

The Church of Scotland
Musselburgh Northesk Parish Church



Trustees' Annual Report
&
Receipts and Payments Accounts
Year Ended 31 December 2025

Charity Registration Number: SC004722
Congregational Reference Number: 030218

MUSSELBURGH NORTHESK PARISH CHURCH SC004722 (Church of Scotland)

Trustees' Annual Report Year Ended 31 December 2025

The Trustees present the Annual Report and Accounts for Musselburgh Northesk Parish Church for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Musselburgh Northesk Parish Church
Charity Registration Number:	SC004722
Congregational Reference Number:	030218
Contact Address:	Mr William Elgin 58r Linkfield Road Musselburgh East Lothian EH21 7NT

Trustees

Rev. Hayley Cohen, Minister.

Rev. Robin Hill (Interim Moderator)

Audrey Arthur, Colin Arthur, Sheelagh Carradice, Heather Duffy, Elaine Duncan, Alastair Knowles, Jeonghee Min, Joon Oh, Christine Paton, Colin Taylor, Isobel Thompson, Sheila Thornthwaite.

Martin Gray retired from the Kirk Session on 24th May 2025.

Joon Oh, Jeonghee Min and Sheila Thornthwaite were ordained as Elders on 16th of November 2025.

Rev. Hayley Cohen commenced her maternity leave on 31st July 2025. During her maternity leave Rev. Robin Hill is Interim Moderator and Rev. Maureen Duncan Locum Minister.

Principal Officer Bearers:

Minister:	Rev. Hayley Cohen
Session Clerk:	Sheelagh Carradice
Deputy Session Clerk:	Heather Duffy
Church Treasurer:	William Elgin

Independent Examiner:

Gary Fraser
GF Accountancy Services Ltd
Chartered Certified Accountants
4 Rowanhill Way
Port Seton,
East Lothian
EH32 0SZ

Banker:

The Royal Bank of Scotland
Musselburgh Branch
12 Bridge Street
Musselburgh
East Lothian
EH21 6AH

Structure, Governance and Management

Governing Document

Northesk Church is administered in accordance with the terms of the Church of Scotland Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity Trustees. The Kirk Session members are the Elders, chosen from those members of the church who are considered to have appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Elders may retire from active service on the Kirk Session, remaining as Elders in the Congregation but not Trustees.

Organisational Structure

The Kirk Session that meets a minimum of five times a year is responsible for all the affairs within the church is Moderated (Chaired) by the Rev. Hayley Cohen.

Specific responsibilities are delegated to committees of the Kirk Session presently consisting of Finance, Property, Communications and Social & Fundraising each one acting according to its remit. Members of the congregation may be invited to serve on these committees.

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 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.

Northesk Church works with Church of Scotland charges in Musselburgh within the Presbytery of Lothian and Borders. It is also a member of Musselburgh Churches Together, an ecumenical movement consisting of the Christian churches in Musselburgh.

The church is available to the local community for public worship at 11.00 a.m. every Sunday of the year and is open for personal contemplation on Christmas Eve, Good Friday, and other occasions as directed by the Kirk Session. Weddings and funeral services are arranged in the church for any member of the congregation or from the parish.

Pastoral care is offered to anyone in the congregation or parish. This is generally provided by the minister who can visit people in their homes and offer support in other ways.

Opportunities for the development of young people are offered through the regular Sunday Worship. The Boys' Brigade (B.B.) offers an appropriate programme of activities for boys aged six to eighteen years in three, age related Sections that meet in the church halls on Monday evenings. The B.B. Company has a Pipe Band that practices and rehearses in the church hall.

A branch of The Church of Scotland Guild meets fortnightly on Wednesday afternoons. It is a fellowship that provides opportunities for continuing growth in Christian faith through worship, prayer, and action. The Guild has thirty members, who do much work to support the church and give practical and financial support to The Church of Scotland National Guild Projects. Membership of the Guild is drawn from the congregation, other churches in the town, as well as from the local community.

Objectives and Activities (continued)

Coffee mornings are held on most Saturdays of the year providing the opportunity for social interaction for church members and others of the community. A baking stall is held regularly in conjunction with the coffee mornings, both of which raise funds in support of the church.

The church choir rehearses on Friday mornings for its role in leading the praise during Sunday worship and for open evenings of entertainment.

The church has a lively-connection with its local primary school, both through the minister as chaplain and by hosting school events in church. These include Christmas, Easter, Harvest, and end of year assemblies. As part of their RME curriculum, classes occasionally visit the church.

By application to the Kirk Session the church hall accommodation is available to organisations and the community on both a regular and an ad hoc basis. In addition, it is used by the Badminton Club, Guides, Brownies, Knit and Natter Group, Scottish Country Dancing classes and a new Art Group. The congregation actively supports the annual Musselburgh Festival Week by making the church and halls available and by hosting the Kirkin' of the Honest Lad and Honest Lass service. Since the closure of the Brunton Theatre, the church continues to work closely with the management, to make the church available as a venue for their classical music and other concerts. Additionally, the halls are used for Local Council, National and Parliamentary elections. The Trustees aim to increase community use of the premises and ensure that the church and halls continue to be well used both evenings and daytimes.

Church members give practical support to East Lothian Food Bank, and Musselburgh Community Pantry. Several other charities benefit from donations given by members through retiral offerings.

Northesk Church has an active twinning partnership with St John's Church Tindharia in the Diocese of Eastern Himalaya, North India. This gives the congregation an ability to learn about and to be involved with a church in another part of the world.

Achievements and Performance

The church fulfils its commitments both to the community that it serves by providing the services described and to the wider work of the Church of Scotland by its financial contribution to the central organisation.

Presbytery Plan - The church is a full participant in the Presbytery Plan that aims to unite the churches in Musselburgh.

Northesk Development Plan - The church has its own plan to continually improve the activities and opportunities it provides. The plan is regularly reviewed and updated. Our development plan was last reviewed in November 2025.

Ecumenical services - Northesk regularly participates in joint services with other Musselburgh churches.

Organist/Choir - Jeonghee Min is the church organist and choir leader. She is an asset to the congregation. The choir under the direction of Jeonghee Min continues to take an active role in facilitating worship and providing a variety of assorted styles of music.

Our Interim Minister Rev. Maureen Duncan is maintaining the work of Rev. Hayley Cohen in keeping the traditions of Northesk while collaborating closely with the congregation to introduce new and innovative ideas, particularly encouraging families, and new members into the congregation. The Pop-Up Nativity held on Christmas Eve was well attended and well received by families and everyone was given the opportunity to participate.

Achievements and Performance (Continued)

Inclusion – Sunday Services are posted to You Tube enabling those who cannot attend in person to participate in weekly worship and be kept informed.

Social Activities - Several successful social events have been held throughout the year, these included an Autumn Fayre, Christmas Fayre, a Fashion Show, Piano and Organ Recitals by our organist and a Christmas Concert.

Building upgrades - The main hall has been repaired and repainted and new seating acquired. The upstairs area, including hall, anteroom and w.c. has been repaired re-decorated and new floor covering installed throughout. This has provided a welcoming environment to both church members and the community groups who use them.

First Aid - A defibrillator has been purchased to enhance our existing First Aid provision.

Financial Review

Income in 2025 was £90,217. The principal source of income was the weekly and monthly offerings from our members. Personal offerings and donations during 2025 amounted to £42,408. On 31st December 2025 there were 77 members giving by Gift Aid, the Tax recovery, on which amounted to £7,337 together with a further £2,286 from other personal donations under the HMRC GASDS scheme. Gift Aid is a valuable source of extra income for the church at no additional cost to our members, and all tax paying members are encouraged to consider this method of giving. Regular fundraising and social events raised £15,771 net of £3,214 costs. The Church Guild, Country Dance Group, Badminton Club, Knit & Natter Group, Stay & Play and The Boys' Brigade generously donated a total of £2,960. Fees for the use of our premises amounted to £8,255, most of which were in respect of hires by 'The Brunton' for concerts due to the closure of the Brunton Halls and Theatre. Expenditure in 2025 amounted to £106,268, resulting in a deficit for the year of £16,051. This included expenditure of £14,413 from the Restricted Fabric Fund for the decoration and refurbishment of our hall accommodation. Payment to the central church towards the costs of ministry and the wider work of the church amounted to £36,150. (In 2026 our allocation, which is calculated on our regular income base, will be £43,052). In the coming year, Northesk Church Trustees will continue to encourage church members to contribute realistically to the upkeep of their church. They will also exercise, wherever possible, strict budgetary control over expenditure.

Reserves Policy

The trustees endeavour to maintain reserves equal to approximately six months' normal expenditure. On 31st December 2025, the church had available unrestricted cash funds of £95,824 and an additional £13,787 of restricted fabric funds.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the situation of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that 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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.



Sheelagh Carradice

Session Clerk

Date: 19/03/2026

Independent Examiner's Report to the Trustees of Musselburgh Northesk Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 11.

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 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 2005 Act and Regulation 8 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations have not been met.

or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Name: **Gary Fraser, GF Accountancy Services Ltd**

Professional Body: **Association of Chartered Certified Accountants**

Address: **4 Rowanhill Way, Port Seton, East Lothian, EH32 0SZ**

Signed:



Date: 20/3/26

Musselburgh Northesk Parish Church

Receipts & Payments Account year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts					
Income from generated funds					
Voluntary income	3	55,741		55,741	54,598
Activities for generating funds	4	27,657	2,596	30,253	29,119
Investment income	5	1,496	2,727	4,223	4,562
Total Receipts		<u>84,894</u>	<u>5,323</u>	<u>90,217</u>	<u>88,279</u>
Payments					
Cost of Generating Funds	6	189		189	
Charitable Activities	7	89,213	15,846	105,059	76,196
Governance Costs	8	1,020		1,020	2,462
Total Payments		<u>90,422</u>	<u>15,846</u>	<u>106,268</u>	<u>78,658</u>
Receipts over Payments					
Surplus/Deficit for the Year		<u>(5,528)</u>	<u>(10,523)</u>	<u>(16,051)</u>	<u>9,621</u>
Bank Balances					
Opening Balances		101,352	26,181	127,533	117,912
Surplus / (Deficit)		<u>(5,528)</u>	<u>(10,523)</u>	<u>(16,051)</u>	<u>9,621</u>
Closing Balances		<u>95,824</u>	<u>15,658</u>	<u>111,482</u>	<u>127,533</u>
<u>Investments at Market Value (See</u>		<u>101,705</u>			<u>95,588</u>
<u>Manse Property at Cost</u>		<u>338,234</u>		<u>338,234</u>	<u>338,234</u>
Debtors					
Gift Aid Tax Recovery on G.A. & GASDS		786		786	910
Use of Halls, East Lothian Council					1,100
Interest for December 2025		109	13	122	188
		<u>895</u>	<u>13</u>	<u>908</u>	<u>2,198</u>
Creditors					
Gas (Dec.)		844		844	855
Gas (SSE Final Bill)					1,119
Electricity (Dec)		232		232	179
Independent Examiner's Fee		990			1,020
		<u>2,066</u>		<u>1,076</u>	<u>3,173</u>

The accounts were approved by the Kirk Session on 19/03/2026

For and on behalf of the Kirk Session




Sheelagh Carradice, Session Clerk

William Elgin, Treasurer

Musselburgh Northesk Parish Church
Notes forming part of the financial statements

1 Trustee Remuneration and Related Party Transactions

Council Tax of £3,402 in respect of Northesk Manse was paid to East Lothian Council.

Rev. Hayley Cohen was paid £1,236 Travel Allowance.

Jeonghee Min was paid £4,895.00 in respect of her professional fees as Church Organist and Choir Leader

2 Movement in Funds

	01-Jan-25	Receipts	Payments	Transfers	31-Dec-25
Unrestricted Funds					
General Fund	12,350	83,398	90,422	10,000	15,326
Reserve Fund	89,002	1,496		(10,000)	80,498
	<u>101,352</u>	<u>84,894</u>	<u>90,422</u>	<u>-</u>	<u>95,824</u>
Restricted Funds					
Fabric/ Projects Fund	25,473	2,727	14,413		13,787
Organisations' Funds					
Badminton Fund	3	460	455		8
Guild Fund	705	2,136	978		1,863
	<u>26,181</u>	<u>5,323</u>	<u>15,846</u>		<u>15,658</u>
Total Funds	<u>127,533</u>	<u>90,217</u>	<u>106,268</u>		<u>111,482</u>

Purposes of Restricted Funds

Fabric/Projects Fund : The trustees set aside funds for specific projects in the Improvement and maintenance of the of the church, the church halls and manse. Funds in this account can only be used for this purpose subject to the regulations and approval of Presbytery and The General Trustees of The Church of Scotland.

Badminton Club Fund: This fund provides for the running of the Church Badminton Club.

Guild Fund: This fund provides for the running of the Church Guild.

Purposes of Designated Funds

Designated Reserve Fund: The Trustees have set aside this fund for contingencies.

Designated General Fund: The General Fund is used for day-to-day receipts and payments.

Musselburgh Northesk Parish Church.
Notes forming part of the financial statements.

Receipts

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
3 Donations				
WFO Scheme (Non Gift Aid)	4,006		4,006	4,022
Ordinary Offerings Cash	5,617		5,617	4,775
GASDS Tax recovered on WFO & ORD	2,286		2,286	3,601
Ordinary Offerings Cheque & Standing Order	3,408		3,408	1,936
Gift Aid Donations	29,377		29,377	27,888
Tax recovered on Gift Aid Donations	7,337		7,337	6,929
Weddings & Funerals	700		700	1,400
Sundry Donations				200
Recovery from Opus Energy				1,697
Donations	50		50	
Contribution from Badminton Club	430		430	480
Contribution from Country Dance Group	1,030		1,030	800
Contribution from The Guild	400		400	500
Contribution from The Boys' Brigade	1,000		1,000	
Contribution from Second Row Singing Group				210
Contribution from Knit & Natter Group	100		100	100
Contribution from Stay & Play				60
	<u>55,741</u>		<u>55,741</u>	<u>54,598</u>
4 Activities for Generating Funds				
Use of Premises	8,255		8,255	7,920
Life & Work Magazine Sales	417		417	336
Coffee Mornings	10,701		10,701	10,868
Bakery Stalls	1,459		1,459	1,489
Autumn Fair	1,779		1,779	1,843
Christmas Fair	2,102		2,102	1,679
Social & Fundraising Events	2,944		2,944	2,535
Congregation Organisation Income		2,596	2,596	2,449
	<u>27,657</u>	<u>2,596</u>	<u>30,253</u>	<u>29,119</u>
5 Investment Income				
Bank Interest Received (Reserve Account)	1,496		1,496	1,714
Bank Interest Received (Fabric Account)		314	314	435
Dividends from CofS Investors Trust		2,413	2,413	2,413
	<u>1,496</u>	<u>2,727</u>	<u>4,223</u>	<u>4,562</u>
Total	<u><u>84,894</u></u>	<u><u>5,323</u></u>	<u><u>90,217</u></u>	<u><u>88,279</u></u>

Musselburgh Northesk Parish Church
Notes forming part of the financial statements

Payments

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
6 Cost of Generating Funds				
Offering Envelopes	189		189	
	<u>189</u>		<u>189</u>	
7 Charitable Activities				
Giving to Grow Allocation	36,150		36,150	33,900
Minister's Travel Allowance	1,236		1,236	986
Pulpit Supply	776		776	335
Presbytery Dues	749		749	1,029
Organist Fee	4,895		4,895	3,435
Relief Organist Fees	400		400	400
Church Caretaker	2,970		2,970	286
Repairs & Maintenance (Church)	6,645	14,413	21,058	4,530
Repairs & Maintenance (Church Garden)	30		30	714
Repairs & Maintenance (Manse)	3,176		3,176	2,355
Manse Council Tax	3,402		3,402	3,422
Manse Telephone & Broadband	1,305		1,305	1,133
Church Telephone & Broadband	1,299		1,299	1,124
Gas Costs	6,678		6,678	3,026
Electricity Costs	7,207		7,207	1,894
Insurance Church & Manse	4,650		4,650	4,171
Organ & Music	1,310		1,310	1,265
Worship Expenses	272		272	36
Worship Streaming				272
Communications & Publicity	126		126	
Licences & Fees	1,117		1,117	1,115
Fundraising and Catering Costs	3,214		3,214	3,387
Life & Work Magazine Costs	294		294	336
Printing & Stationery	188		188	-
Administration Costs	484		484	136
Audio Visual & Computer Costs	548		548	4,272
Miscellaneous Expenses	91		91	-
Congregational Organisations' Expenditure		1,433	1,433	2,637
	<u>89,213</u>	<u>15,846</u>	<u>105,058</u>	<u>76,196</u>
8 Governance Costs				
Independent Examiner's Fee	1,020		1,020	1,152
Accounting System charges				1,310
	<u>1,020</u>		<u>1,020</u>	<u>2,462</u>
Total	<u>90,422</u>	<u>15,846</u>	<u>106,268</u>	<u>78,658</u>

Musselburgh Northesk Parish Church
Notes forming part of the financial statements

9 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund that 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 their service:

For the year under review the minimum stipend was £32,443.00 and the maximum stipend £39,856.00 in the 5th and subsequent years.

10 Retiring Offerings & Special Collections

	<u>2025</u>	<u>2024</u>
Christian Aid	230	260
Poppy Scotland	300	450
CHAS (from Knit and Natter Group)	100	100
Simba Charity		136
Embrace the Middle East (2024)	165	
The Moderator's Challenge	160	
Hollies Community Hub	285	
	<u>1,240</u>	<u>946</u>

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

Invested with the Church of Scotland Investors Trust

810302185 MUSSELBURGH NORTHEISK

<u>INDIVIDUAL FUNDS Expendable Growth Fund</u>	2025	2024
Purpose: Outreach throughout the Parish of Musselburgh Northesk	£	£
Credit Balances held at 1 January	28,324	22,925
Transfer from Revenue Fund 30/06/2024		4,988
	<u>28,324</u>	<u>27,913</u>
Interest & Dividends	1,206	411
Closing Balances at 31 December	<u>29,530</u>	<u>28,324</u>
Market Value of Balances at 31 December	<u>55,893</u>	<u>51,105</u>

INDIVIDUAL FUNDS REVENUE

Opening Balances at 1 January		4,201
Interest & Dividends added to fund 15/05/2024		787
Credit Balances at 31 December		4,988
Transfer to Expendable Growth Fund 30/06/2024		4,988
Closing Balance at 31 December		-

030218 MUSSELBURGH NORTHEISK
Fabric Fund

<u>INDIVIDUAL FUNDS CAPITAL Income Fund</u>	2025	2024
	£	£
Credit Balances held at 31 December at cost (Purchased October 2021)	<u>49,993</u>	<u>49,993</u>
Market Value of Balances at 31 December	<u>45,811</u>	<u>44,483</u>
<u>TOTAL INVESTMENTS HELD</u>	2025	2024
	£	£
Market Value of Balances at 31 December	<u>101,704</u>	<u>95,588</u>