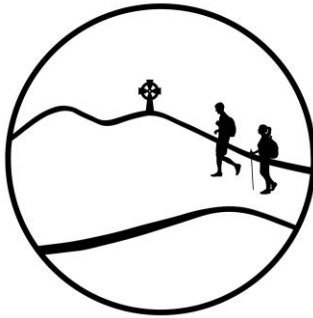


**The Church of Scotland
Lammermuir Parish Church**



RECEIPTS AND PAYMENTS ACCOUNTS 2025

Congregation No: 030271

Charity No: SC 015414

Reference and Administrative Information

Charity Name: Lammermuir Parish Church (Church of Scotland)

Charity Registration Number: SC015414

Congregation Reference No: 030271

Contact Address: Longnewton Farmhouse
Gifford
East Lothian
EH41 4JW

Trustees

The trustees (all active Kirk Session members) who served at any time during the year up to the date of signing the accounts were:

Janet Banks	Christine Margaret Ann Gillies	Alison Machray Mill Irving
Anikó Schütz Bradwell	Margo Lennox Hodge	Jean Elizabeth Peat
Margaret Jean Bryce	Alexander John Turner Hogg	Jennifer Bridget Riddell
Alexander Marcus Gordon Campbell	David Ian Jameson	Paul Alfred James Sales
Percy Alexander Craigie	Elizabeth Simpson McDougal	Morag Jessie Swan (resigned 9/3/2025)
Margaret Ann Dickson	James Liddle McDougal	William Millar Swan (died 5/2/2025)
Cressida Hermione Douglas-Miller	John Macfarlane	Alexander Don Wilson
Wendy Ann Ferguson	Arthur McLeod	Anne Elizabeth Boyd Wood
Francis Alexander Fiddes	Thomas Finlay Marshall	Alastair James Wyllie (resigned 25/7/2025)

Principal Office-bearers

Minister: Anikó Schütz Bradwell

Session Clerks: Alexander MG Campbell and John Macfarlane

Depute Session Clerk: Paul AJ Sales

Treasurer: Wendy Ferguson

Independent Examiner

Andrew Gobourn
Greenhead Farmhouse
West Saltoun
East Lothian
EH34 5EH

Bankers

The Royal Bank of Scotland plc	Bank of Scotland plc
32 Court Street	44 Court Street
Haddington	Haddington
East Lothian	East Lothian
EH41 3NS	EH41 3NS

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The active members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling 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.

Organisational Structure

The Kirk Session is responsible for spiritual affairs within the Parish; it also manages the business affairs of the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is chaired by the minister and typically meets four times in a year.

On 1st January 2025, the Parish of Garvald and Morham united with and joined Lammermuir Parish.

Objectives

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.

Activities, Achievements and Performance

2025 has been a good year for Lammermuir Parish Church, which grew again at the beginning of the year, when the former parish of Garvald and Morham became part of the wider Lammermuir Parish. We have continued getting to know each other, building on the relationships we had begun to shape in the run-up to the union. The parish area now comprises some seven villages and the surrounding farms and is now made up of what used to be three parishes only two years ago.

Trustees' Annual Report

Year ended 31 December 2025 (continued)

Activities, Achievements and Performance (continued)

Worship services were held every Sunday morning, alternating initially between the four remaining church buildings (fortnightly in Yester Church, once a month in Humbie and bimonthly in Saltoun and Bolton Churches), until a closing service for Bolton Church was held in June. Since then, services alternated between Yester, Humbie and Saltoun Churches. Following the closure and sale of Saltoun Church mentioned below, as at the date of this Report, services are held one Sunday a month in Humbie and on remaining Sundays in Yester Church. The provision of online recordings and streaming has continued for those joining in from their homes, thanks to a dedicated team filming the services and making them available online. Additional services took place during Holy Week, at Remembrance and during Advent. In June, we held a Thanksgiving service in Garvald Church, marking its history and expressing our appreciation for its continued availability to the community. We again held an outdoor service followed by a shared lunch in the summer, thanks to the invitation of members to their garden. Holy Communion continued to be celebrated bimonthly, and the Worship Team regularly contributed to and led services. Our three regular organists supported our services beautifully, as well as our choir. One elder has begun his training as a funeral celebrant, mentored by the minister and under supervision from Presbytery. The Kirk Session met four times during the year, and elders and members were engaged in a wide variety of activities and tasks to enable our church life and services. During the year, we celebrated four weddings and two children's baptisms, and held fourteen funeral services.

We continued our strong community engagement during the year, with a pastoral ministry through visits and conversations, and the support for bereaved families and the families preparing for weddings and baptisms. The two monthly drop-in coffee mornings held in Gifford and East Saltoun are now complemented by a monthly provision of afternoon teas and coffees in the Humbie Stables, and a monthly coffee afternoon attended by a few friendly dogs, enabling people to spend time with them, especially those who miss having a pet at home. Many events were held throughout the year (which enable both community engagement and fundraising for the church), including a coffee morning in Humbie Village Hall, an outing for coffee and cake from Garvald to Carfrae Farm, the annual church fete (this year held in Gifford Village Hall, due to wet weather), and an autumn coffee morning in Garvald Village Hall. For Remembrance, we worked with all three Community Councils in the parish in enabling a Remembrance service and Acts of Remembrance suiting the now larger parish area, according to the wishes of the respective local communities: with one central Remembrance Service held in Gifford for the whole parish, with the Pryde of East Lothian Pipes and Drums, and separate Acts of Remembrance held in Humbie, Saltoun and Bolton (There were none in Garvald or Morham due to the renovation works on Garvald Church).

During Advent, we offered an Advent coffee morning in the Session Rooms in East Saltoun, carol singing with the church choir, and, in collaboration with Gifford Community Council, a group trip to see the panto in Haddington. For the first time, we offered an Advent Morning for Reflection, which was well-attended by participants from around Presbytery. 1,700kg of potatoes and 72 bottles of home-grown apple juice were generously donated by members and sold to fundraise for the church. We participated in Christmas dinners, Christmas Tree lightings and carol singing events organised in Humbie, Garvald, Gifford and East Saltoun. We organised carol singing in Garvald, and, with Gifford Community Council again, Carols around the Christmas Tree with the Dalkeith and Monktonhall Brass Band. The minister also featured in a radio

Trustees' Annual Report

Year ended 31 December 2025 (continued)

Activities, Achievements and Performance (continued)

programme on East Coast FM, inviting listeners to Christmas services and events. Between the Advent and Christmas services (including an Advent Service of Remembering, a Sunday morning Nativity, Lessons and Carols, Christmas Eve Nativity, Watchnight and Christmas family service) and the carols, we estimate that we saw more than 1,000 people participate.

The choir meets for weekly rehearsals, and two Knitting Groups meet regularly in church buildings, as well as the Local History Group in East Saltoun. During Lent and Advent, a discussion group met weekly. We published four church newsletters during the year, which are distributed widely across the parish, and a weekly news email is sent to around 150 households across the parish. Services and events are publicised on notice boards, our website and social media pages (on Facebook, Instagram, and Youtube). In rotation with other local ministers, the minister continues to write a column for the East Lothian Courier.

Sunday Club was held once monthly during the main service, thanks to a group of wonderful volunteers. Messy Church took place three times during the year in Garvald, East Saltoun and Humbie, looking in turn at Joseph and his brothers, Noah, and Advent, with a fantastic team. Forest Church was offered twice during the summer, however, due to low uptake, is paused for the moment. We continued our supportive involvement in activities with Yester School, both through assemblies and involvement in RME classes. During the year, we held three services for residents at the Hilton Lodge Care Home, supported by one of our organists and members of the choir.

Alongside our longstanding support for East Lothian Foodbank, we decided this year also to support the more local Lammermuir Larder, which works across Haddington and our parish area, providing food parcels as well as practical support and advice. We held four collections during the year, with two each going to the two foodbanks. We collected and donated 22 parcels for the Blythswood Christmas Shoebox Appeal, had a collection for Poppy Scotland around Remembrance, and one for Circle, a charity supporting families in and around Edinburgh, during the Christmas Eve Nativity service.

At the General Assembly, the minister stepped down both as Convenor of the Iona Community Board, and from the Advisory Group of Christian Aid Scotland. She took a six-week sabbatical in the autumn with support from Presbytery and the Kirk Session, using the time for reflection and extensive writing. We marked the tenth anniversary of her ordination and induction here in the parish in December.

In implementing the Presbytery Mission Plan, the sales of Bolton and Saltoun Churches were prepared. We received an offer for Bolton Church in late spring and held a closing service for Bolton Church in June. In the autumn, the offer was unfortunately withdrawn as the potential buyer had not yet received the anticipated planning permission from East Lothian Council, and the building was put back on the market. This resulted in an acceptable offer being received in December which is presently with the General Trustees and Law Department for formal acceptance; a date for completion has not yet been advised. A feasibility study run by the Saltoun Community Council, exploring the possibility of a community buyout of Saltoun Church, concluded that this would not be an achievable option, and the building was put up for sale. Multiple viewings resulted in an offer being put forward, and the sale process has now concluded, following a closing

Trustees' Annual Report

Year ended 31 December 2025 (continued)

Activities, Achievements and Performance (continued)

service held in January. The Humbie Stables have been wonderfully refurbished this year, with the final steps due in the spring of 2026. Work on the heating system in Yester Church is ongoing, and it is anticipated that in summer 2026, the pews will be removed to allow a replacement of the heating pipes, and to eliminate woodworm in the furniture, and then to replace the pews with chairs, enabling greater accessibility and flexibility in the use of the church building. Yester Church will remain the main worship space for our parish, which through its location in the heart of Gifford also offers space for community use during the week. Humbie Church and Stables offer additional worship and community spaces, with one monthly service there, and the expectation to develop further opportunities for ministry and mission. This will be reviewed at the end of 2026. The Session Rooms in East Saltoun are used by a number of community groups and activities; the Garvald Stables are also used by regular and one-off users, both of which we hope to expand.

We celebrated the 40th anniversary of the eldership of Finlay Marshall and will mark the 50th anniversary of eldership of Alec Hogg early in 2026 (the actual anniversary was in November 2025). The Kirk Session and all elders enable our work, and I am deeply grateful to them and all who help and volunteer in so many ways, and to all our members, who make our church a friendly, welcoming, inclusive and mutually supportive community.

Financial Review

Overall, the financial outcome was satisfactory. Total receipts for the year were £171,136 (2024: £110,199). This was an increase of £60,938 (55%). Both years included exceptional items relating to the transfer of bank balances from joining parishes, and in 2025, legacies and grants were received which did not occur in 2024. Excluding these exceptional items, receipts in 2025 were £82,860 (2024: £85,694).

The principal source of income is donations. These totalled £69,303, which was a fall of 1% from £70,011 in 2024. Member donations, including tax recovered on Gift Aided contributions, were £55,584, a fall of 6% from £59,409 in 2024. Included in that amount were Gift Aided donations of £32,800 (£35,906 in 2024), while FWO offerings continued to reduce as more donors contribute by bank transfer (£4,714 in 2025; £4,937 in 2024). Open Plate collections increased to £7,324 (£6,892 in 2024) and other donations increased from £10,602 in 2024 to £13,719 in 2025. Our sincere thanks are due to all those in our congregation who were able to provide such generous support throughout the year.

Fund raising was again very successful, generating £7,201 (2024: £7,256) and we are grateful to everyone who worked hard on these initiatives and to all those who attended and supported them.

Payments totalled £133,061 (2024: £98,956). The increase of £34,105 (34%) reflects a higher Giving to Grow contribution and higher fabric repairs and maintenance costs.

This resulted in an overall excess of receipts over payments for the year of £38,075. The General Fund increased from £13,741 to £55,910 and Restricted Funds fell from £34,829 to £30,736. The largest restricted fund is the Restoration Fund, in effect a Fabric Reserve Fund, of £27,660. These funds are represented by our total year end bank balances of £86,645 (£48,570 for 2024).

Trustees' Annual Report

Year ended 31 December 2025 (continued)

Reserves Policy

It is the Trustees' intention to hold capital reserves and cash reserves to cover normal expenditure. It is considered that to do that it would be reasonable to hold capital reserves of 10% of the value of the properties that the congregation are responsible for, and cash reserves of approximately six months expenditure. At the year end, the Church held unrestricted cash funds of £55,910 which is around six months expenditure, based on the level for 2025. The Church has unrestricted investments of £112,405 which are readily realisable and will be used to fund ongoing costs when required.

The Trustees are aware of the need to carry out renovations in Yester Church. Fabric reserves will be used for this. Once this work has been completed, the Trustees will review and revise the Reserves Policy if required. A breakdown of all reserves is set out at Notes 2 and 8.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations relating to 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,

John Macfarlane

John Macfarlane
Session Clerk

15th March 2026

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

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 13.

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

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. The 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, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Gobourn

A Gobourn
Greenhead Farmhouse
West Saltoun
East Lothian
EH34 5EH

15th March 2026

Lammermuir Parish Church
Receipts and Payments Account
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts						
Donations	3	68,303	1,000	-	69,303	70,011
Legacies		65,285	10,200	-	75,485	-
Activities for Generating Funds		7,201	-	-	7,201	7,256
Bank & Deposit interest		359	-	-	359	551
Investment income		3,967	-	-	3,967	3,806
		145,115	11,200	-	156,315	81,624
Rental of premises		1,100	-	-	1,100	3,675
Sale of assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Grants		-	10,000	-	10,000	-
Receipts from General Trustees		-	-	-	-	-
Transfer of Union Balance		2,791	-	-	2,791	24,505
Other income	4	930	-	-	930	395
		4,821	10,000	-	14,821	28,575
Total Receipts		149,936	21,200	-	171,136	110,199
Payments						
Costs of generating funds	5a	(121)	-	-	(121)	(139)
Charitable activities	5b	(107,646)	(25,294)	-	(132,940)	(98,817)
Governance costs	5c	-	-	-	-	-
Total Payments		(107,767)	(25,294)	-	(133,061)	(98,956)
Excess of Receipts over Payments for the year before transfers		42,169	(4,094)	-	38,075	11,243
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		42,169	(4,094)	-	38,075	11,243

Lammermuir Parish Church
Statement of Balances
As at 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
	Note	2025	2025	2025	2025	2024
		£	£	£	£	£
Bank and deposit balances						
Bank and deposit balances brought forward		13,741	34,829		48,570	37,327
Movement in year:						
Excess of receipts over payments for the year		42,169	(4,094)	-	38,075	11,243
Bank and deposit balances carried forward	2	55,910	30,735	-	86,645	48,570
Investments at market value (cost £83,133 (2024 £81,024))	8	112,405	12,773	-	125,178	117,966
Assets						
Gift Aid Receivable		2,759	-	-	2,759	3,012
Liabilities						
Repair costs carried out not billed		-	-	-	-	-

The accounts were approved by the Kirk Session on 15th March 2026.

For and on behalf of the Kirk Session

John Macfarlane

Session Clerk

Wendy Ferguson

Treasurer

Lammermuir Parish Church
Notes to the Accounts
for the year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or 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 £	Transfer of Union Balance £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds						
General Fund	13,741	2,791	147,145	(107,767)	-	56,910
General Reserve Fund	-	-	-	-	-	-
Fabric Fund	-	-	-	-	-	-
Fabric Reserve Fund	-	-	-	-	-	-
	13,741	2,791	147,145	(107,767)	-	55,910
Restricted Funds						
Restoration and Ceiling Fund	26,660	-	1,000	-	-	27,660
Young People Fund	2,644	-	200	(294)	-	2,550
Flower Fund	130	-	-	-	-	130
Humbie Fabric Fund	5,000	-	20,000	(25,000)	-	-
Education Materials Fund	395	-	-	-	-	395
	34,829	-	21,200	(25,294)	-	30,735
Total Funds	48,570	2,791	168,345	(133,061)	-	86,645

Purposes of Restricted Funds

Restoration and Ceiling Fund: This fund was established to finance the restoration of Yester Kirk and the replacement of the ceiling in Saltoun Kirk, recognising the exceptional nature of both these heads of expenditure. It is in effect a Fabric Reserve Fund.

Young People Fund: This fund has been set aside for the provision of activities involving young people, including Messy Church and Sunday School.

Flower Fund: This fund has been established to fund floral decoration of the Church buildings.

Lammermuir Parish Church
Notes to the Accounts
for the year ended 31 December 2025 (continued)

Humbie Fabric Fund: This fund was established by a generous member bequest for the maintenance and restoration of Humbie Kirk and Stables buildings. During the year a further bequest of £10,000 was received, together with a grant of £10,000 from the Humbie Community Fund for the purpose of renovating the Stables buildings. The refurbishment completed in 2025 and the funds covered the cost incurred.

Education Materials Fund: This fund represents the residual balance of the Burnet Trust Fund, the purpose of which was to allow the local minister to purchase religious education materials. The funds have been transferred to the Church to be used for this purpose.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non-Gift Aid)	4,714	-	-	4,714	4,937
Gift Aid Donations	31,800	1,000	-	32,800	35,906
Tax Recovered on Gift Aid Donations	10,746	-	-	10,746	11,675
Ordinary Offerings (Open Plate)	7,324	-	-	7,324	6,892
Other offerings, Donations, etc	13,719	-	-	13,719	10,602
	68,303	1,000	-	69,303	70,011

4. Analysis of Other Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Glebe Rent*	930	-	-	930	-
Life and Work Donations	-	-	-	-	-
Utility Refunds/Insurance Claim	-	-	-	-	-
Receipt from Burnet Trust Fund	-	-	-	-	395
	930	-	-	930	395

*Glebe rent is in respect of Garvald and Bara glebe which now forms part of this parish following the transfer in of Garvald & Morham Parish.

Lammermuir Parish Church
Notes to the Accounts
for the year ended 31 December 2025 (continued)

5. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
5a Costs of generating funds					
Investment Managers' Fees	-	-	-	-	-
Offering Envelopes	121	-	-	121	139
	121	-	-	121	139
5b Charitable Activities					
Giving to Grow Contribution*	46,902	-	-	46,902	40,046
Presbytery Dues	1,165	-	-	1,165	1,382
Voluntary Additional Stipend	-	-	-	-	-
Minister's Expenses	2,613	-	-	2,613	2,855
Ministerial Assistance	-	-	-	-	-
Pulpit Supply	1,003	-	-	1,003	125
Other Staffing Costs	7,567	-	-	7,567	7,692
Fabric Repairs and Maintenance	15,872	25,000	-	40,872	21,650
Manse Expenses, incl Council Tax	9,442	-	-	9,442	5,695
Heat and Light	9,937	-	-	9,937	9,080
Insurance	8,592	-	-	8,592	7,602
Other Building Costs	-	-	-	-	-
Rental*	1,436	69	-	1,505*	-
Books and Prizes	11	-	-	11	102
Printing, Stationery and Postage	1,570	-	-	1,570	1,832
Charitable Donations	1,260	-	-	1,260	160
Other Expenses	276	225	-	501	596
	107,646	25,294	-	132,940	98,817
5c Governance Costs					
Independent Examiner's Fees	-	-	-	-	-
Other Payments					
Purchase of Assets	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
TOTAL PAYMENTS	107,767	25,294	-	133,061	98,956

*The Giving to Grow Contribution has been reduced by £840 because of rental for glebe land at Yester paid directly to the general trustees and Rental payments includes £1,280 for glebe rent for land at Garvald and Bara because of the transfer in of Garvald & Morham Parish.

Lammermuir Parish Church
Notes to the Accounts
for the year ended 31 December 2025 (continued)

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 with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £32,433 (2024: £31,642) and the maximum stipend in the fifth and subsequent years was £39,856 (2024: £38,884).

7. Collections for Third Parties

	2025	2024
	£	£
Poppy Scotland	208	253
Circle	1210	-
Lothian, Fife & Forth Valley REMAP	-	1,520
St Columba's Hospice Care	903	160
	2,321	1,933

8. Investments

Analysis of Investments	Cost	Market value
	£	£
At 1 January 2025	81,024	117,966
Union transfer (Garvald and Morham balances in deposit fund)	1,567	1,567
Reinvested interest on deposit fund balances	522	522
Gain on investments during the year	-	5,123
At 31 December 2025	83,113	125,178

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

Consolidated Fabric Fund

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	195,465	22,697
Market value of balances at 31 December	210,842	33,214
REVENUE ACCOUNT		
Credit balance at 31 December	64,377	53,763
TEMPORARY ACCOUNT		
(Debit)/Credit Balance at 31 December	(7,238)	(2,850)
MOVEMENT IN CAPITAL ACCOUNT IN THE YEAR		
Credit balance at 1 January 2025	22,697	
Union Transfer (Garvald and Morham balance at 1 January 2025)	172,768	
Credit balance at 31 December 2025	195,465	
MOVEMENT IN REVENUE ACCOUNT IN THE YEAR		
Credit balance at 1 January 2025	53,763	
Union Transfer (Garvald and Morham balance at 1 January 2025)	1,772	
Interest on Revenue Account	2,473	
Income Fund Dividend	562	
Growth Fund Dividend	466	
Interest on Deposit Fund	7,804	
2025 Giving to Grow – Garvald & Morham	(2,143)	
Allocation of support costs 2025	(320)	
Credit balance at 31 December 2025	64,377	
MOVEMENT IN TEMPORARY ACCOUNT IN THE YEAR		
(Debit) balance at 1 January 2025	(2,850)	
Union Transfer (Garvald and Morham balance at 1 January 2025)	(97)	
Property sale costs (Bolton and Saltoun Churches)	(4,291)	
(Debit) balance at 31 December 2025	(7,238)	