

# **THE CHURCH OF SCOTLAND**

## **COLDSTREAM & DISTRICT PARISHES**

### **Receipts and Payments Accounts**

**Year Ended 31st December 2025**

**Church Number: 050342**

**Charity Number: SC001456**

Stated Annual Meeting of the Congregation  
after Service at

Coldstream Parish Church on Sunday, 22nd March 2026

**Coldstream & District Parishes**  
**Reference and Administration Information**  
**Year Ended 31 December 2025**

Charity Name: Coldstream & District Parishes  
 Charity Registration No: SC001456  
 Congregation Reference No: 050342  
 Contact Address: Mr W H Purvis  
 36 Main Street  
 Swinton  
 Duns  
 TD11 3JH

**Trustees**

**Kirk Session**

Mr J Banks  
 Mrs M Borthwick(Retd 10/9/25)  
 Mrs E Bullimore(retd 10/9/2025)  
 Mrs A Coltherd  
 Mrs M Common(retd.10/9/2025)  
 Mrs M Dixon  
 Mr W Fleming(retd.10/9/2025)  
 Mrs C Gordon(retd.10/9/2025)  
 Mr J Greenwell  
 Mrs M Hamilton(retd.10/9/25)  
 Mr W Hamilton(retd.10/9/2025)  
 Mrs S Henderson  
 Mr R Kirk  
 Mr J Lamont, M.P.

Mrs I Letham  
 Mrs F Mann  
 Mrs J Purvis  
 Mrs E Reid  
 Mr M Rowe  
 Mr D H Tait  
 Mr H Todd  
 Mrs C Wood  
 Mrs E Young  
 Mrs G Wilson(retd.10/9/2025)

**Congregational Board**

Mr T Baird  
 Mrs J Cunningham  
 Mr J Edwards  
 Mrs M Edwards  
 Mr W H Purvis  
 Mrs P Rowe  
 Mrs D Smith  
 Mrs K Williams

**Principal Office-Bearers**

Minister: Vacant  
 Interim Moderator Rev A Hood until 28/2/25  
 Interim Moderator Mrs S Patterson since 1/3/25  
 Session Clerk: Mr M Rowe  
 Clerk to the Board: Mr D H Tait  
 Church Treasurer: Mr W H Purvis

**Independent Examiner**

Mrs Sharon Ferguson  
 3 The Mount  
 DUNS, TD11 3AS  
 TD11 3EB

**Bankers**

Bank of Scotland  
 The Business Direct (802260)  
 PO Box 1000  
 BX2 1LB

# **Coldstream & District Parishes Trustees Annual Report Year Ended 31 December 2025**

## **Structure, Governance and Management**

### **Governing Document**

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

### **Recruitment and Appointment of Trustees**

The Kirk Session and the Congregational Board 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 is inducted by and accountable to Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

### **Organisational Structure**

The Congregational Board is chaired by the Minister, Interim Moderator or Locum and meets four times in a year. Certain responsibilities are delegated to Finance Committee, Property Committee and Social Committee as appropriate. The Kirk Session which normally meets a minimum of four times a year is responsible for spiritual affairs within the Church.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church it acknowledges a distinctive call and duty to bring the ordinances of religion to the people of every parish in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Coldstream & District Parishes are linked with Eccles and Leitholm Parish Church. There are Services of Worship each Sunday at 10.30am at Coldstream in addition to special services for Christmas, Easter and Coldstream Civic Week. Once a month an informal Iona-style Service is held on a Wednesday evening in Coldstream. Joint morning services with St. Mary & All Souls' Episcopal Church take place two or three times a year in Coldstream, and there is a joint monthly evening service of stillness and reflection held at St Mary and All Souls. Monthly Services jointly with St Mary and All Souls are also held at Lennel House Care Home.

Following the retirement in April 2023 of Rev. David Taverner the Charge of Coldstream and District Parishes linked with Eccles and Leitholm Parish Church has been vacant. From 1 January to 28 February 2025 Rev Dr Adam Hood was Interim Moderator and Mrs Susan Patterson has been Interim Moderator since 1 March 2025. Weekly services continued in Coldstream conducted by the Worship Team, the Session Clerk, the Interim Moderator, guest preachers and visiting ministers.

## **Coldstream & District Parishes Trustees Annual Report (Cont.) Year Ended 31 December 2025**

### **Objectives & Activities (Contd.)**

As of 1 January 2023 the Presbytery of Duns joined with neighbouring presbyteries to form the Presbytery of Lothian and Borders and the Duns Presbytery Mission Plan was incorporated into the Lothian and Borders Mission Plan, receiving final approval in July 2023 and entering the implementation phase in September 2023. The Plan provides for a minister to be based in Coldstream as part of a ministry team supporting all the churches in the area of the former Duns Presbytery. Discussions of representatives of all the congregations took place with Presbytery during 2024 and it was agreed that the framework for the ministry team will take the form of a parish grouping. The parish of Earlstoun joined the discussions and will join the parish grouping with one of the five ministers in the ministry team based in Earlstoun. The Kirk Session and congregation voted to approve the Basis for the Parish Grouping and the Basis of Reviewable Charge in February 2025, and Presbytery gave permission in April for our charge to call a minister. A Nominating Committee was elected in June and a Parish Profile finalised in August and the vacancy was advertised in September. The Plan envisages increased input and leadership from local Church elders and members, with the team of ministers providing support and advice throughout the congregations in our area.

### **Achievements and Performance**

Church attendances on Sundays are not back to pre-pandemic levels, but have stabilised at around 30 on an average Sunday. Pastoral visiting is carried out by elders visiting members in their districts. Funerals have been conducted by local and retired ministers.

During the winter months about half the services were held in the hall, which provided an easier space to heat for services and also a more informal and intimate atmosphere. During the rest of the year, on occasions when services called for a less formal format some services were also held in the hall. At the end of the summer an outdoor service and picnic was held in the garden of the Coldstream Community Centre.

During 2024 and 2025 it became clear that the old heating system of under-pew cast iron pipes was in need of replacing and plans were drawn up in summer 2025 to install modern radiators, making use of the existing boiler. The contract was finalised and the work will be carried out early in 2026

In December a Christmas concert was held in the Church by the Andante Chamber Choir which was well attended, with both singers and audience enjoying the building's acoustics.

The Coldstream Guild continued its activities with a programme of Guest speakers on the second Wednesday evening of the month during the autumn, winter and spring. Meetings have been well attended by around 30 people each time.

There is a Men's Prayer Breakfast once a fortnight on a Saturday morning, which is regularly attended by up to twelve men.

A fellowship and discussion group Ladies@10 meets on alternate Wednesday mornings.

On alternate Sunday mornings the service is preceded by "Sunday Sing" which is an opportunity for all who enjoy singing to explore some new worship songs together.

## **Coldstream & District Parishes Trustees Annual Report Year Ended 31 December 2025**

### **Achievements and Performance (Contd.)**

A weekday evening Lent course was held with St Mary and All Souls Episcopal Church in the Church Hall. Our traditional ecumenical walk of witness took place on Good Friday and this year's ecumenical community carol singing was organised in Market Square together with the Coldstream Gateway Association.

Coldstream Primary School held Easter and Christmas services in the Church with support and assistance from the congregation and almost all the classes at the school attended interactive performances in the church of "Easter Alive" put on by Berwickshire Christian Youth Trust and members of the congregation.

Summer Teas at Coldstream were again held in the Church Hall on four Thursday afternoons during the months of July and August and were well-organised, popular and well-attended, also raising large sums of money for Church funds. On the Thursday of Civic Week, in addition to the afternoon teas sandwiches and traybakes were sold in the morning and the Church was open for visitors.

The autumn church Fayre was again held on a Saturday morning. There was good community engagement and the Fayre also raised money for church funds.

Church members continue to be involved in the Coldstream Community Larder as trustees and volunteers following the successful move of the larder from a corner of the Church Hall to more suitable premises in 2023.

The Presbytery Plan recommended that Swinton Church should close and regular services ended after the retirement of Rev. David Tavener. As Swinton Church is the only public building in the village available for community use, a Swinton community group has been formed with the intention of acquiring the Church building as a Community resource available for locally run worship services, weddings, funerals and other events. The independent "Merse Church" now holds regular services, usually at 10.00 a.m. on the first and third Sunday of the month. The "Swinton Hub" has secured funding to buy the building and hopes to complete the purchase early in 2026. Swinton Primary School make use of the Church building for school services.

The Website - [www.coldstreamdistrictchurches.org.uk](http://www.coldstreamdistrictchurches.org.uk) - has proved to be a valuable resource and is being updated regularly. There is also now a Facebook page: <https://www.facebook.com/ColdstreamKirk>

### **Financial Review**

Our Budget for 2025 predicted a loss of £7,769 and before transfers the General Fund showed a deficit of £4,665 and after transfers of £450 this became a deficit of £4,215. However, a transfer of £2,000 from the J R Gray Fund did not take place during the year and consultancy fees and asbestos removal charges totalling £14,000 had still to be reclaimed from our Consolidated Fabric Fund Capital Account.

# **Coldstream & District Parishes**

## **Trustees Annual Report**

### **Year Ended 31 December 2025**

#### **Financial Review )Continued)**

The financing of General Fund expenditure in the year required £62,241 (£68,731 : 2024) while income gathered in coverage of these outgoings amounted to £57,575 (£61,080 : 2024) and after transfers of £450 a deficit of £4,215 (deficit £9,104 2024) was the result. This has reduced the General Fund balance to £5,403 (£9,618 : 2024). Unrestricted Funds held at the bank and on deposit have decreased by £450 to £108,231 while Restricted Fund have increased by £2,912 to £72,637. The total Funds held is now £180,869 ( £178,129 : 2024). Movements in Funds will be explained more fully in the following paragraphs.

#### **Receipts**

The regular principal source of income is from weekly and monthly offerings £20,512 (£20,398 : 2024) with a Gift Day being held in March raising £4,147 (£3,655 : 2024). Tax recovered from Gift Aid was £5,743 (£5,455 : 2024). It is noted that offerings have remained at a similar level to the previous year.

A legacy of £1,000 was received from the estate of the late Mrs J Dishington.

Fund raising activities continued with Summer Teas during July and August at Coldstream raising £1,902, (£1,741 : 2024) and the Church Fayre contributed £1,021 (£643 : 2024). Our grateful thanks must go to all who contributed in making these events a success. An Andante Choir concert near Christmas raised £485 while Sunday teas, books etc raised a further £216.

Income from weddings and funerals increased to £790 (£725 : 2024). Usage of the Church Hall has reduced to 1,540 (£1,856 : 2024) due to there being no Local or Government elections when it is used as a Polling Station.

As allowed for in our budget £19,000 was withdrawn from our Consolidated Fabric Fund Revenue account, as allowed by "5 Marks of Mission" to assist in paying our Giving to Grow allocation.

#### **Payments**

Coldstream and District Parishes is linked to Eccles and Leitholm Churches and all expenses relating to the Minister and to the Manse are met 75% by Coldstream and District (as shown herein) and 25% by Eccles and Leitholm. The exception to this is Pulpit Supply where Eccles and Leitholm Church pay the full cost for each Service taken by a stand-in Minister.

Our Giving to Grow allocation for 2024 amounted to £23,469 ( £10,619 : 2024). This large increase due to the Church of Scotland no longer giving a vacancy allowance and changes they had made to calculating Glebe Rents and Endowments. Presbytery dues to the Presbytery of Lothians & Borders was £823 (£1,195 : 2024).

The Manse still being vacant no Manse Council Tax was paid . Heating and Lighting costs are £6,387 (£7,965: 2024). After changing supplier the amount paid for Swinton was £1,125 while £5,262 was paid for Coldstream.

Fabric repairs and improvements totalled £15,448 for the year and details of these are given in Note 7. Included in this figure is the sum of £14,000 for consultancy fees and asbestos removal prior to the installation of the new heating system in Coldstream Church. This sum will be recovered from our Consolidated Fabric Fund Capital Account. The annual transfer of £2,000 from the J M Gray Fund to help cover repair costs at Coldstream Church was overlooked and will be made January 2026..

# **Coldstream & District Parishes Trustees Annual Report Year Ended 31 December 2025**

## **Summary**

The absence of a Minister continues to have a detrimental effect on church attendances evidenced by the amount received in offerings. However we are now the process of calling a Minister and hope we will be successful in the year ahead.

We are in the process of installing a new heating system in Coldstream Parish Church but, as permission has been granted to fund this from our Consolidated Fabric Fund Capital Account, this will have no effect on our day to day running costs. However, the round stained glass window above the chancel area is badly in need of repair and all exterior paintwork is to be repainted which will prove costly.

Our Giving to Grow payment for 2026 have increased slightly to £23,882 (£23,469 : 2025). We hope that we can meet these payments without dipping in to our Consolidated Fabric Fund Revenue Account. Financially, things remain difficult but we are hopeful that we can meet our commitments in the year ahead without using any reserves.

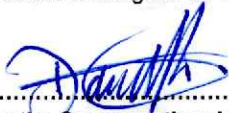
## **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £108,231 of which £90,542 are designated legacy funds for Mrs Morgan, £8,542 for Miss Beveridge, Churches Together £103, £1,185 for Sunday School. £382 for Guild and £2,075 for Fabric Fund. The £5,403 remaining balance represents just over 4.5 weeks expenditure. The Church also held £72,637 restricted funds which have been provided for the purposes specified in Note 2.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board 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 2005 Act"), the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations") and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



.....  
David Tait, Clerk to the Congregational Board

Date.....

18/2/2021

**Coldstream & District Parishes**  
**Report of The Independent Examiner**  
**Year Ended 31st December 2025**

I report on the financial statements of the charity for the year ended 31st December 2024, which are set out on pages 8 to 16.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's Trustees consider that the audit requirement of Regulation 10 (1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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.

In connection with my examination, no matter has come to my attention:

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 Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sham Ferguson

Date

23 Feb 2026

**Coldstream & District Parishes**  
**Statement of Balances**  
**As At 31 December 2025**

|                                               | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-----------------------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Bank &amp; Deposit Balances</b>            |                                    |                                  |                    |                    |
| Bank & Deposit balances brought forward       | 108,404                            | 69,725                           | 178,129            | 182,321            |
| <b>Movement in year</b>                       |                                    |                                  |                    |                    |
| Excess of Receipts over Payments for the year | -173                               | 2,912                            | 2,739              | -4,192             |
| Bank & Deposit balances carried forward       | <u>108,231</u>                     | <u>72,637</u>                    | <u>180,868</u>     | <u>178,129</u>     |
| <b>Investments</b>                            |                                    |                                  |                    |                    |
| At Market Value                               | <u>0</u>                           | <u>76,569</u>                    | <u>76,569</u>      | <u>68,041</u>      |
| At Cost                                       | <u>0</u>                           | <u>34,360</u>                    | <u>34,360</u>      | <u>34,360</u>      |
| <b>Assets</b>                                 |                                    |                                  |                    |                    |
| Gift Aid Receivable                           | 574                                | 0                                | 574                | 391                |
| Refund due from Scottish Power (Swinton)      | 0                                  | 0                                | 0                  | 1,811              |
| Refund due From Scottish Water                | 1,577                              | 0                                | 1,577              |                    |
| Eccles & Leitholm - December 2025             | 41                                 | 0                                | 41                 | 2,401              |
|                                               | <u>2,192</u>                       | <u>0</u>                         | <u>2,192</u>       | <u>4,603</u>       |
| <b>Liabilities</b>                            |                                    |                                  |                    |                    |
|                                               | <u>0</u>                           | <u>0</u>                         | <u>0</u>           |                    |
|                                               | <u>0</u>                           | <u>0</u>                         | <u>0</u>           |                    |

The accounts were approved by the Kirk Session and Congregational Board on:

**Date** ..... 18/2/2026 .....

For and on behalf of the Kirk Session and Congregational Board:

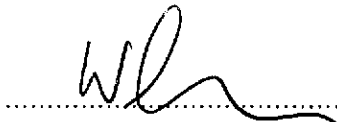
**Mr D H Tait**

Clerk to the Congregational Board

 .....

**Mr W H Purvis**

Church Treasurer

 .....

**Coldstream & District Parishes  
Receipts and Payments Account  
for Year Ended 31st December 2025**

|                                                                           |      | Unrestricted  | Restricted   |               |               |
|---------------------------------------------------------------------------|------|---------------|--------------|---------------|---------------|
|                                                                           |      | Funds         | Funds        | Total         | Total         |
|                                                                           |      | 2025          | 2025         | 2025          | 2024          |
|                                                                           | Note | £             | £            | £             | £             |
| <b>Receipts</b>                                                           |      |               |              |               |               |
| Donations                                                                 | 3a   | 30,402        | 0            | 30,402        | 29,575        |
| Legacies                                                                  | 3b   | 1,000         | 0            | 1,000         | 1,000         |
| Activities for Generating Funds                                           | 3c   | 3,625         | 0            | 3,625         | 2,885         |
| Glebe Income                                                              |      | 0             | 0            | 0             | 0             |
| Bank & Deposit Interest                                                   |      | 4,302         | 2,802        | 7,104         | 8,688         |
| Investment Income                                                         |      | 1,051         | 479          | 1,530         | 1,530         |
|                                                                           |      | <u>40,380</u> | <u>3,281</u> | <u>43,661</u> | <u>43,678</u> |
| Rental of Church Hall                                                     |      | 1,540         | 0            | 1,540         | 1,856         |
| Weddings and Funerals                                                     |      | 790           | 0            | 790           | 725           |
| Sale of Assets                                                            |      | 0             | 0            | 0             | 0             |
| Sale of Investments                                                       |      | 0             | 0            | 0             | 0             |
| Grants Received (LPWGS - Swinton)                                         |      | 0             | 0            | 0             | 0             |
| Council Tax Rebate                                                        |      | 0             | 0            | 0             | 0             |
| Receipts from General Trustees                                            |      | 19,000        | 0            | 19,000        | 23,854        |
| Guild Income                                                              | 8    | 435           | 0            | 435           | 434           |
| Other Receipts                                                            |      | 81            | 0            | 81            | 3,497         |
| Foundation Scotland - I Sproule Fund                                      | ~    | 0             | 0            | 0             | 0             |
| <b>Total Receipts</b>                                                     |      | <u>62,226</u> | <u>3,281</u> | <u>65,507</u> | <u>74,044</u> |
| <b>Payments</b>                                                           |      |               |              |               |               |
| Costs of Generating Funds                                                 | 4a   | 126           | 0            | 126           | 115           |
| Charitable Activities                                                     | 4b   | 62,224        | 369          | 62,593        | 78,077        |
| Governance Costs                                                          | 4c   | 50            | 0            | 50            | 50            |
| Other Payments                                                            | 4d   | 0             | 0            | 0             | 0             |
| <b>Total Payments</b>                                                     |      | <u>62,400</u> | <u>369</u>   | <u>62,769</u> | <u>78,242</u> |
| <b>Excess of Receipts over Payments<br/>for the year before Transfers</b> |      | -174          | 2,912        | 2,738         | -4,198        |
| Transfers                                                                 |      | 0             | 0            | 0             | 0             |
| <b>Excess of Receipts over Payments<br/>for the year</b>                  |      | <u>-174</u>   | <u>2,912</u> | <u>2,738</u>  | <u>-4,198</u> |

**Coldstream & District Parishes**  
**Notes to the Accounts**  
**Year ended 31 December 2025**

**1. Trustee Remuneration and Related Party Transactions**

During the year Mr M Rowe, Session Clerk received £43 for postage and stationery, Mrs P Rowe received £1,190 as organist and Mr W H Purvis, Treasurer received £91 for postage, printing and other out of pocket expenses.

During the year the Charity did not enter into any related party transactions.

| <b>2. Movements in Funds<br/>(Excluding Investment Values)</b> | <b>At 1 Jan<br/>2025</b> | <b>Receipts</b> | <b>Payments</b> | <b>Transfers</b> | <b>At 31 Dec<br/>2025</b> |
|----------------------------------------------------------------|--------------------------|-----------------|-----------------|------------------|---------------------------|
|                                                                | <b>£</b>                 | <b>£</b>        | <b>£</b>        | <b>£</b>         | <b>£</b>                  |
| <b>Unrestricted Funds</b>                                      |                          |                 |                 |                  |                           |
| General Fund                                                   | 9,618                    | 57,575          | 62,241          | 450              | 5,403                     |
| Designated Fabric Reserve Fund                                 | 2,042                    | 33              | 0               | 0                | 2,075                     |
| Designated Miss Beveridge Fund                                 | 8,150                    | 392             | 0               | 0                | 8,542                     |
| Designated Mrs Morgan Fund                                     | 86,750                   | 3,792           | 0               | 0                | 90,542                    |
| Designated Mrs I Sproule                                       | 0                        | 0               | 0               | 0                | 0                         |
| Designated Churches Together Fund                              | 103                      | 0               | 0               | 0                | 103                       |
| Designated Sunday School Fund                                  | 1,185                    | 0               | 0               | 0                | 1,185                     |
| Designated Guild Fund                                          | 556                      | 435             | 159             | -450             | 382                       |
|                                                                | <u>108,404</u>           | <u>62,226</u>   | <u>62,400</u>   | <u>0</u>         | <u>108,231</u>            |
| <b>Restricted Funds</b>                                        |                          |                 |                 |                  |                           |
| Miss E H Fox for Swinton Church                                | 1,633                    | 73              | 0               | 0                | 1,706                     |
| Mrs C Rae for Swinton Fabric                                   | 36,289                   | 1,613           | 350             | 0                | 37,552                    |
| Ladykirk Parish Fund                                           | 1,119                    | 0               | 0               | 0                | 1,119                     |
| Organ Fund                                                     | 1,418                    | 413             | 0               | 0                | 1,830                     |
| Roddy Matheson Youth Fund                                      | 3,699                    | 43              | 0               | 0                | 3,742                     |
| Benevolent Fund                                                | 1,089                    | 37              | 19              | 0                | 1,108                     |
| J M Gray Fund                                                  | 24,478                   | 1,102           | 0               | 0                | 25,580                    |
|                                                                | <u>69,725</u>            | <u>3,281</u>    | <u>369</u>      | <u>0</u>         | <u>72,637</u>             |
| <b>Total Funds</b>                                             | <u>178,129</u>           | <u>65,508</u>   | <u>62,769</u>   | <u>0</u>         | <u>180,869</u>            |

**Purposes of Designated Funds**

**Fabric Reserve Fund.** While normal fabric repairs are charged to the General Fund the Trustees have set aside this fund to meet extraordinary repairs and improvements

**Miss Beveridge Legacy Fund.** These funds have been designated to provide for undetermined projects in name of Miss Beveridge.

**Mrs Morgan Legacy Fund.** These funds were generously bequeathed in 2015 and will be used to help the Church with undetermined General or Fabric projects in future years.

**Churches Together.** These funds will be used to purchase materials for the Coldstream Churches Together Bible Study Group.

**Sunday School.** This fund is held for the Sunday School.

**The Guild.** This fund is used by the Guild for the wider work of the Church.

**Coldstream & District Parishes**  
**Notes to the Accounts (cont.)**  
**Year ended 31 December 2025**

**2 Movement of Funds (contd.)**

**Miss E H Fox for Swinton.** Legacy left to be used for improvements to Swinton Church

**Mrs C Rae Fund.** Generous donation left for the fabric of Swinton Church

**Organ Fund.** Funds have been set aside for the purchase of a new organ. Investments with a market value of £20,289 (Cost £15,838) are now owned by this fund.

**Ladykirk Parish Fund.** These funds are held for the benefit of Ladykirk Parish. Investments with a market value of £53,568 (cost £16,768) are owned by this fund.

**Roddy Matheson Youth Fund.** Provides for youth activities. The balance of the Boys Brigade account £3,363 was transferred to this fund during 2024. Investments with a market value of £820 (Cost £726) are owned by the fund.

**Benevolent Fund.** Investments with a market value of £1,892 (Cost £1,029) are owned by this fund, for people in need.

**John M Gray Fund.** Donation by Mrs June Gray in memory of her late husband. These funds are to be used for the maintenance of Coldstream Church at the rate of £2,000 per annum with effect from 2021.

**Foundation Scotland Trust.** A generous legacy from a late Coldstream Trustee was donated in 2015 and left in trust for the Church. Projects are as yet undetermined and restrictions apply to the use of the fund. Investments with a market value of £111,409 (31/12/25) are held by Foundation Scotland for this fund.

**3 Analysis of Income**

|                                 | <b>Unrestricted<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|---------------------------------|----------------------------------------------|--------------------------------------------|-----------------------------|-----------------------------|
| <b>a) Donations</b>             |                                              |                                            |                             |                             |
| WFO Scheme (non Gift Aid)       | 1094                                         | 0                                          | 1,094                       | 1,024                       |
| Gift Aid Donations              | 12329                                        | 0                                          | 12,329                      | 12,930                      |
| Tax Recovered on Gift Aid       | 5743                                         | 0                                          | 5,743                       | 5,455                       |
| Ordinary Offerings (Open Plate) | 6284                                         | 0                                          | 6,284                       | 5,523                       |
| Other Offerings (Gift Day)      | 4147                                         | 0                                          | 4,147                       | 3,655                       |
| Other Offerings (Donations etc) | 804                                          | 0                                          | 804                         | 988                         |
|                                 | <u>30,402</u>                                | <u>0</u>                                   | <u>30,402</u>               | <u>29,575</u>               |
| <b>b) Legacies</b>              |                                              |                                            |                             |                             |
| Mrs J Dishington                | <u>1,000</u>                                 | <u>0</u>                                   | <u>1,000</u>                | <u>0</u>                    |

**Coldstream & District Parishes**  
**Notes to the Accounts (cont.)**  
**Year ended 31 December 2025**

**3 c) Fund Raising Events**

|                        | <b>Unrestricted<br/>Funds<br/>2025<br/>£</b> | <b>Restricted<br/>Funds<br/>2025<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|------------------------|----------------------------------------------|--------------------------------------------|-----------------------------|-----------------------------|
| Summer Teas            | 1,902                                        | 0                                          | 1,902                       | 1,741                       |
| Swinton Choir Concerts | 0                                            | 0                                          | 0                           | 235                         |
| Christmas Fayre        | 1,021                                        | 0                                          | 1,021                       | 645                         |
| Belcando Choir         | 0                                            | 0                                          | 0                           | 65                          |
| Andante Choir          | 485                                          | 0                                          | 485                         | 0                           |
| Sunday Teas / Coffees  | 106                                          | 0                                          | 106                         | 159                         |
| Quiz                   | 84                                           | 0                                          | 84                          | 0                           |
| Books                  | 26                                           | 0                                          | 26                          | 40                          |
| Pennies                | 0                                            | 0                                          | 0                           | 0                           |
|                        | <u>3,625</u>                                 | <u>0</u>                                   | <u>3,625</u>                | <u>2,885</u>                |

**4 Analysis of Payments**

**(a) Costs of Generating Funds**

|                    |            |          |            |            |
|--------------------|------------|----------|------------|------------|
| Offering Envelopes | <u>126</u> | <u>0</u> | <u>126</u> | <u>111</u> |
|--------------------|------------|----------|------------|------------|

**(b) Charitable Activities**

|                                   |               |            |               |               |
|-----------------------------------|---------------|------------|---------------|---------------|
| Giving to Grow Allocation         | 23,469        | 0          | 23,469        | 10,619        |
| Presbytery Dues                   | 823           | 0          | 823           | 1,195         |
| Minister's Travelling Expenses    | 102           | 0          | 102           | 120           |
| Minister's Phone & Other Expenses | 0             | 0          | 0             | 0             |
| Pulpit Supply                     | 355           | 0          | 355           | 1,019         |
| Other Staffing Costs              | 4,048         | 0          | 4,048         | 3,917         |
| Fabric Repairs & Maintenance      | 15,098        | 350        | 15,448        | 42,142        |
| Heating & Lighting                | 6,387         | 0          | 6,387         | 6,938         |
| Water Rates (Coldstream Church)   | 1,577         | 0          | 1,577         | 0             |
| Manse Heating & Lighting          | 0             | 0          | 0             | 1,027         |
| Manse Council Tax                 | 0             | 0          | 0             | 0             |
| Insurance                         | 6,938         | 0          | 6,938         | 6,346         |
| Broadband & Website               | 1,212         | 0          | 1,212         | 1,021         |
| Printing, Stationery & Postage    | 298           | 0          | 298           | 355           |
| Bible Course                      | 45            | 0          | 45            | 0             |
| Music Costs                       | 885           | 0          | 885           | 899           |
| Youth Projects                    | 0             | 0          | 0             | 228           |
| Congregational Organisations      | 0             | 0          | 0             | 0             |
| Charitable Donations              | 300           | 0          | 300           | 1,125         |
| Guild Expenses                    | 160           | 0          | 160           | 375           |
| Other Expenses                    | 528           | 19         | 547           | 751           |
|                                   | <u>62,224</u> | <u>369</u> | <u>62,593</u> | <u>78,077</u> |

|                             | <b>2025<br/>£</b> | <b>2,025<br/>£</b> | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|-----------------------------|-------------------|--------------------|-------------------|-------------------|
| <b>(c) Governance Costs</b> |                   |                    |                   |                   |
| Independent examiner's fees | <u>50</u>         | <u>0</u>           | <u>50</u>         | <u>50</u>         |

|                           | <b>£</b> | <b>£</b> | <b>£</b> | <b>£</b> |
|---------------------------|----------|----------|----------|----------|
| <b>(d) Other Payments</b> |          |          |          |          |
|                           | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |

**Coldstream & District Parishes**  
**Notes to the Accounts (cont.)**  
**Year ended 31 December 2025**

**5 Collections for Third Parties**

|                                   | 2025       | 2024       |
|-----------------------------------|------------|------------|
|                                   | £          | £          |
| Borders Children's Charity        | 85         | 208        |
| Berwickshire Christian Youth Tust | 235        | 90         |
| Christian Aid                     | 160        | 150        |
| Embrace the Middle East           | 0          | 115        |
| MAF Scotland                      | 70         | 0          |
| Duns Fair Share                   | 150        | 0          |
| Scottish Bible Society            | 50         | 0          |
|                                   | <u>750</u> | <u>563</u> |

**6 Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers contributions for National Insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,586.

**7 Analysis of Fabric Repairs, Maintenance & Improvements**

**Coldstream Church**

**Central Heating**

|                  |              |        |                              |
|------------------|--------------|--------|------------------------------|
| Consultancy Fees | 4,250        |        | Will be funded from          |
| Asbestos Removal | <u>9,750</u> | 14,000 | Consol. Fab. Capital Account |

**Other**

|                               |            |     |
|-------------------------------|------------|-----|
| PAT Testing etc               | 247        |     |
| Fire Extinguisher Maintenance | 176        |     |
| Replacing bulbs & fixing taps | 48         |     |
| Heating Repairs               | 204        |     |
| Upgrading to LED Lighting     | <u>161</u> | 836 |

14,836

**Manse -75% of Total Cost**

|                    |           |     |
|--------------------|-----------|-----|
| EPC Assessment     | 68        |     |
| Ground Maintenance | 75        |     |
| Garden Maintenance | <u>90</u> | 233 |

**Swinton**

|                                    |            |     |
|------------------------------------|------------|-----|
| Fire Extinguisher Maintenance      | 0          |     |
| Heating Repairs                    | 29         |     |
| Roof Repairs- Paid from C Rae Fund | <u>350</u> | 379 |

**Ladykirk & Whitsome**

15,448

**Coldstream & District Parishes**  
**Notes to the Accounts (cont.)**  
**Year ended 31 December 2025**

**8 Coldstream Guild**

| <u>Income</u>   | <u>£</u>   | <u>Expenditure</u>        | <u>£</u>   |
|-----------------|------------|---------------------------|------------|
| Opening Balance | 556        | Speakers                  | 100        |
| Subscriptions   | 280        | Coldstream Community News | 25         |
| Collections     | 155        | Coldstream Parish Church  | 450        |
|                 |            | Bank Charges              | 34         |
|                 |            | Balance in Bank           | 382        |
|                 | <u>991</u> |                           | <u>991</u> |

**Coldstream & District Parishes**  
**Appendix**  
**Year Ended 31 December 2025**

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

|                                          | 2025          | 2024          |
|------------------------------------------|---------------|---------------|
|                                          | £             | £             |
| <b>Capital Account (II) - Coldstream</b> |               |               |
| Cost of Chancel Works                    | 0             | -16,905       |
|                                          | 0             | -16,905       |
| Balance as at 1st January (at cost)      | 261,592       | 278,497       |
| Balance as at 31st December(at cost)     | 261,592       | 261,592       |
| <br><b>Market Value</b>                  | <br>281,017   | <br>261,592   |
| <br><b>Revenue Account</b>               |               |               |
| Interest for year                        | 786           | 673           |
| Deposit Fund Interest                    | 4,136         | 5,535         |
| Income Fund Dividend                     | 4,733         | 4,733         |
| Growth Fund Dividend                     | 2,155         | 2,530         |
| CFF Share Dividend                       | 0             | 8             |
|                                          | 11,810        | 13,479        |
| ADD Balance as at 1st January            | 19,612        | 14,115        |
|                                          | 31,422        | 27,594        |
| LESS Previous Year's Adjustment          | 0             | 0             |
|                                          | 31,422        | 27,594        |
| LESS Support Costs/Admin Fees            | -350          | -1,034        |
| LESS Audio Visual Equipment- Coldstream  | 0             | -4,335        |
| LESS Loop System Upgrade                 | 0             | -2,613        |
| LESS 5 Marks of Mission                  | -19000        | 0             |
|                                          | 0             | 0             |
| <b>Balance as at 31st December</b>       | <b>12,072</b> | <b>19,612</b> |

**Coldstream & District Parishes**  
**Appendix**  
**Year ended 31st December 2025**

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

|                                                        | 2025<br>£     | 2024<br>£     |
|--------------------------------------------------------|---------------|---------------|
| <b>Capital Account (III) - Ladykirk &amp; Whitsome</b> |               |               |
| Balance as at 1st January (at Cost)                    | 32,914        | 32,914        |
| Realised Investment Gain                               | 0             | 0             |
| Balance as at 31st December (at Cost)                  | <u>32,914</u> | <u>32,914</u> |
| Market Value as at 31st December                       | <u>50,501</u> | <u>48,175</u> |
| <b>Revenue Account</b>                                 |               |               |
| Interest                                               | 337           | 325           |
| Deposit Fund Interest                                  | 493           | 290           |
| Growth Fund Dividend                                   | 533           | 158           |
| CFF Share Dividend                                     | 0             | 95            |
|                                                        | <u>1,363</u>  | <u>868</u>    |
| ADD Balance as at 1st January                          | <u>7,466</u>  | <u>6,638</u>  |
|                                                        | <u>8,829</u>  | <u>7,506</u>  |
| LESS Vegetation Removal                                | 0             | 0             |
| LESS Admin. Fees                                       | -320          | -40           |
| Balance 31st December                                  | <u>8,509</u>  | <u>7,466</u>  |
| <b><u>Temporary Fund</u></b>                           |               |               |
| Sale Proceeds of Ladykirk Church                       | 0             | 0             |
| Sale of Land - Old Smiddy, Swinton                     | 0             | 0             |
| Interest Written Off - (85 Fund)                       | 0             | 0             |
|                                                        | <u>0</u>      | <u>0</u>      |
| ADD Balance as 1st January                             | <u>-1,740</u> | <u>80</u>     |
|                                                        | <u>-1,740</u> | <u>80</u>     |
| <b><u>LESS</u></b>                                     |               |               |
| Swinton Church Valuation Survey                        | 0             | -1,740        |
| Registration Dues                                      | 0             | -80           |
| Law Department Fees                                    | 0             | 0             |
| Interest                                               | 0             | 0             |
| Balance 31st December                                  | <u>-1,740</u> | <u>-1,740</u> |

**Notes**

- 1 Heritable Properties are not recorded in the Accounts. The title deeds are held by Church of Scotland General Trustees.
- 2 Capital Account (II) represents the price difference between the sale of the old Coldstream Manse and the purchase of the new Manse in 2004/05, the sale of Swinton Manse in 2020 and the sale of Ladykirk Church in 2022.
- 3 Temporary Fund details costs involved in the sale of Swinton Church