projects were on hold in 2025 re Presbytery Mission Planning), Property Working Group.
- Many folk give time/effort to support Caddonfoot congregation and communities including CY team (to June 2025), Finance Working Group, Fundraising Working Group (inactive in 2025), Health & Safety, Life & Work (to August 2025), Presbytery Elder, Publicity, Roll keeper, Safeguarding, Caddonfoot Parish newsletter/calendar distribution teams, Visiting (housebound, etc.), Website, World Mission.

(b) Reaching out to (and being involved with) Caddonfoot Parish community

- o Members of the congregation are involved with quite a number of local community activities/groups/events ... including Clovenfords Primary School, Bookworms, Coffee mornings, New-age Kurling, Caddon Crafters, Bridge Club, Scottish Country Dancing, Caddonfoot Hall, U3A, Borders Street Pastors, Gala Foodbank and Clovenfords & District Community Council.
- o The Caddonfoot Parish newsletters/calendar (free copies of which were distributed ... by a mixture of church and community volunteers ... to around 850 households/locations inside/outside the parish) generate a significant positive response.
 - In 2025, the Caddonfoot Parish newsletter (to which Caddonfoot Parish Church contributes articles, information, etc.) was produced/distributed twice (Easter/Harvest).
 - In 2025, the Caddonfoot Parish calendar 2026 (to which Caddonfoot Parish Church contributes information) was produced/distributed once (early December).

(c) Reaching out beyond Caddonfoot Parish (Scotland, UK and the wider world)

- o Blythwood (e.g. financially via Caddonfoot “Christmas Box Appeal Fund” and Caddonfoot Parish publicity on behalf of Blythwood Shoebox Appeal)
- o Borders Children’s Charity (financially via Caddonfoot “Christmas Gift Appeal Fund”)
- o Borders Street Pastors (e.g. Prayer Pastor support for patrols in Galashiels, etc.)
- o Borders Women’s Aid (financially via Caddonfoot “Watchnight Appeal Fund”)
- o Christian Aid (financially via Caddonfoot “Christian Aid Fund” and Caddonfoot Parish publicity on behalf of Christian Aid Week)
- o Earl Haig Fund (financially via Caddonfoot “Remembrance Appeal Fund”)
- o Galashiels Foodbank (financially via Caddonfoot “Food Bank Fund” and donations-in-kind)
- o Mary’s Meals (financially via Caddonfoot “Harvest Appeal Fund”)
- o WaterAid (financially via Caddonfoot “Lent Appeal Fund” and CY sponsorship)

Trustees Annual Report (continued)

Year ended 31 December 2025

Financial Review

(a) Donations - General Fund (unrestricted income)

- The main source of General Fund income comes from congregational weekly/monthly offerings.
- Whilst most General Fund donors who donate at services continued making their usual donation at all times, a few General Fund donors only make their usual donation when attending a service in the building (which reduces income when they are not attending a service).
- General Fund donations/GiftAid/GASDS increased by £1,244.79 to £20,777.52 (2024: £19,532.73).
 - Regular donations/GiftAid/GASDS increased by £1,769.26 to £18,652.52 (2024: £16,883.26).
 - Appeal donations/GiftAid/GASDS increased by £341.25 to £1,468.75 (2024: £1,127.50).
 - Other donations/GiftAid/GASDS decreased by £465.00 to £606.25 (2024: £1,071.25).
 - Funeral donations/GiftAid/GASDS decreased by £400.72 to £50.00 (2024: £450.72).

(b) Donations - Restricted income for Caddonfoot special projects/purposes

- As agreed with Church of Scotland, appeals for Caddonfoot special projects/purposes use Restricted Funds (meaning that those funds are not included in the Church of Scotland Assessable Income calculations – therefore, all funds raised can be used for that special project/purpose).
- In accordance with charity accounting regulations, funds raised using this approach must be used for the specified project/purpose and cannot be diverted to another project/purpose. If the project is not undertaken, each donor's instructions for their donation must be obtained (re non-contactable donors, it is possible to apply for permission to reallocate their donations). Once the project has been completed, provided the relevant clause was included in the Appeal letter, any funds remaining can be transferred to the Restricted Fund for another Appeal.
- The Annual "Caddonfoot Project" Appeal (normally May) was cancelled in 2025 (as all projects are currently on hold due to Presbytery Mission Planning).
- No Restricted donations were received for Caddonfoot special projects/purposes Funds.

(c) Donations - Restricted income for third-party beneficiaries

- As per the HMRC options for raising funds for third-party beneficiaries, rather than using the "Agency Collection" option (where the beneficiary may (or may not) be able to claim GiftAid – but is not able to claim GASDS), Caddonfoot has chosen to use the dedicated Restricted Funds option in order to maximise the benefit to the third party (Caddonfoot handles the GiftAid and GASDS claims before passing the donations and the associated GiftAid/GASDS to the third-party). Under either option, the funds are not included in the Church of Scotland Assessable Income calculations.
- Restricted donations were received for various Caddonfoot Appeal Funds – Christian Aid Appeal Fund (for Christian Aid), Christmas Box Appeal Fund (for Blythswood), Christmas Gift Appeal Fund (for Borders Children's Charity), Food Bank Appeal Fund (for Galashiels Foodbank), Harvest Appeal Fund (for Mary's Meals), Lent Appeal Fund (for WaterAid), Remembrance Appeal Fund (for Earl Haig Fund) and Watchnight Appeal Fund (for Border Women's Aid).

(d) GiftAid and GASDS

- Automated GiftAid/GASDS claims (including historic claims re GiftAid status changes) are normally submitted at the end of each quarter (via the Caddonfoot donations/claims software package). As per HMRC rules, the GiftAid/GASDS is applied to the same Fund as the original donation.
- As agreed some years ago, any HMRC interest received is normally applied to the General Fund.
- See Annual Accounts Note 3 (Receipts Analysis) for information re donations / GiftAid / GASDS.
- Efforts continue, on an on-going basis, to:
 - o Maximise GiftAid by encouraging eligible donors to complete GiftAid declarations. In 2025, five donors completed a GiftAid declaration - and no GiftAid declarations were cancelled.
 - o Minimise GiftAid errors by encouraging non-eligible donors to cancel GiftAid declaration forms
 - o Comply with GiftAid rules by encouraging GiftAid donors to use Donation envelopes.
 - o Maximise GASDS eligibility by encouraging all non-GiftAid donations to be in cash at services.
 - o Minimise GASDS ineligibility by trying to ensure donations to the church bank account are only received from GiftAid donors (as bank account donations are ineligible for GASDS).
 - o Comply with GASDS rules (maximum £30 cash per donation – in 2020, HMRC clarified that each donation envelope is a separate donation) by encouraging non-GiftAid donors to use Donation envelopes – and thereby also aiming to keep loose cash donations to less than £30 per service.

Trustees Annual Report (continued)

Year ended 31 December 2025

(e) Donations-in-kind and Sponsorship

- It is greatly appreciated that many members of the congregation generously support the church by making non-financial donations to the church (and by not claiming expenses incurred) – this (together with all financial donations) is critical for the on-going financial viability of the church.
- Donations-in-kind are even more relevant now that Church of Scotland Stewardship & Finance include some Caddonfoot Restricted/Endowment Funds in the Assessable Income calculation.
- Caddonfoot Parish newsletters/calendars are produced/distributed at no cost to Caddonfoot Church.

(f) Wedding fees

- Wedding fees banked were £0.00 (2024: £0.00).

(g) Interest income (from Banks, COSIT and HMRC)

- Interest income decreased by £11.56 to £656.01 (2024: £667.57) due to reducing interest rates.
- During the year, all non-interest-bearing bank balances were moved to interest-bearing accounts.
- As per recent Church of Scotland Stewardship & Finance guidance, a mechanism for apportioning bank credit interest received between individual Funds at year-end was developed/implemented.

(h) Investments (Church of Scotland Investors Trust)

- Investment income generated was static at £1,394.04 (2024: £1,394.04).
- Investment Market value increased by £3,446.81 to £53,640.33 (2024: £50,193.52).
 - o On 31st December 2025, Growth Fund unit value was £6.88 (31st December 2024: £6.38).
 - o On 31st December 2025, Income Fund unit value was £11.39 (31st December 2024: £11.06).

(i) Endowments (Consolidated Fabric Fund (CFF) and Consolidated Stipend Fund (CSF))

- CSF: During 2025, Caddonfoot held 18,807 units (2024: 18,807 units) in the CSF.
- CFF: The plan is to change the CFF investment mix in order to improve CFF investment returns.

(j) Linked Charge shared expenses

- Some shared expenses (e.g. Locum Salary) are split centrally and charged to each congregation. Other shared expenses (e.g. Manse expenses, Travel expenses, Pulpit Supply) are initially charged to one congregation (usually Stow & Heriot congregation) and are then split/settled locally.
- Regardless of whether shared expenses are split centrally or locally, the split is based on the standard C of S Assessable Income calculation (used by 121 to calculate GTG gross contributions for congregations each year). The percentage of the “Charge GTG gross contribution” paid by each congregation is used to split Linkage shared expenses.
- The budget for 2025 Linkage shared expenses was £2,110.00 - Caddonfoot £1,244.90 (59%); Stow & Heriot £865.10 (41%). The actual 2025 Linkage shared expenses were £1,803.46 - Caddonfoot £1,064.08 (59%); Stow & Heriot £739.38 (41%). The Stow Manse Working Group did not make any significant progress with Vacancy-related Manse repairs (e.g. exterior/interior redecoration, etc.).

(k) Electricity contracts/costs

- On 1st October 2023, Church of Scotland started a 24-month fixed-price Eon Next contract - with the “default” unit cost of electricity more than double the previous contract. Eon Next advised (around October 2023) that, to benefit from cheaper electricity rates, they needed to upgrade the classic meter to a smart meter. During the period of that contract (1st October 2023 to 30th September 2025), Caddonfoot had five different electricity meters (two classic and three smart meters) in order to get to the correct Evening/Weekend rate charging eventually.
- On 1st October 2025, Church of Scotland started a new 24-month fixed-price Eon Next contract - with virtually the same Evening/Weekend rates but with much lower Weekday daytime rates.
- In 2025, Electricity usage decreased by 1,472 units to 7,624 units (2024: 9,096 units) – partly due to fitting a thermostat to the Vestry frost heaters. Electricity expenditure comparison with 2024 is meaningless due to multi-year overcharge refunds in 2025 and various compensation payments.
- Caddonfoot complies with publicly-accessible buildings temperature regulations. In cold weather, electricity to heat the church for a Sunday 09:30 service now costs around £70. That requires donations of about £175 (for each £1 General Fund donation, 40p is local-spend and 60p is GTG central-spend. £175 donations covers £70 electricity local spend and £105 GTG central spend).

Trustees Annual Report (continued)

Year ended 31 December 2025

(I) Financial risks

Charity Trustees are required to identify/report any perceived potentially significant financial risks.

- Income – Number of donors (Members/Adherents and non-members)
 - At the end of 2025, Caddonfoot Parish Church had 123 members (2024: 128) and 8 adherents (2024: 8) - mostly over State pension age.
 - The Trustees need to address the risk that the number of members/adherents (and therefore committed donors) will steadily decline (which could significantly impact church income).
- Income – Donation amounts
 - Historically, donors decided a standard weekly donation amount (e.g. £2, £5, £10, etc.) and rarely, if ever, reviewed their donation amount – so, many weekly donation amounts remained unchanged for a very long time (e.g. 15 - 20 years) despite annual inflation eroding the value.
 - In 2025, several Caddonfoot regular donors increased their donations.
 - The Trustees need to continue to address the risk that the value of donations is being eroded annually by inflation (e.g. encourage donors to review/increase donations every single year).
- Income – Donor dependence
 - Every single donation – whether financial or non-financial (and whether small or large) - is a vital contribution to the continued work of Caddonfoot Parish Church.
 - In 2025, ignoring GiftAid/GASDS, General Fund donors gave £16,902 (2024: £15,900):
 - 36 ad-hoc donors (from £5 to £500 each per year) donated £3,267 (2024: £3,344).
 - 24 regular donors (from £2 to £33 each per week) donated £13,635 (2024: £12,556).
 - The Trustees need to address the risk to church income should even a few of the regular donors reduce/cease donations (e.g. reducing the dependence on some of the major donors).
- Expenditure – Church of Scotland ministry and non-parish funding
 - The annual gross contribution under the current GTG (Giving to Grow) system is based on one year's Assessable Income (e.g. 2025 gross contribution calculated in 2024 using 2023 Assessable Income; 2026 gross contribution calculated in 2025 using 2024 Assessable Income).
 - As a small congregation, Caddonfoot contributes to GTG "Ministry Here" (50%) and "Central costs" (10%) but not to "Ministry Elsewhere".
 - In accordance with the GTG accounting model agreed between the Caddonfoot Congregational Treasurer and the Church of Scotland General Treasurer, Caddonfoot aims to set aside about 60% of each year's Assessable Income in the Caddonfoot "Giving-to-Grow" Fund to ensure Church of Scotland GTG contributions are paid in the relevant future years (e.g. 60% of 2024 Assessable Income set aside in 2024 ready to pay 2024-related GTG contributions in 2026, 60% of 2025 Assessable Income set aside in 2025 ready to pay 2025-related GTG contributions in 2027).
- Expenditure – Caddonfoot Parish Church building
 - Caddonfoot Parish Church building is vested in Church of Scotland General Trustees - but the Caddonfoot congregation is responsible for insurance/maintenance of the building.
 - The following is a very brief overview of the larger maintenance projects.
 - o Windows Project (Phase 1 (plain glass) completed. Phase 2 (stained glass) on-hold).
Repairing the stained-glass windows is a very well-known issue. Douglas Hogg (leading expert in Herbert Hendrie stained-glass) inspects the stained-glass windows periodically. He continues to recommend deferring restoration until there is significant deterioration.
 - o Audio-Visual Project (on-hold due to Presbytery Mission Planning).
 - o Driveway Project (on-hold due to Presbytery Mission Planning - repairs or full resurfacing).
 - o Heating Project (Phase 1 in-hand. Phase 2 on-hold due to Presbytery Mission Planning and until the heating tubes fail, or a decision is made to replace pews (and under-pew heating) with chairs and new electric heating).
 - o Interior redecoration (overdue - but not yet scheduled due to Presbytery Mission Planning).
 - o Improved refreshment facilities (General Trustees suggestions (Oct 2024) to be discussed).
 - o Improved toilet facilities (General Trustees recent suggestions (Oct 2024) to be discussed).

Trustees Annual Report (continued)

Year ended 31 December 2025

Financial Summary

(a) Receipts and Payments

- Note 1: General Fund balance is zeroised on 1st January annually by transfer to/from General Reserves Fund.
- Note 2: Apportioning bank credit interest (£646.55) at year-end (started 2025) reduces General Fund receipts.
- General Fund receipts increased by £535.72 to £20,995.55 (2024: £20,459.83) – see Note 2 above.
- General Fund payments increased by £4,119.94 to £20,286.60 (2024: £16,166.66).
- General Fund surplus (after transfers) was £129.25 (2024: £631.06 surplus) – see Note 2 above.
- Total receipts (incl. 3rd parties £2,283.75) increased by £8,714.70 to £33,300.04 (2024: £24,585.34).
- Total payments (incl. 3rd parties £2,825.00) increased by £4,210.02 to £23,436.60 (2024: £19,226.58).
- Total surplus was £9,863.44 (2024: £5,358.76 surplus).

NB: Total surplus largely due to a £7,290.22 transfer-in from Caddonfoot CFF Revenue account.

(b) Balance sheet

Fund type	31/12/2024	Movement	31/12/2025	Comments re movement
Unrestricted funds (undesignated)	631.06	-501.81	129.25	2025 receipts just exceeded 2025 payments
Unrestricted funds (designated)	51,841.61	9,551.97	61,393.58	Mainly GTG / General Reserves transfers
Restricted funds	23,375.88	762.30	24,138.18	Mainly Investment income
Endowment funds	114.28	50.98	165.26	Mainly Investment income
Totals	75,962.83	9,863.44	85,826.27	

(c) Reserves Policy (and Designated Funds)

It is the Trustees policy to hold Unrestricted designated funds with the aim of covering all (significant) estimated liabilities and, also, providing some very limited contingency as follows:

- Contingency Fund (£4,033.64) – around 50% of General Fund non-ministry annual costs.
- Fabric-D Fund (£11,364.82) – holds funds for urgent Caddonfoot Church fabric repairs (e.g. roof).
- General Reserves Fund (5,400.84) – used on 1st January to clear General Fund deficit/surplus (NB: will reduce significantly in 2026 re Locum Salary costs for January 2026 to April 2026).
- Giving to Grow Fund (£32,642.27) – receipts due to be paid as GTG contributions in next two years.
- KS Discretionary Fund (£1,646.85) – used to hold specifically-raised funds for use at KS discretion.
- Manse Project Fund (£4,831.52) – funds to pay Caddonfoot share of Manse refurbishment costs.
- Mrs ER Macdonald Benevolent Fund (£1,473.64) – income for Benevolent purposes (e.g. Food Bank).

At year-end, the Church had total cash funds of £85,826.27 broken down as follows:

Fund type		Fund		31/12/2025
Unrestricted (Undesignated)		General Fund		£129.25
Unrestricted (Designated)		Contingency Fund	£4,033.64	
Unrestricted (Designated)		Fabric-D Fund	£11,364.82	
Unrestricted (Designated)		General Reserves Fund	£5,400.84	
Unrestricted (Designated)		Giving-to-Grow (liabilities) Fund	£32,642.27	
Unrestricted (Designated)		Kirk Session Discretionary Fund	£1,646.85	
Unrestricted (Designated)		Manse Project Fund	£4,831.52	
Unrestricted (Designated)		Mrs E R Macdonald Benevolent Fund	£1,473.64	
Unrestricted (Designated)	Sub-total			£61,393.58
Restricted		Audio-Visual Project Fund (on hold)	£10,115.96	
Restricted		CY (formerly Sunday School) Fund	£399.63	
Restricted		Driveway Project Fund (on hold)	£3,577.08	
Restricted		Fabric-R Fund	£1,087.08	
Restricted		Heating Project Fund (on hold)	£6,240.87	
Restricted		Investors Trust Deposit Fund	£200.00	
Restricted		Mission Fund	£1,244.67	
Restricted		Windows Project Fund (on hold)	£1,272.89	
Restricted	Sub-total			£24,138.18
Endowment		Virginia Thyme Memorial Fund		£165.26
Totals				£85,826.27

Trustees Annual Report (continued)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The Trustees (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 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.

The Trustees are 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 on 26th February 2025 and signed on their behalf

Andrew Bird

Anne Grieve

Mr Andrew Bird
Congregational Treasurer

Mrs Anne Grieve
Session Clerk

Independent Examiner's Report to the Trustees of Caddonfoot Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 11 to 18.

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 explanation 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.

Gregor Scott

**Mr Gregor Scott
Independent examiner**

27th February 2025

Caddonfoot Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2025	Total 2024
Note	£	£	£	£	£	£
<u>Receipts</u>	(3)					
Donations	(3a) 20,777.52	825.00	2,283.75	-	23,886.27	22,397.73
Bank & Deposit income	(3b) 0.62	449.24	206.15	-	656.01	667.57
Investments	(3c) 143.91	258.00	705.93	286.20	1,394.04	1,394.04
Receipts from General Trustees	(3d) -	7,290.22	-	-	7,290.22	-
Other receipts	(3e) 73.50	-	-	-	73.50	126.00
Total receipts	(3f) 20,995.55	8,822.46	3,195.83	286.20	33,300.04	24,585.34
<u>Payments</u>	(4)					
Costs of generating funds	(4a) 73.50	-	-	-	73.50	126.00
Expenditure on charitable activities	(4b) 20,213.10	-	2,825.00	325.00	23,363.10	19,100.58
Total payments	(4c) 20,286.60	-	2,825.00	325.00	23,436.60	19,226.58
Net income / expenditure resources before transfers	708.95	8,822.46	370.83	-38.80	9,863.44	5,358.76
<u>Transfers</u>	(6)					
Gross transfers between funds - in	12,361.46	13,572.22	541.25	89.78	26,564.71	23,260.35
Gross transfers between funds - out	-13,572.22	-12,842.71	-149.78	-	-26,564.71	-23,260.35
Total transfers	-1,210.76	729.51	391.47	89.78	-	-
Net movement in funds	-501.81	9,551.97	762.30	50.98	9,863.44	5,358.76
<u>Reconciliation of funds</u>						
Total funds brought forward	631.06	51,841.61	23,375.88	114.28	75,962.83	70,604.07
Total funds carried forward	129.25	61,393.58	24,138.18	165.26	85,826.27	75,962.83

Caddonfoot Parish Church
Statement of Balances
At 31st December 2025

<u>Bank & Deposit Balances</u>	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Balances Brought Forward	(8)	631.06	51,841.61	23,375.88	114.28	75,962.83	70,604.07
Movement in year		-501.81	9,551.97	762.30	50.98	9,863.44	5,358.76
Balances Carried Forward	(8)	129.25	61,393.58	24,138.18	165.26	85,826.27	75,962.83

<u>Investments at Market Value</u>	Units	Unit price 31/12/2025	Market value 31/12/2025	Income 2025	Unit price 31/12/2024	Market value 31/12/2024	Income 2024
<u>(a) Investors Trust Growth Fund</u>							
<u>General Fund (ex HMT 3.5% CL)</u>	68	6.88	467.84	9.18	6.38	433.84	9.18
68 units (cost £308.04 in 2015)							
<u>General Fund (ex HMT 3.5% WL)</u>	388	6.88	2,669.44	52.38	6.38	2,475.44	52.38
388 units (cost £1757.64 in 2015)							
<u>General Fund</u>	610	6.88	4,196.80	82.35	6.38	3,891.80	82.35
610 units (cost £339.31 pre-1985)							
<u>Fabric (Restricted) (1) Fund</u>	2664	6.88	18,328.32	359.64	6.38	16,996.32	359.64
2664 units (cost £13,240.08 in 2017)							
<u>Fabric (Restricted) (2) Fund</u>	97	6.88	667.36	13.10	6.38	618.86	13.10
97 units (cost £499.55 in 2020)							
<u>Jane Baxter Memorial Fund</u>	238	6.88	1,637.44	32.13	6.38	1,518.44	32.13
238 units (cost £999.60 in 2014)							
<u>Maureen Dawson Memorial Fund</u>	427	6.88	2,937.76	57.65	6.38	2,724.26	57.65
427 units (cost £2,199.05 in 2020)							
<u>Windows Project Fund</u>	1803	6.88	12,404.64	243.41	6.38	11,503.14	243.41
1803 units (cost £9,285.45 in 2020)							
<i>Investors Trust Growth Fund sub-totals</i>	6295		43,309.60	849.84		40,162.10	849.84
<u>(b) Investors Trust Income Fund</u>							
<u>Virginia Thyne Memorial Fund</u>	477	11.39	5,433.03	286.20	11.06	5,275.62	286.20
477 units (cost £4,798.62 in 1998)							
<u>Mrs E R Macdonald Benevolent Fund</u>	430	11.39	4,897.70	258.00	11.06	4,755.80	258.00
238 units (cost £1,996.82 in 2008)							
192 units (cost £1,991.04 in 2023)							
<i>Investors Trust Income Fund sub-totals</i>	907		10,330.73	544.20		10,031.42	544.20
<i>Investments totals</i>			53,640.33	1,394.04		50,193.52	1,394.04

<u>Assets (actual / estimate)</u>	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Unclaimed HMRC Gift Aid (final claim 31/12)	-	-	-	-	-	-
Unclaimed HMRC GASDS (final claim 31/12)	-	-	-	-	-	-
Totals	-	-	-	-	-	-

<u>Liabilities (actual / estimate)</u>	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
2025 GTG (2023 General Fd income) estimate	-	-	-	-	-	12,361
2026 GTG (2024 local/CFF/CSF income) actual	-	14,449	-	-	14,449	12,200
2027 GTG (2025 General/Interest) estimate	-	12,941	-	-	12,941	-
2027 GTG (local/CFF/CSF income) estimate	-	5,252	-	-	5,252	-
Totals	-	32,642	-	-	32,642	24,561

Approved by the Trustees on 26th February 2026 and signed on their behalf:

Andrew Bird

Anne Grieve

Andrew Bird
Congregational Treasurer

Anne Grieve
Session Clerk

Caddonfoot Parish Church
Notes to the Accounts

(1) Trustee Remuneration and Related Party Transactions

(1a) Rev Mark Nicholas (Interim Moderator from August 2024)

Interim Moderator's Travelling expenses to which Caddonfoot Parish Church contributed £20.45

(1b) Mr Andrew Bird (a member of the Kirk Session) was offered £2,704.00 for providing his services as organist at 52 regular services during the year but this offer was declined.

(1c) No trustee/person related to a trustee had a personal interest in any contract/transaction entered into by the charity during the year.

(2) Movement in (active) Funds	31/12/2024	Receipts	Payments	Transfers	31/12/2025
Unrestricted Funds (undesignated)					
U-General Fund	631.06	20,995.55	20,286.60	-1,210.76	129.25
Sub-totals	631.06	20,995.55	20,286.60	-1,210.76	129.25
Unrestricted Funds (designated)					
D-Contingency Fund	4,000.00	33.64	-	-	4,033.64
D-Fabric (Designated) Fund	11,270.05	94.77	-	-	11,364.82
D-General Reserves Fund	4,724.74	45.04	-	631.06	5,400.84
D-Giving-to-Grow (liabilities) Fund	24,561.76	7,500.81	-	579.70	32,642.27
D-Kirk Session Discretionary Fund	1,633.12	13.73	-	-	1,646.85
D-Manse Project (Designated) Fund	4,791.23	40.29	-	-	4,831.52
D-Mrs E R Macdonald Benevolent Fund	860.71	1,094.18	-	-481.25	1,473.64
Sub-totals	51,841.61	8,822.46	-	729.51	61,393.58
Restricted Funds					
R-Audio-Visual Project Fund	10,031.60	84.36	-	-	10,115.96
R-Christian Aid Appeal Fund	-	100.00	100.00	-	-
R-Christmas Box Appeal Fund	-	100.00	100.00	-	-
R-Christmas Gift Appeal Fund	-	500.00	500.00	-	-
R-CY (formerly Sunday School) Fund	447.10	12.53	-	-60.00	399.63
R-Driveway Project Fund	3,547.25	29.83	-	-	3,577.08
R-Fabric (Restricted) Fund	706.89	380.19	-	-	1,087.08
R-Food Bank Appeal Fund	-	718.75	1,200.00	481.25	-
R-Harvest Appeal Fund	-	325.00	325.00	-	-
R-Heating Project Fund	6,188.83	52.04	-	-	6,240.87
R-Investors Trust Deposit Fund	200.00	-	-	-	200.00
R-Jane Baxter Memorial Fund	-	32.13	-	-32.13	-
R-Lent Appeal Fund	-	190.00	250.00	60.00	-
R-Maureen Dawson Memorial Fund	-	57.65	-	-57.65	-
R-Mission Fund	1,234.29	10.38	-	-	1,244.67
R-Remembrance Appeal Fund	-	100.00	100.00	-	-
R-Roof and Windows Project Fund	1,019.92	252.97	-	-	1,272.89
R-Watchnight Appeal Fund	-	250.00	250.00	-	-
Sub-totals	23,375.88	3,195.83	2,825.00	391.47	24,138.18
Endowment Funds					
E-Virginia Thyne Memorial Fund	114.28	286.20	325.00	89.78	165.26
Sub-totals	114.28	286.20	325.00	89.78	165.26
Total Funds	75,962.83	33,300.04	23,436.60	-	85,826.27

Purposes of (active) Funds

U-General Fund	For paying normal day-to-day Caddonfoot running costs
D-Contingency	For holding Caddonfoot Contingency in accordance with policy
D-Fabric (Designated) Fund	For the maintenance of Caddonfoot church property
D-General Reserves Fund	For holding Caddonfoot Reserves in accordance with policy (accumulated deficits/surpl
D-Giving-to-Grow (liabilities)	For holding Caddonfoot Giving-to-Grow liabilities in accordance with policy
D-Kirk Session Discretionary Fund	For Cadonfoot discretionary purposes (Kirk Session's discretion)
D-Manse Project (Designated) Fund	For holding Caddonfoot funds re Manse Project (vacancy maintenance)
D-Mrs E R Macdonald Benevolent Fund	For Caddonfoot benevolent purposes
R-Audio-Visual Project Fund	For restricted donations re the Caddonfoot Audio-Visual system upgrade
R-Christian Aid Appeal Fund	For restricted donations for the Christian Aid Appeal
R-Christmas Box Appeal Fund	For restricted donations for the beneficiary of the Christmas Box Appeal
R-Christmas Gift Appeal Fund	For restricted donations for the beneficiary of the Christmas Gift Appeal
R-CY (formerly Sunday School) Fund	For restricted donations to support Caddonfoot CY (formerly Sunday School) activities
R-Driveway Project Fund	For restricted donations re the Caddonfoot Driveway upgrade
R-Fabric (Restricted) Fund	Restricted fund for Caddonfoot Fabric projects
R-Food Bank Appeal Fund	For restricted donations for passing to the Food Bank
R-Harvest Appeal Fund	For restricted donations for the beneficiary of the Harvest Appeal
R-Heating Project Fund	For restricted donations re the Caddonfoot Heating system upgrade
R-Investors Trust Deposit Fund	Restricted fund to support Caddonfoot CY (formerly Sunday School) activities
R-Jane Baxter Memorial Fund	Restricted fund to support Caddonfoot music (primarily the Organ)
R-Lent Appeal Fund	For restricted donations for the beneficiary of the Lent Appeal
R-Maureen Dawson Memorial Fund	Restricted fund to support Caddonfoot music (primarily the Organ)
R-Mission Fund	Restricted Fund to support Caddonfoot Mission (ex GFOC)
R-Remembrance Appeal Fund	For restricted donations for the beneficiary of the Remembrance Appeal
R-Roof and Windows Project Fund	For restricted donations re the Caddonfoot Windows repairs
R-Watchnight Appeal Fund	For restricted donations for the beneficiary of the Watchnight Appeal
E-Virginia Thyne Memorial Fund	This fund (income only) is for supporting Caddonfoot music (primarily the Organ)

(2a) Movement in (active) Funds	Receipts	Receipts	Difference	Comments
Receipts comparative analysis	2025	2024		
Unrestricted Funds (undesignated)				
U-General Fund	20,995.55	20,459.83	535.72	See detailed "Receipts analysis" (p16) for more information.
Sub-totals	20,995.55	20,459.83	535.72	
Unrestricted Funds (designated)				
D-Contingency	33.64	-	33.64	2025: Bank interest apportioned.
D-Fabric (Designated) Fund	94.77	-	94.77	2025: Bank interest apportioned.
D-General Reserves Fund	45.04	-	45.04	2025: Bank interest apportioned.
D-Giving-to-Grow (liabilities) Fund	7,500.81	-	7,500.81	2025: CFF Revenue trf £7290.22 / Bank interest apportioned.
D-Kirk Session Discretionary Fund	13.73	-	13.73	2025: Bank interest apportioned.
D-Manse Project (Designated) Fund	40.29	-	40.29	2025: Bank interest apportioned.
D-Mrs E R Macdonald Benevolent Fund	1,094.18	895.50	198.68	2025: Donations increased / Bank interest apportioned..
Sub-totals	8,822.46	895.50	7,926.96	
Restricted Funds				
R-Audio-Visual Project Fund	84.36		84.36	2025: Project on hold / Bank interest apportioned.
R-Christian Aid Appeal Fund	100.00	12.50	87.50	2025: Donations increased.
R-Christmas Box Appeal Fund	100.00	100.00	-	2025: Donations static.
R-Christmas Gift Appeal Fund	500.00	450.00	50.00	2025: Donations increased.
R-CY (formerly Sunday School) Fund	12.53	10.38	2.15	2025: Deposit Fund interest decreased / Bank interest apportioned.
R-Driveway Project Fund	29.83	-	29.83	2025: Project on hold / Bank interest apportioned.
R-Fabric (Restricted) Fund	380.19	372.74	7.45	2025: Investment income static / Bank interest apportioned.
R-Food Bank Appeal Fund	718.75	937.50	-218.75	2025: Donations decreased.
R-Harvest Appeal Fund	325.00	150.00	175.00	2025: Donations increased.
R-Heating Project Fund	52.04	-	52.04	2025: Project on hold / Bank interest apportioned.
R-Investors Trust Deposit Fund	-	-	-	2025: No donations (and COSIT Deposit Fund interest applied to CY Fund).
R-Jane Baxter Memorial Fund	32.13	32.13	-	2025: Investment income static.
R-Lent Appeal Fund	190.00	290.00	-100.00	2025: Donations decreased.
R-Maureen Dawson Memorial Fund	57.65	57.65	-	2025: Investment income static.
R-Mission Fund	10.38	-	10.38	2025: No donations received / Bank interest apportioned.
R-Remembrance Appeal Fund	100.00	100.00	-	2025: Donations static.
R-Roof and Windows Project Fund	252.97	243.41	9.56	2025: Project on hold / Investment income static / Bank interest apportioned.
R-Watchnight Appeal Fund	250.00	187.50	62.50	2025: Donations increased (BWA); 2024: Donations decreased (Chistian Aid).
Sub-totals	3,195.83	2,943.81	252.02	
Endowment Funds				
E-Virginia Thyne Memorial Fund	286.20	286.20	-	2025: Investment income static.
Sub-totals	286.20	286.20	-	
Total Funds	33,300.04	24,585.34	8,714.70	2025: GT CFF transfer-in / donations increased / Bank interest apportioned.

(2b) Movement in (active) Funds	Payments	Payments	Difference	Comments
Payments comparative analysis	2025	2024		
Unrestricted Funds (undesignated)				
U-General Fund	20,286.60	16,166.66	4,119.94	See detailed "Payments analysis" (p17) for more information.
Sub-totals	20,286.60	16,166.66	4,119.94	
Unrestricted Funds (designated)				
D-Contingency	-	-	-	2025: No payments/internal transfers.
D-Fabric (Designated) Fund	-	-	-	2025: No payments/internal transfers.
D-General Reserves Fund	-	-	-	2025: No payments (but internal transfers as required).
D-Giving-to-Grow (liabilities) Fund	-	-	-	2025: No payments (but internal transfers as required).
D-Kirk Session Discretionary Fund	-	-	-	2025: No payments/internal transfers.
D-Manse Project (Designated) Fund	-	-	-	2025: No Manse Project (Vacancy-related) progress - Linkage shared.
D-Mrs E R Macdonald Benevolent Fund	-	-	-	2025: No payments (but internal transfers).
Sub-totals	-	-	-	
Restricted Funds				
R-Audio-Visual Project Fund	-	-	-	2025: Project on hold.
R-Christian Aid Appeal Fund	100.00	12.50	87.50	2025: Payments increased (as donations increased).
R-Christmas Box Appeal Fund	100.00	100.00	-	2025: Payments static (as donations static).
R-Christmas Gift Appeal Fund	500.00	450.00	50.00	2025: Payments increased (as donations increased).
R-CY (formerly Sunday School) Fund	-	-	-	2025: No payments (but internal transfer to Lent Appeal).
R-Driveway Project Fund	-	-	-	2025: Project on hold.
R-Fabric (Restricted) Fund	-	-	-	2025: No payments/internal transfers.
R-Food Bank Appeal Fund	1,200.00	1,200.00	-	2025: Payments maintained as per 2024.
R-Harvest Appeal Fund	325.00	150.00	175.00	2025: Payments increased (as donations increased).
R-Heating Project Fund	-	-	-	2025: Project on hold.
R-Investors Trust Deposit Fund	-	-	-	2025: No payments (but Deposit Fund interest applied to CY Fund).
R-Jane Baxter Memorial Fund	-	-	-	2025: No payments (but internal transfer to VTMF re Organ).
R-Lent Appeal Fund	250.00	350.00	-100.00	2025: Payments decreased (as donations decreased).
R-Maureen Dawson Memorial Fund	-	-	-	2025: No payments (but internal transfer to VTMF re Organ).
R-Mission Fund	-	234.92	-234.92	2025: No payments/internal transfers; 2024: Caddonfoot Primary outreach.
R-Remembrance Appeal Fund	100.00	100.00	-	2025: Payments static (as donations static).
R-Roof and Windows Project Fund	-	-	-	2025: Project on hold.
R-Watchnight Appeal Fund	250.00	187.50	62.50	2025: Payments increased (as donations increased).
Sub-totals	2,825.00	2,784.92	40.08	
Endowment Funds				
E-Virginia Thyne Memorial Fund	325.00	275.00	50.00	2025: Organ costs back to normal; 2024: Organ costs temporarily decreased.
Sub-totals	325.00	275.00	50.00	
Total Funds	23,436.60	19,226.58	4,210.02	2025: Vacant ... but Ministry central costs increased by £5,159.

(3) Receipts analysis

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
(3a) Donations analysis						
<i>Donations (FWO Plate & FWO Bank)</i>						
Plate - GASDS-eligible donations	5,810.00	-	-	-	5,810.00	7,104.00
Plate - GASDS claimed from HMRC	1,452.50	-	-	-	1,452.50	1,776.00
Plate - GiftAid-eligible donations	4,700.00	-	-	-	4,700.00	2,041.00
Plate - GiftAid claimed from HMRC	1,175.02	-	-	-	1,175.02	510.26
Bank - Non-claimable donations	-	-	-	-	-	200.00
Bank - GiftAid-eligible donations	3,452.00	-	-	-	3,452.00	3,152.00
Bank - GiftAid claimed from HMRC	863.00	-	-	-	863.00	900.00
Bank - Charity Scheme donations	1,200.00	-	-	-	1,200.00	1,200.00
<i>Donations (FWO Plate & FWO Bank) sub-total</i>	<i>18,652.52</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>18,652.52</i>	<i>16,883.26</i>
<i>Donations (Appeal)</i>						
GASDS-eligible donations	100.00	-	1,157.00	-	1,257.00	1,110.00
GASDS claimed from HMRC	25.00	-	289.25	-	314.25	277.50
Non-claimable donations	-	-	-	-	-	150.00
GiftAid-eligible donations	1,070.00	-	665.00	-	1,735.00	1,407.00
GiftAid claimed from HMRC	273.75	-	172.50	-	446.25	351.75
Charity Scheme donations	-	-	-	-	-	96.25
<i>Donation (Appeal) sub-total</i>	<i>1,468.75</i>	<i>-</i>	<i>2,283.75</i>	<i>-</i>	<i>3,752.50</i>	<i>3,392.50</i>
<i>Donations (Other)</i>						
GASDS-eligible donations	155.00	660.00	-	-	815.00	660.00
GASDS claimed from HMRC	38.75	165.00	-	-	203.75	165.00
Non-claimable donations	175.00	-	-	-	175.00	310.00
GiftAid-eligible donations	190.00	-	-	-	190.00	425.00
GiftAid claimed from HMRC	47.50	-	-	-	47.50	111.25
<i>Donations (Other) sub-total</i>	<i>606.25</i>	<i>825.00</i>	<i>-</i>	<i>-</i>	<i>1,431.25</i>	<i>1,671.25</i>
<i>Donations (Funerals)</i>						
Non-claimable donations	50.00	-	-	-	50.00	450.72
<i>Donations (Funerals) sub total</i>	<i>50.00</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>50.00</i>	<i>450.72</i>
Sub-total	20,777.52	825.00	2,283.75	-	23,886.27	22,397.73
(3b) Bank & Deposit income analysis						
Bank and Deposit Interest	0.62	449.24	206.15	-	656.01	667.57
Sub-total	0.62	449.24	206.15	-	656.01	667.57
(3c) Investments analysis						
Investment Income	143.91	258.00	705.93	286.20	1,394.04	1,394.04
Sub-total	143.91	258.00	705.93	286.20	1,394.04	1,394.04
(3d) Receipts from General Trustees analysis						
Transfers from General Trustees	-	7,290.22	-	-	7,290.22	-
Sub-total	-	7,290.22	-	-	7,290.22	-
(3e) Other receipts analysis						
Life & Work income (subscriptions)	73.50	-	-	-	73.50	126.00
Sub-total	73.50	-	-	-	73.50	126.00
(3f) Receipts analysis totals						
	20,995.55	8,822.46	3,195.83	286.20	33,300.04	24,585.34

(4) Payments analysis	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
(4a) Cost of generating funds analysis						
Life & Work expenses (magazines)	73.50	-	-	-	73.50	126.00
Sub-total	73.50	-	-	-	73.50	126.00
(4b) Charitable Activities analysis						
GTG (Giving-to-Grow)	9,020.00	-	-	-	9,020.00	1,900.00
Presbytery Dues	258.00	-	-	-	258.00	309.40
Locums Salary (linkage shared)	4,677.00	-	-	-	4,677.00	6,638.19
Locums Travel (linkage shared)	582.25	-	-	-	582.25	453.23
Interim Moderator Travel (linkage shared)	20.45	-	-	-	20.45	52.67
Interim Moderator Car expenses (linkage shared)	-	-	-	-	-	9.11
Outreach	-	-	-	-	-	234.92
Copyright licences	151.60	-	-	-	151.60	147.40
Fire extinguishers	149.10	-	-	-	149.10	58.50
Remembrance	54.50	-	-	-	54.50	50.60
Fabric Maintenance (Church)	537.12	-	-	-	537.12	679.31
Organ/Piano Maintenance	-	-	-	325.00	325.00	275.00
Electricity (Church) - <i>including discounts/refunds</i>	1,419.36	-	-	-	1,419.36	2,762.80
Insurance (Church)	2,882.34	-	-	-	2,882.34	2,624.20
Fabric Maintenance Manse (linkage shared)	321.24	-	-	-	321.24	213.34
Grounds Maintenance Manse (linkage shared)	140.14	-	-	-	140.14	141.91
Donations to Food bank	-	-	1,200.00	-	1,200.00	1,200.00
Donations to Earl Haig Fund	-	-	100.00	-	100.00	100.00
Donations to Mary's Meals	-	-	325.00	-	325.00	150.00
Donations to Borders Children's Charity	-	-	500.00	-	500.00	450.00
Donations to WaterAid	-	-	250.00	-	250.00	350.00
Donations to Blythswood	-	-	100.00	-	100.00	100.00
Donations to Christian Aid	-	-	100.00	-	100.00	200.00
Donations to Border Women's Aid	-	-	250.00	-	250.00	-
Sub-total	20,213.10	-	2,825.00	325.00	23,363.10	19,100.58
(4c) Payments analysis totals	20,286.60	-	2,825.00	325.00	23,436.60	19,226.58

(5) Ministers Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers' stipend and employers' contribution for national insurance, pension and housing loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For 2025: Minimum Stipend - £32,433; Maximum Stipend in 5th and subsequent years of service - £39,856.

(6) Transfers analysis

	2025	2025		2024	2024
	Transfer out	Transfer in		Transfer out	Transfer in
U-General (2024 closing balance to GenRes)	-631.06		U-General (2023 closing balance to GenRes)	-349.45	
D-General Reserves (from General)		631.06	D-General Reserves (from General)		349.45
R-CY (Annual Sponsorship to Lent Appeal)	-60.00		R-CY (Annual Sponsorship to Lent Appeal)	-60.00	
R-Lent Appeal (from CY)		60.00	R-Lent Appeal (from CY)		60.00
D-ERMB Benevolent (to Food Bank)	-481.25		D-ERMB Benevolent (to Food Bank)	-262.50	
R-Food Bank (from ERMB Benevolent)		481.25	R-Food Bank (from ERMB Benevolent)		262.50
R-Jane Baxter Memorial (to VTMF)	-32.13		R-Jane Baxter Memorial (to VTMF)	-32.13	
E-Virginia Thyme Memorial (from JABAMF)		32.13	E-Virginia Thyme Memorial (from JABAMF)		32.13
R-Maureen Dawson Memorial (to VTMF)	-57.65		R-Maureen Dawson Memorial (to VTMF)	-57.65	
E-Virginia Thyme Memorial (from MDMF)		57.65	E-Virginia Thyme Memorial (from MDMF)		57.65
D-Giving-to-Grow (2023 to General)	-12,361.46		D-Giving-to-Grow (2022 to General)	-8,538.19	
U-General (60% of 2023 Ass Inc re 2025 GTG from GTG)		12,361.46	U-General (60% of 2022 Ass Inc re 2024 GTG from GTG)		8,538.19
			D-Giving-to-Grow (2022 to General Reserves) re Vacancy	-1,760.13	
			D-General Reserves (2022 from GTG) re Vacancy		1,760.13
U-General (60% of 2025 Ass Inc re 2027 GTG to GTG)	-12,941.16		U-General (60% of 2024 Ass Inc re 2026 GTG to GTG)	-12,200.30	
D-Giving-to-Grow (2025 from General)		12,941.16	D-Giving-to-Grow (2024 from General)		12,200.30
Totals	-26,564.71	26,564.71	Totals	-23,260.35	23,260.35

(7) Third parties - Appeals/Collections/Etc.

	2025		2024
Blythswood (Christmas Box Appeal Fund)	100.00	Blythswood (Christmas Box Appeal Fund)	100.00
Borders Children's Charity (Christmas Gift Appeal Fund)	500.00	Borders Children's Charity (Christmas Gift Appeal Fund)	450.00
Borders Women's Aid (Watchnight Appeal Fund)	250.00		-
Christian Aid (Christian Aid Appeal Fund)	100.00	Christian Aid (Watchnight / Christian Aid Appeal Funds)	200.00
Earl Haig Fund (Remembrance Appeal Fund)	100.00	Earl Haig Fund (Remembrance Appeal Fund)	100.00
Galashiels Food Bank (Food Bank Appeal Fund)	1,200.00	Galashiels Food Bank (Food Bank Appeal Fund)	1,200.00
Mary's Meals (Harvest Appeal Fund)	325.00	Mary's Meals (Harvest Appeal Fund)	150.00
WaterAid (Lent Appeal Fund)	250.00	WaterAid (Lent Appeal Fund)	350.00
Totals	2,825.00	Totals	2,550.00

(8) Balances reconciliation

	31/12/2025	Bank posted		31/12/2024	Bank posted
Investors Trust Deposit balance	200.00		Investors Trust Deposit balance	200.00	
No adjustments			No adjustments		
Sub-total	200.00		Sub-total	200.00	
HBOS C/A Statement balance (account closed in 2025)	-		HBOS C/A Statement balance	27,760.63	
No adjustments			No adjustments		
Sub-total	-		Sub-total	27,760.63	
RBOS C/A Statement balance	84,934.33		RBOS C/A Statement balance	47,611.75	
	-549.23	08.01.2026		-450.00	03.01.2025
	-87.00	09.01.2026		-435.17	08.01.2025
	1,041.26	09.01.2026		25.00	02.01.2025
	607.50	09.01.2026		921.04	06.01.2025
	-320.59	20.01.2026		778.75	06.01.2025
				-449.17	17.01.2025
Sub-total	85,626.27		Sub-total	48,002.20	
Petty Cash balance	-		Petty Cash balance	-	
No adjustments			No adjustments		
Sub-total	-		Sub-total	-	
Agency collections balance	-		Agency collections balance	-	
No adjustments			No adjustments		
Sub-total	-		Sub-total	-	
Total	85,826.27		Total	75,962.83	

Appendix: Funds held by Church of Scotland General Trustees for the benefit of the congregation

	31/12/2025	31/12/2025		31/12/2024	31/12/2024
	(£)	(units)		(£)	(units)
Consolidated Fabric Fund (56) Capital (II) a/c balance	148,562		Consolidated Fabric Fund (56) Capital (II) a/c balance	148,562	
Consolidated Fabric Fund (50) Revenue a/c balance	8,882		Consolidated Fabric Fund (50) Revenue a/c balance	9,491	
Consolidated Stipend Fund value (£7.5224 / unit) / units	141,474	18,807	Consolidated Stipend Fund value (£7.0705 / unit) / units	132,975	18,807
Consolidated Stipend Fund income generated	4,444		Consolidated Stipend Fund income generated	3,618	