

Eskdale and Liddesdale Church of Scotland

Scottish Charity No SC011946

Congregation no: 070455

Summary of accounts for year ending 31st December
2025

Financial Review

SignedDate

Independent Examiner : I have examined the financial records of Eskdale and Liddesdale Church to 31st December 2025 and found the accounts are a true representation of them.

Signed MS RIVER Date 16/4/26

Reference and Administrative Information

Charity Name: Eskdale and Liddesdale Church of Scotland

Charity Registration Number: SC011946

Congregation Reference No: 070455

Contact Address: Mr R. Adamson
Treasurer
29 South Hermitage Street
Newcastleton
TD9 0QE

Trustees

Kirk Session & Trustees

Bell, Joyce	Gift Aid Treasurer
Braithwaite, Margaret	
Braithwaite, William	
Cavers, Aileen	Sunday School Superintendent, Session Clerk
Elliot, Anne	
Elliot, Betty	
Henderson, Jacqueline	Session Clerk
Hislop, Donna	
Hogg, David	
Johnstone, David	
Johnstone, William	
Latimer, David	
Mabon, Katrina	
Murray, Jane	
Rae, Ellen	Assistant Treasurer
Reid, May	Presbytery Elder
Scott, John	
Scott, Mary	
Pounder, Vikki	
Newton, Angela	
Kennedy, Howard	
Adamson, Robert	Treasurer, Presbytery Elder
Adamson, Carol	
Rev. Morag Crossan	Minister

Independent Examiner

Mrs Maureen Rivett
Bourtrees Cottage
Eaglesfield
Lockerbie
DG11 3NT

Bankers

Bank of Scotland PLC
PO Box 1000
BX2 1LB

Royal Bank of Scotland
36 St Andrews Square, Edinburgh
EH2 2YB

Objectives and Activities

Structure, Governance and Management Governing Document

The Church is administered in accordance with the terms of the Church of Scotland unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church who are considered to have the appropriate gifts and skills for that office. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery of the South West

Organisational Structure

The Kirk Session each meet a minimum of three times a year. The Kirk Session is moderated by the minister. The Kirk Session is responsible for finance, fabric and the spiritual affairs within the parish and the congregation.

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.

Eskdale and Liddesdale Church serve several communities within the Liddle and Esk Valleys, namely Newcastleton, Langholm, Eskdalemuir, Ewes, Westerkirk, Hermitage, Saughtree, and surrounding areas. Public worship is led every Sunday morning, with additional services at Easter and Christmas. Worship services are also available online. Additional services are held as required. A Sunday club for young people meet weekly in Langholm.

The congregation share a minister Rev Morag Crossan with Canonbie United Parish Church.

The congregation continue to offer pastoral support to everyone in the community who require this.

The minister is chaplain to local primary schools and is involved with RME and in their three Church services per year.

The congregation hold occasional Joint services with Refresh Community Church and have held successful worship evenings with them.

A successful holiday club runs each summer for a week, in partnership with Refresh Church. Thirty young people attend and have fun and games and learn about faith.

The minister conducts funerals for members of both the congregation and the parish area, and approximately 20 funerals are conducted each year. The congregation provides the church and assistance for funerals to be conducted within the village of Newcastleton and surrounding areas, allowing families to access the cemetery with ease.

As part of the restructuring of the Church of Scotland and to implement the Presbytery Mission Plan, Liddesdale Parish Church united with Langholm, Eskdalemuir, Ewes and Westerkirk Church on the 1st of January this year.

Financial Review

This is the first set of accounts of the new united charge of Eskdale and Liddesdale and combines the previous accounts of Liddesdale Church and Langholm Eskdalemuir Ewes and Westerkirk church. Since the union

occurred on the 1st of January 2025 both sets of accounts have provided the starting values for these accounts. We are still in the process of closing the unwanted bank accounts and getting account names changed to align with the new name of the congregation and anticipate this will be completed in the next year. Already some accounts have been reduced to a zero balance and are ready to close.

This year we transferred in the sum of £2680 from the consolidated fabric fund revenue account to cover a new wood burning stove for the manse, and we expect to be drawing down more fund from the consolidated fabric fund, in the next year, to fund work on the Manse and the installation of a new AV system in Langholm Church. Overall, this year we are running a deficit of £13798, while some of this will be costs related to the union this year our major expenditure is the giving to grow contribution to the church of Scotland of over £39000 and our insurance of £10000, I would expect the insurance to reduce once the sale of Ewes church is finalised. In the medium term and costs associated with building repair or maintenance can be drawn from the consolidated fabric fund which is holding the funds from the sale of Langholm manse.

We give thanks to those who still support the Church financially, but due to demographic factors the donations do not fully cover expenses, but the church has sufficient investments to cover the for some years to come. We need to consider new sources of funding if the church is to remain financially sound into the future. With the much larger congregation and the requirements to maintain 2 places of worship and the Manse we expect to spend heavily on building maintenance in the next few years however the sale of the Manse in Langholm has given us funds to do this.

Reserves Policy

The church aim is to keep at least a 2 month Reserve fund.

Approved by Trustees and signed on their behalf:

Session Clerk :

Signature.....

19. Hendel Bay

Date.....

09.04.26

Reverend Morag Crossan, Minister

Signature.....

M. Crossan

Date.....

9-4-26

Independent Examiner's Report to the Trustees of Eskdale and Liddesdale Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12

Respective responsibilities of trustees and examiner

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

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention."

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met.
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached
- examined and audited by me this day of 16/4/26 and found to be correct from the information provided

Name MAUREEN STOTHART RIVETT

Signed:- Maureen S Rivett

Date:- 16/4/26

Eskdale and Liddesdale Parish Church Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds 2025 £	Designated Restricted Funds 2025 £	Endowmen t Funds 2025 £	Total 2025 £
<u>Receipts</u>	Note				
Donations	3	£58,187.74	£0.00	£0.00	£58,187.74
Seeds for Growth Grant		£1,000.00	£0.00	£0.00	£1,000.00
Activities for Generating Funds		£11,548.12	£0.00	£0.00	£11,548.12
Bank & Deposit interest		£270.10		£0.00	£270.10
Investment income		£3,005.52	£0.00	£0.00	£3,005.52
		<u>£74,011.48</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£74,011.48</u>
Weddings and Funerals		£2,450.00	£0.00	£0.00	£2,450.00
<u>Total Receipts</u>		<u><u>£76,461.48</u></u>	<u><u>£0.00</u></u>	<u><u>£0.00</u></u>	<u><u>£76,461.48</u></u>
<u>Payments</u>	5				
Costs of generating funds					
costs for fundraise		£179.05	£0.00	£0.00	£179.05
Charitable activities					
Travelling Expenses		£3,037.43	£0.00	£0.00	£3,037.43
Giving to Grow		£39,863.54	£0.00	£0.00	£39,863.54
Prebtery Dues (inc Property Surveys)		£1,685.24	£0.00	£0.00	£1,685.24
Electricity		£4,239.51	£0.00	£0.00	£4,239.51
Fuel		£5,203.61	£0.00	£0.00	£5,203.61
Organ		£0.00	£8,197.87	£0.00	£8,197.87
Web & messenger		£2,861.22	£0.00	£0.00	£2,861.22
Insurance & Legals		£10,414.90	£0.00	£0.00	£10,414.90
Manse expenses, c.tax etc		£7,531.99	£0.00	£0.00	£7,531.99
Sundries & Office		£5,424.79	£0.00	£0.00	£5,424.79
Seeds for Growth Grant		£934.63	£0.00	£0.00	£934.63
Funds raised for others		£294.11	£0.00	£0.00	£294.11
Church Repairs & Maintenance		£2,528.13	£0.00	£0.00	£2,528.13
Junior/ youth Church		£544.00	£0.00	£0.00	£544.00
Governance costs					
<u>Total Payments</u>		<u><u>£84,742.15</u></u>	<u><u>£8,197.87</u></u>	<u><u>£0.00</u></u>	<u><u>£92,940.02</u></u>
Excess of Receipts over Payments for the year before		<u><u>-£8,280.67</u></u>	<u><u>-£8,197.87</u></u>	<u><u>£0.00</u></u>	<u><u>-£16,478.54</u></u>
Transfers		£2,680.00		£0.00	£2,680.00
Excess of Receipts over Payments for the year		<u><u>-£5,600.67</u></u>	<u><u>-£8,197.87</u></u>	<u><u>£0.00</u></u>	<u><u>-£13,798.54</u></u>

Eskdale and Liddesdale Parish Church Statement of Balances At 31 December 2025

	Unrestricted Funds 2025	Designated Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward					
RBS Current Account	£513.14			£513.14	£592.60
RBS Deposit Account	£4,865.56			£4,865.56	£13,382.84
BOS Current Account	£388.04			£388.04	£2,145.14
BOS Reserve Account		£20,270.96		£20,270.96	£17,006.99
Old Liddesdale Current Account	£813.47			£813.47	£1,264.91
Old Liddesdale Reserve Account		£0.00		£0.00	£6,203.76
Fabric Account		£874.45		£874.45	£824.45
					£0.00
Movement in year:					
Excess of Receipts over Payments for the year	-£10,805.28	-£2,889.79			-£13,695.07
Transfer from Consolidated Fabric fund	£2,680.00				
Contra A/C Balance	£103.47				
Bank & deposit balances carried forward					£0.00
	<u>£6,580.21</u>	<u>£21,145.41</u>	<u>£0.00</u>	<u>£27,725.62</u>	<u>£27,725.62</u>
<u>Investments at market value</u>					
Income Fund 2900 units @ cost 35003.00		£33,031.00		£33,031.00	£32,074.00
Income Fund 120 units @ cost 920.40		£1,366.80		£1,366.80	£1,327.20
Growth Fund 3020 units @ cost 3861.66		£20,777.60		£20,777.60	£19,267.60
Growth Fund 3037 units @ cost 15002.78		£20,894.56		£20,894.56	£19,376.06
Deposit Fund Fabric & General Purposes		£8,500.00		£8,500.00	£8,500.00
Deposit Fund Newcastleton Church Hall		£20,713.35		£20,713.35	£19,832.16
	<u>£0.00</u>	<u>£105,283.31</u>		<u>£105,283.31</u>	<u>£100,377.02</u>
Endowment Fund					
Stipend Endowment Income			£14,243.00		£11,430.00
Glebe Rent Income			4393		£5,251.00
(Deducted from GtoG payments)			£18,636.00	£18,636.00	£16,681.00
<u>Assets</u>					
Gift Aid Receivable	<u>£0.00</u>			<u>£0.00</u>	£0.00
<u>Liabilities</u>					
Cost of repair not yet billed					

The accounts were approved by the Kirk Session and Financial Board on
For and on behalf of the Kirk Session and Financial Board

V. E. Henderson

Session Clerk

Robert M. Adamson

Treasurer

Eskdale and Liddesdale Liddesdale Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

1 trustee received reimbursement of expenses during the year.

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

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Jan 2025 £
Unrestricted funds					
Deposit Fund	£19,832.16				£20,713.35
Growth fund	£38,643.66				£41,672.16
Income fund	£33,401.20				£34,397.80
RBS Current Account	£592.60	£48,244.28	£76,819.74	£28,496.00	£513.14
RBS Deposit Account	£13,382.84	£78.72	£0.00	-£8,596.00	£4,865.56
BOS Current Account	£2,145.14	£9,542.90	£0.00	-£11,300.00	£388.04
Old Liddesdale Current Account	£1,264.91	£21,769.70	£19,382.31	-£2,838.83	£813.47
	<u>£109,262.51</u>	<u>£79,635.60</u>	<u>£96,202.05</u>	<u>£5,761.17</u>	<u>£103,363.52</u>
Designated Restricted funds					
Designated Fabric Fund	£824.45	£0.00	£0.00	£50.00	£874.45
Designated Fabric Fund(Held By COS)	£8,500.00	£0.00	£0.00	£0.00	£8,500.00
Designated BOS Reserve Fund	£17,006.99	£152.97	£0.00	£3,111.00	£20,270.96
Designated Liddesdale Reserve Fund	£6,203.76	£38.41	£0.00	-£6,242.17	£0.00
	<u>£32,535.20</u>	<u>£191.38</u>	<u>£0.00</u>	<u>-£3,081.17</u>	<u>£29,645.41</u>
Total funds	<u>£141,797.71</u>	<u>£79,826.98</u>	<u>£96,202.05</u>	<u>£2,680.00</u>	<u>£133,008.93</u>

Purposes of Designated Funds

Designated Fabric Fund : Set aside funds for the maintenance of church property.

Designated Reserve Fund : To assist any account when required

Note 1: Fabric Funds include the old Liddesdale fabric fund and the LEEW fabric fund held by the COS investment trust

Note 2: Reserve funds include the old LEEW revenue reserve

Old LEEW restricted funds (Note: These funds do not exist as a separate accounts they are held as virtual accounts across the general funds of the Church and are included in the Total funds above)

	At 1 Jan				At 31 Jan
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Organ Fund	£14,694.00	£0.00	£8,197.87		£6,496.13
Church Project Fund	£3,324.00	£0.00			£3,324.00
	<u>£18,018.00</u>	<u>£0.00</u>	<u>£8,197.87</u>	<u>£0.00</u>	<u>£9,820.13</u>

Purposes of Designated Funds

Organ Fund: To maintain and operate the Church Organ

Church Projects Fund: To fund various Church projects including the pew cushions.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £
3. Analysis of Donations				
Gift Aid Donations	£32,602.63	£0.00	£0.00	£32,602.63
Tax Recovered on Gift Aid Donation:	£9,437.33	£0.00	£0.00	£9,437.33
Ordinary Offerings (Open Plate)	£10,754.27	£0.00	£0.00	£10,754.27
Other Offerings, Donations etc	£5,393.51	£0.00	£0.00	£5,393.51
	<u>£58,187.74</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£58,187.74</u>

4. Analysis of Other Income				
Investment and Intrest	£3,275.62	£0.00	£0.00	£3,275.62
Fundraising Church	£11,343.12	£0.00	£0.00	£11,343.12
Fundraising Other	£205.00	£0.00	£0.00	£205.00
Weddings and Funerals	£2,450.00	£0.00	£0.00	£2,450.00
Seeds for Growth Grant	£1,000.00	£0.00	£0.00	£1,000.00
	<u>£18,273.74</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£18,273.74</u>

5. Analysis of Payments

Costs of generating funds

Costs of Fundraising	£179.05	£0.00	£0.00	£179.05
	<u>£179.05</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£179.05</u>

Charitable activities

Travelling Expenses	£3,037.43	£0.00	£0.00	£3,037.43
Giving to Grow	£39,863.54	£0.00	£0.00	£39,863.54
Prebytery Dues (inc Property Surveys	£1,685.24	£0.00	£0.00	£1,685.24
Electricity	£4,239.51	£0.00	£0.00	£4,239.51
Fuel	£5,203.61	£0.00	£0.00	£5,203.61
Organ	£0.00	£8,197.87	£0.00	£8,197.87
Web & messenger	£2,861.22	£0.00	£0.00	£2,861.22
Insurance & Legals	£10,414.90	£0.00	£0.00	£10,414.90
Manse expenses, c.tax etc	£7,531.99	£0.00	£0.00	£7,531.99
Sundries & Office	£5,424.79	£0.00	£0.00	£5,424.79
Contra Postings	£3,262.03	£0.00	£0.00	£3,262.03
Seeds for growth Expenditure	£934.63	£0.00	£0.00	£934.63
Funds raised for others	£294.11	£0.00	£0.00	£294.11
Church Repairs & Maintenance	£2,528.13	£0.00	£0.00	£2,528.13
costs for fundraise	£179.05			£179.05
Junior/ youth Church	£544.00			£544.00
		£0.00	£0.00	£0.00
Total	<u>£88,004.18</u>	<u>£8,197.87</u>	<u>£0.00</u>	<u>£96,202.05</u>

Governance costs

Independent examiner's fees	£0.00	£0.00	£0.00	£0.00
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Other payments

Purchase of assets	£0.00	£0.00	£0.00	£0.00
Purchase of investments	£0.00	£0.00	£0.00	£0.00
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance

2024

£

7. Collections for Third Parties

Medecins Sans frontiere

£294.11

£294.11

8. Contra Account

This is a part of the general account, but lists payments and receipts for payments made by the church for others and the reimbursement paid to the church. Mainly payments from our linked charge for their share of the Manse expenses and repayment from the Minister for the Manse heating oil. These are not listed as expenses of the Church or income to the Church.

Payments

Carrs Billington Oil (Manse)	£2,257.39
Ian Nichol (Manse Repair)	£10.00
Lee Cuthbert (Manse Plumbing)	£73.34
P. Rennie (Manse Garden)	£118.33
Roxburgh Heating	£57.60
S. Adamson (Electrical)	£13.33
Scottish Borders Council	£732.04
Balance C/F to 2026	£103.47

£3,365.50

Receipts

Canonbie Church	£1,100.64
M Crossan (Manse Oil)	£2,264.86

£3,365.50

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2025 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>£4,667.40</u>	<u>£4,667.40</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>£298.84</u>	<u>£6,405.88</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>£0.00</u>	<u>£276,256.40</u>

Notes

1. *If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
2. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
3. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*