

**St. Andrew's Wallace Green and Lowick Church of Scotland
Berwick upon Tweed**

**Trustees' Annual Report and Accrued (SORP Compliant) Accounts
For the year ended 31 December 2025**

Congregation No. 050311

Charity No. SC000867

St. Andrew's Wallace Green and Lowick Church of Scotland

Trustees' Report

Year ended 31 December 2025

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 Note 1 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 effective from 1 January 2019.

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

Services of worship were held every Sunday in St Andrew's Wallace Green at 11.00am, and following the linkages with Ayton and District and Fogo there were occasional shared services at different venues. In 2026 the times of services will change with weekly services at Berwick, Ayton and District and Fogo. Communion services are celebrated on the second Sunday of March, June and September, the fourth Sunday of November and Maundy Thursday. Services are streamed live most Sundays.

The Choir meet for practice on Thursdays and lead the congregation singing at Sunday services.

At present the Sunday Club no longer meets regularly. An area has been set up in the Church to provide a quiet place and Christian education for any child that attends the Sunday service.

The Prayer Group meets on Saturday mornings, providing an opportunity for members of the congregation to pray for Church related issues. The group meets via Zoom, and as a result has been more accessible, enabling those who live further away or housebound to attend.

The Craft, Chat and Cake Group meets fortnightly on Friday afternoons.

The Pastoral Care Group have regular meetings and visits to people at home, in care homes and have continued telephone and email contact during the year.

The Keep Fit Group meet every Tuesday, except during the Summer for gentle exercise.

The Walking Group meet on a Thursday afternoon allowing members to enjoy a gentle walk and fellowship.

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

Objectives and Activities (continued)

The New Horizons Group meet monthly on Tuesday afternoons for a talk, film or activity, and allow a time of fellowship together.

A Faith Discussion Group met during Lent and met again during Advent.

The Church is an active member of Churches Together in Berwick upon Tweed.

The congregation regularly donates food and personal hygiene goods for the Berwick Foodbank when a need is advised and raises money for local and national charities.

The quarterly Kirk News newsletter continues to be appreciated by members and visitors.

A website launched in 2010 and redesigned in 2013, continues to be a useful resource.

We have an active Facebook page, which is regularly updated to announce events and encourage worship and prayer. We had an Internee paid for by Presbytery, working on this and other social media tools as tools of mission.

Achievements and Performance

During the year the attendance at **Sunday Worship** averaged between 40 and 60. With approximately 60 attending the services of Holy Communion. This from a Congregational Roll of 248 at 31 December 2025. We respond to international emergency appeals and support local and international charities, including Berwick Foodbank and Christian Aid through our retiral offerings.

During the year there were no baptisms, one blessing, no weddings and eight funerals. Total membership of the congregation fell from 256 to 248.

The **Prayer Group** prays for the membership, the town and other issues.

The **Choir** has seven regular members (with occasional extras for important services) and has continued to be a great benefit in leading the congregational singing in services.

The work of the members of the **Pastoral Care Group** continues to be much appreciated by those members of the congregation who are regularly visited or phoned and ensures contact is maintained with the housebound. The numbers in the Group have grown considerably.

The **Keep Fit Group** has continued to grow and now has twelve members who meet weekly for gentle exercise and fellowship.

The **Walking Group** has thirteen regular walkers and one four-legged friend who meet weekly for a walk followed by tea and cake.

St. Andrew's Wallace Green and Lowick Church of Scotland

Trustees' Report

Year ended 31 December 2025

Achievements and Performance (continued)

The **New Horizons Group** has an average of twenty attendees who come together for a time of fellowship once a month. This year they have enjoyed a variety of talks, seasonal themed get-togethers, films and an annual outing.

The **Craft, Chat and Cake Group** meets once a fortnight with an average of seven attendees. They gather to aid each other in trying new crafts and have produced goods for sale at the Christmas Fayre. They alongside with the congregation have knitted poppies for the Remembrance Day fall and have knitted angels and stars for distribution to Church members and children who attend the Big Sing

The Minister and one congregational member serve on the committee of **Churches Together In Berwick upon Tweed** (CTB) and again took a leading role in coordinating and fundraising for Christian Aid. Alongside the other Churches we have contributed to the Lent Lunches, Walk of Witness and pet blessing service. We have played an active role in the Christian Aid Group for Berwick and organise and host the annual Christmas Big Sing. The Minister also participates on behalf of the Church as a Trustee of the Askew Housing Trust, the Governors of Lowick School, the Maltings Trust and Chaplain to the North Northumberland British Legion.

Members of the congregation continue to support the **Berwick Youth Project** who know they can call on us for assistance be needed for any special events.

The building has been used by other **Community Groups** on a regular basis and include the AA Group, CA Group, The Redeemed Christian Church of God of Glory Church, local choirs, brass bands, Berwick Music Series, Berwick Shines and the annual Berwick Literary Festival. This year we also hosted the town's VJ service and held an exhibition commemorating those who died or were taken prisoner in the Far East. We also provide for around 20 funerals per year, a number which take place in the Church building with the assistance of our organist and volunteers.

The congregation continue to support the **Berwick Foodbank** with items being donated throughout the year and at harvest time there was a collection of goods and a retiring cash collection.

The **Newsletter / Kirk News** is produced quarterly by our editor with contributions from our Minister, members and others. It is distributed to the members and regular attendees by our Elders during their regular visits. Spare copies are available to non-members. The current print run is 300 per quarter. 30 members now download each addition from the Church web site.

The Web Site is a means to disseminate information to the congregation and others who may be visiting the area and it also provides links to online services and resources. We had an intern in place to increase our profile on Facebook and other social media platforms as a means of disseminating information and communicating more widely to our community.

Streaming of services continued with on average of 55 views each week and allows the housebound members of the congregation to participate at home.

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

Achievements and Performance (continued)

We opened the Church again this summer for the **Town's Heritage Open Day** and welcomed over 300 visitors over the two days. We opened the Church every Friday during the summer and this was popular with the visiting bus trips.

Retiral offerings have been made to local and international charities. Full details are disclosed in **Note 17** to the accounts

A **Buildings Committee** has been set up with the aim of improving our Church building. We have been working on enhancing our facilities so we can better respond to the needs of mission in our communities, and we have made progress in clarifying and agreeing our plans. The plans have now been agreed by Presbytery and the General Trustees, as well as the local council and we are actively seeking grants to raise the monies required.

Linkages

During the year St Andrew's Wallace Green and Lowick Church linked with the Ayton and District Churches on Sunday 7 September 2025 and Fogo Church on Thursday 20 November 2025. One joint session meeting has been held with Ayton and District to date and a joint Christmas service and Advent discussion group held. These links will be built upon in the years to come.

Growing Young Project

St Andrew's Wallace Green and Ayton and District Churches have joined the new cohort of the Growing Young Project within Presbytery. The project will run for two years and will involve looking at ways in which we can grow a younger congregation as well as meeting the needs of our communities.

Kirk Session

The Kirk Session oversee the local congregation and its community links. It consists of elders presided over by a minister. At St Andrew's Wallace Green we started the year with 14 elders, some of whom had responsibility for a district. At the end of the year we had 16 elders, all are Trustees. Attendances vary but on average we had 10 attendees at the meetings. In addition the Minister, as a teaching elder, moderates all the meetings and the Session Clerk takes the minutes. Session convened 5 times during the year for meetings and a further time on Communion Sundays and a brief meeting at the beginning of the year to authorise the communion roll. A standard item on all agenda's is to look at changes to the roll and make sure that the elders are aware of any change that may effect them (removals, additions, change of address). They are also ensured that everything is in place for any upcoming special services or other events. The nominated Presbytery elder reports back from Presbytery meetings so that the Session is aware of things happening in the wider Church. Reports are also received from Finance, Fabric, Pastoral Care, Mission and Nurture, Building and Safeguarding committees.

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

Achievements and Performance (continued)

Financial Review

The principal source of income continues to be the offerings from members and visitors. 2025 saw an increase of 12.33% on the previous year. In addition to this increase the members also gave £4,395 at a Gift Day weekend. The majority of offerings are now received direct through the banking system with a reducing amount of cash on a Sunday. There has been no significant change in the number of gift aid donors. A legacy of £10,000 was received. We also received a grant towards our planned building improvements of £48,000 which distorts the financial result this year. On the negative side our expenditure on charitable activities increased by £7,228 (11.06%). A large amount of this increase was maintenance of the Church.

Risk Management

The major fears for the Trustees are an ageing congregation and in 2025 the Session took the first steps of joining in a Church of Scotland strategy to find ways of engaging the younger members of our community in Church life and events.

The Church building is our greatest asset and also our greatest liability. Maintenance checks are carried out regularly and insurance cover is taken to cover all liabilities.

Internal controls, such as the double approval of all expenditure and the sharing of the financial records are applied to avoid any fraud.

Reserves Policy

The charity Trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately of £80,000, 12 months of expenditure. The Trustees are also holding significant cash reserves to fund future building improvements.

At the year end the Church held unrestricted funds of £395,670. This figure includes the cost of the Manse at £117,026

The Church also held £13,365 of restricted funds which have been provided for the purposes specified in Note 16

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

Structure, Governance and Management

The Congregation is a registered charity, number SC000867 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. The Kirk Session is chaired by the minister as moderator, which met for five full meetings in the year and is responsible for the spiritual and practical affairs within the Church. Certain responsibilities are delegated to the Finance, Fabric, Pastoral and Safeguarding committees.

Reference and Administrative Information

Trustees

Rev. Dr Adam Hood
Mr Alan Aitchison
Dr. Karen Aitchison
Mrs Linda Bankier
Mrs Terri Bearhope (Appointed 24 August 2025)
Mrs Fiona Hall
Mr Dale Hall
Ms Rita Inglis
Mr Alan Irving
Mrs Allison Longbone (Appointed 24 August 2025)
Mr Bryon Longbone
Mrs Joan Montgomery
Mr Keith Montgomery
Mrs Grace Tait
Mr Brian Tait
Ms Rena Telfer
Mrs Sarah Weatherburn

Trustees of the Church Building and Manse are Mrs Fiona Hall, Ms Rita Inglis, Mr Brian Tait and Mrs Sarah Weatherburn. Deeds of both properties are held at T C Smith Solicitors LLP

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

Reference and Administrative Information (continued)

Principal Office-bearers

Minister: Rev. Dr Adam Hood
Session Clerk: Ms Rita Inglis
Church Treasurer: Mr Brian Tait

Principal Office

St Andrew's Wallace Green Church
Wallace Green
Berwick upon Tweed
TD15 1EB

Contact Address

Casaanna
Station Road
Duns
TD11 3EJ

Independent Examiner

M McLeman ACA CTA ATT
J H Greenwood & Company
Ava Lodge
Castle Terrace
Berwick upon Tweed
TD15 1NP

Bankers

Bank of Scotland
61 Hide Hill
Berwick upon Tweed

St. Andrew's Wallace Green and Lowick Church of Scotland
Trustees' Report
Year ended 31 December 2025

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 income and expenditure of the charity for that period. In preparing the financial statements, the Trustees are required to:

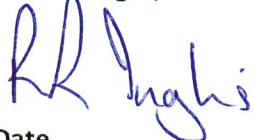
- a) select suitable accounting policies and then apply them consistently
- b) observe the method and principles in the applicable Charities SORP
- c) make judgements and estimates that are reasonable and prudent
- d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume the charity will continue in operational existence.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 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.

Ms Rita Inglis, Session Clerk


Date 24/5/26.

St. Andrew's Wallace Green and Lowick Church of Scotland
Independent Examiner's Report to the Trustees of St. Andrew's Wallace Green and
Lowick Church of Scotland
Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 11 to 23

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 2025 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: M McLeman ACA CTA ATT



Professional Qualification: ACA CTA ATT

Address: J H Greenwood & Company
Ava Lodge
Castle Terrace
Berwick upon Tweed
TD15 1NP

Date: 1st June 2026

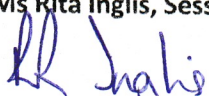
St. Andrew's Wallace Green and Lowick Church of Scotland
Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
Income							
Donations and legacies	1	68,946	111	69,057	51,333	40	51,373
Charitable activities	2	3,898		3,898	6,644		6,644
Other	3	6,717		6,717	2,503		2,503
Investments	4	5,769	442	6,211	5,615	196	5,811
Total Charitable Income		85,330	553	85,883	66,095	236	66,331
Extraordinary Income							
Other	5	50,485	174	50,659			
Gross Income		135,815	727	136,542	66,095	236	66,331
Expenditure							
Raising Funds	6	970		970	1,572		1,572
Charitable activities	6	72,535	2,462	74,997	65,307	720	66,027
Other	7	500		500			
Total Expenditure		74,005	2,462	76,467	66,879	720	67,599
Net income (expenditure) before gains and losses on investments		61,810	(1,735)	60,075	(784)	(484)	(1,268)
Net gains (losses) on investments		3,425		3,425	1,719		1,719
Net income / (expenditure)		65,235	(1,735)	63,500	935	(484)	451
Transfers between Funds							
Net movement in Funds		65,235	(1,735)	63,500	935	(484)	451
Reconciliation of Funds:							
Total Funds brought forward		330,435	15,100	345,535	329,500	15,584	345,084
Total Funds carried forward		395,670	13,365	409,035	330,435	15,100	345,535

St. Andrew's Wallace Green and Lowick Church of Scotland
Balance Sheet
At 31 December 2025

		2025	2024
	Note		
Fixed Assets			
Tangible Assets	11	120,610	120,610
Investments	12	85,564	124,317
Total Fixed Assets		<u>206,174</u>	<u>244,927</u>
Current Assets			
Debtors	13	844	
Cash at bank and in hand		203,477	100,608
Total Current Assets		<u>204,321</u>	<u>100,608</u>
Liabilities			
Creditors due within one year	14	1,460	
Net Current Assets		<u>202,861</u>	<u>100,608</u>
Net Assets		<u>409,035</u>	<u>345,535</u>
Charity Funds			
Restricted Funds	16	395,670	330,435
Unrestricted Funds	16	13,365	15,100
Total Charity Funds		<u>409,035</u>	<u>345,535</u>

Ms Rita Inglis, Session Clerk



Mr Brian Tait, Treasurer



St. Andrew's Wallace Green and Lowick Church of Scotland

Accounting Policies

Year ended 31 December 2025

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) effective from 1 January 2019 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 or unrestricted funds, defined as follows.

Restricted funds are 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.

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.

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of income

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

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.

St. Andrew's Wallace Green and Lowick Church of Scotland

Accounting Policies

Year ended 31 December 2025

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 the 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.

Recognition and allocation of expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and Manse vested in Local Trustees. No consideration is payable for the use of these assets. The cost of the Church is impossible to ascertain but the Manse was built in 1998 at a cost of £117,026. 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.

All tangible fixed assets costing in excess of £9,999 having a value to the charity greater than one year, other than those acquired for specific purposes are capitalised. The Trustees have chosen not to depreciate the fixed assets.

Property	0%
Fixtures and fittings	0%

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's Wallace Green and Lowick Church of Scotland 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 non-recoverable Input Tax VAT.

St. Andrew's Wallace Green and Lowick Church of Scotland

Accounting Policies

Year ended 31 December 2025

Cash and cash equivalents

Cash and cash equivalents include cash in hand, bank balances and deposits held with the Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

1 Donations and legacies

Unrestricted Funds	2025	2024
Offerings	41,709	37,128
Tax recovered on gift aid	10,802	11,636
Legacies	10,000	1,000
Donations	1,008	445
Gift day	4,395	
Congregational organisations	1,032	1,124
	<u>68,946</u>	<u>51,333</u>

Restricted Funds current year

	Organ Fund	Cairns Fund	Youth & Children	Total
Donations	111			111
	<u>111</u>			<u>111</u>

Restricted Funds preceding year

	Organ Fund	Cairns Fund	Youth & Children	Total
Donations	40			40
	<u>40</u>			<u>40</u>

2 Income from charitable activities

Unrestricted Funds	2025	2024
Weddings and funerals	690	1,600
Fund raising events	3,208	5,044
	<u>3,898</u>	<u>6,644</u>

Restricted Funds current year

Organ Fund	Cairns Fund	Youth & Children	Total

Restricted Funds preceding year

Organ Fund	Cairns Fund	Youth & Children	Total

St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

3 Income from other trading activities

Unrestricted Funds	2025	2024
Rent received from Room lets	6,717	2,503
	<u>6,717</u>	<u>2,503</u>

Restricted Funds current year

Organ Fund	Cairns Fund	Youth & Children	Total
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Restricted Funds preceding year

Organ Fund	Cairns Fund	Youth & Children	Total
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4 Investment income

Unrestricted Funds	2025	2024
Dividends received	2,075	4,581
Interest received	3,694	1,034
	<u>5,769</u>	<u>5,615</u>

Restricted Funds current year

Organ Fund	Cairns Fund	Youth & Children	Total
Dividends received			
Interest received		442	442
		<u>442</u>	<u>442</u>

Restricted Funds preceding year

Organ Fund	Cairns Fund	Youth & Children	Total
Dividends received			
Interest received		196	196
		<u>196</u>	<u>196</u>

St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

5 Extraordinary Income

Unrestricted Funds	2025	2024
Church of Scotland intern grant	500	
Buildings improvement grant	48,000	
VAT recovered on LPWS	1,985	
	<u>50,485</u>	<u></u>

Restricted Funds current year

	Organ Fund	Cairns Fund	Youth & Children	Total
VAT recovered on LPWS	174			174
	<u>174</u>			<u>174</u>

Restricted Funds preceding year

	Organ Fund	Cairns Fund	Youth & Children	Total

6 Analysis of Expenditure

Unrestricted Funds

Raising Funds	2025	2024
Investment manager's fees	970	1,572
	<u>970</u>	<u>1,572</u>

Charitable Activities

	2025	2024
Ministries and mission	36,006	34,819
Presbytery dues	748	1,047
Minister expenses	1,825	1,903
Pulpit supply		60
Charitable expenditure	185	241
Fabric repairs and maintenance	10,714	3,350
Council tax and water	2,562	3,875
Other building costs	14,904	14,286
Church office	2,088	1,592
Organ and music	2,480	2,625
Other expenses	1,023	1,509
	<u>72,535</u>	<u>65,307</u>

St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

6 Analysis of Expenditure (continued)

Restricted Funds
Charitable Activities

Restricted Funds current year	Organ Fund	Cairns Fund	Youth & Children	Total
Charitable expenditure			360	360
Fabric repairs and maintenance	2,102			2,102
	<u>2,102</u>		<u>360</u>	<u>2,462</u>

Restricted Funds preceding year	Organ Fund	Cairns Fund	Youth & Children	Total
Fabric repairs and maintenance	720			720
	<u>720</u>			<u>720</u>

7 Analysis of Expenditure

Unrestricted Funds

Other payments	2025	2024
Website development	500	
	<u>500</u>	

Restricted Funds current year	Organ Fund	Cairns Fund	Youth & Children	Total

Restricted Funds preceding year	Organ Fund	Cairns Fund	Youth & Children	Total

8 Staff costs

There were no employees during the year (2024 Nil)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer 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 was £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856

St. Andrew's Wallace Green and Lowick Church of Scotland

Notes forming part of the financial statements

Year ended 31 December 2025

9 Trustee remuneration and related party transactions

During the year one Trustee received reimbursement of expenses incurred totalling £4,017. In addition one Trustee received £2,480 for services provided.

During the year £12,662 was donated to the congregation by Trustees.

10 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.

11 Tangible fixed assets

	Property	Equipment	Total
Cost			
At 1 January 2025	117,026	3,584	120,610
Additions			
Disposals			
At 31 December 2025	<u>117,026</u>	<u>3,584</u>	<u>120,610</u>
Accumulated depreciation			
At 1 January 2025			
At 31 December 2025			
Net book value			
At 31 December 2024	<u>117,026</u>	<u>3,584</u>	<u>120,610</u>
At 31 December 2025	<u>117,026</u>	<u>3,584</u>	<u>120,610</u>

St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

12 Investments

	Total
Market value at 31 December 2024	124,317
Additions	78,837
Disposals	(121,015)
Realised gain / (loss)	278
Unrealised gain / (loss)	3,147
Market value at 31 December 2025	<u>85,564</u>

Investments at cost	<u>79,196</u>
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The following investments are held:

Church of Scotland Individual Fund	3,860
Church of Scotland Growth Fund	31,269
Church of Scotland Income Fund	50,435

13 Debtors

	2025	2024
Shared costs (Linkage)	46	
Use of rooms	798	
	<u>844</u>	<u></u>

14 Creditors

	2025	2024
Charitable activities	1,460	
	<u>1,460</u>	<u></u>

15 Analysis of net assets among funds

	General	Restricted	Total
Fixed assets	120,610		120,610
Investments	85,564		85,564
Current assets	190,956	13,365	204,321
Current liabilities	(1,460)		(1,460)

Net assets at 31 December 2025	<u>395,670</u>	<u>13,365</u>	<u>409,035</u>
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	General	Restricted	Total
Fixed assets	120,610		120,610
Investments	124,317		124,317
Current assets	85,508	15,100	100,608
Current liabilities			

Net assets at 31 December 2024	<u>330,435</u>	<u>15,100</u>	<u>345,535</u>
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St. Andrew's Wallace Green and Lowick Church of Scotland
Notes forming part of the financial statements
Year ended 31 December 2025

16 Movements in funds

	At 1 January 2025	Income	Expend	Transfers	At 31 December 2025
Unrestricted funds					
General fund	330,435	139,240	74,005		395,670
	330,435	139,240	74,005		395,670
Restricted funds					
Organ fund	3,068	285	2,102		1,251
Cairns fund	1,836				1,836
Youth and Children fund	10,196	442	360		10,278
	15,100	727	2,462		13,365
Total funds	345,535	139,967	76,467		409,035

	At 1 January 2024	Income	Expend	Transfers	At 31 December 2024
Unrestricted funds					
General fund	329,500	67,814	66,879		330,435
	329,500	67,814	66,879		330,435
Restricted funds					
Organ fund	3,748	40	720		3,068
Cairns fund	1,836				1,836
Youth and Children fund	10,000	196			10,196
	15,584	236	720		15,100
Total funds	345,084	68,050	67,599		345,535

Purposes of Restricted funds

The Organ fund is money put aside for the maintenance and upkeep of the organ.

The Cairns fund is to be used to provide support to divinity students.

The Youth and Children fund was started in 2023 with proceeds from a legacy. The funds are to be used to encourage young people to be active in the Church.

St. Andrew's Wallace Green and Lowick Church of Scotland

Notes forming part of the financial statements

Year ended 31 December 2025

17 Collections for Third Parties

	2025	2024
Berwick Community Trust - Foodbank	333	420
Berwick & District Cancer Support		286
BARK		39
Berwick Swan and Wildlife Trust		39
Church of Scotland - NESSL		389
Great North Air Ambulance		211
MND Scotland		260
Christian Aid	602	
North Northumberland Hospice Care	175	
SSAFA	220	
BADFOD	174	
Shelter Scotland	158	
	<u>1,662</u>	<u>1,644</u>

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

	2025	2024
<u>CAPITAL ACCOUNT</u>		
Credit balances at 31 December at cost	<u>828</u>	<u>828</u>
Market value of balances at 31 December	<u>828</u>	<u>828</u>
<u>REVENUE ACCOUNT</u>		
Credit balances at 31 December	<u>142</u>	<u>407</u>