

THE CHURCH OF SCOTLAND
PRESBYTERY OF LoTHIAN &
BORDERS

RECEIPTS AND PAYMENTS
ACCOUNTS

Year Ended 31 December 2025

Scottish Charity Number SC040976

Reference and Administrative Information

Charity Name: The Church of Scotland Presbytery of Lothian and Borders

Charity Registration Number: SC040S76

Contact Address

Mrs Elizabeth Morton

Treasurer

25 Newbattle Abbey Crescent

Dalkeith

EH22 3LN

The Presbytery has a total of 211 Trustees

The Principal Office-Bearers of the Presbytery of Lothian and Borders were -

Moderator: 2024 Rev. Lorna Souter June 2024

2025 Helen Howden

Clerk: Revd Norman A Smith (till Dec. 1, 2025)

Revd Dr John A Cowie (December 2025)

Treasurer: Mrs Elizabeth Morton

Members of the Presbyterial Council (who are the various Committee Conveners) were Murray Campbell, Fiona Burnett, Ian Heafield, Keith Mack, Leslie Milton, Abigail Morrison, David Menzies, Roger Dodd (resigned 21/4/25) and Andrew Don (resigned 30/6/25).

It is understood that these Trustees names will be sufficient for the purposes of this report.

Bankers

Royal Bank of Scotland Bank of Scotland

35 Bank Street The Direct Business (802280)

Galashiels PO Box 1000

TOI IEP BX2 IL2

CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN & BORDERS
Scottish Charity Number SC040976

TRUSTEES' ANNUAL REPORT - Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Presbytery is administered in accordance with the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

All Ministers inducted to charges within the bounds of Presbytery become members of Presbytery on their induction, Other ordained Ministers living within the Presbytery, or having been living or serving within the Presbytery, may become a member. Each congregation nominates a Representative Elder to the Presbytery.

In terms of Act III 2000, Presbytery shall elect one elder in respect of each of the "other ordained Ministers", and may elect additional elders up to one-third of the number of congregations. These Elders are chosen because of the experience and skills which they have.

Organisational Structure

The Presbytery is chaired by the Moderator and normally meets 4 times a year for ordinary business and on other occasions as required. These meetings are open to the public. Presbytery appoints various Standing Committees, and ad-hoc Committees as required.

Objectives and Activities

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

The essential role of the Presbytery is to oversee the work of the Church of Scotland within its bounds. This is effected by the supervision of congregations, the implementation of the Presbytery Mission Plan (previously the Forward Plan) and the pastoral care of ministerial members Of Presbytery.

Presbytery also acts as co-ordinator and facilitator of the activities of member congregations.

Achievements and Performance

Outside the usual day to day business of supporting and working with congregations, Presbytery met formally 4 times in the year for general business and 10 times for specific purposes such as unions, linkings, and inductions. At the June and September meetings workshops were offered in the morning and business in the afternoon.

Local Church Reviews were approved for Stow and Heriot, and Dunbar.

Presbytery continues to have members involved in the wider work of the Church, appoints Commissioners to the General Assembly and Commission of Assembly and attends to remits from the Assembly.

Presbytery has 9 Standing Committees whose remits were agreed at the inaugural meeting. The Committees bring reports and recommendations to Presbytery. These Committees are..

Presbytery Council (Business Committee) — Convenor Prof Murray Campbell

The Committee meets before each statutory meeting of Presbytery to arrange the business, to deal with all matters that are not within the province of the other Standing Committees and report thereon to Presbytery. The focus this year has been to continue the work of fulfilling the vision of Presbytery Mission Plan, and to support congregations in their work and mission.

Complaints — Convenor Rev Lorna Souter

The Committee is tasked with handling any complaints that arise and to make sure the correct complaints procedure is followed. No complaints were lodged this year.

Congregational Support — Convenor Mrs Fan Heafield

The Committee has responsibility for the oversight of the Action Planning process of each congregation. It will work beside congregations and help them identify both a way forward and the steps necessary to get there. To this end a member of the committee will be allocated between four and six charges to support and where appropriate run preliminary action plan construction sessions.

Further the remit of the Congregational Support Committee is to provide support and encouragement, as well as oversight and direction of the churches' work in respect of mission, social theology in action and change within the rubric of the Church of Scotland.

As such, it seeks to undertake the following functions;

1. Oversee the Action Planning of each charge every five years within the Presbytery of Lothian and Borders. It will also ensure an annual review of the Presbytery approved Action plan is carried out.

2. The identified committee member will aim to support congregations, Kirk Sessions, Lay Pastors and Ministers in developing mission, outreach and care in their parishes and to seek appropriate external help when needed.
3. To facilitate the annual Inspection of Records until church law is amended
4. Other matters such as data protection, resolving of congregational disagreements and matters identified by the General Assembly.
5. Work with the Mission Planning Committee to support congregations in changes to be made.
6. Work with the Mission Committee to support the development of faith and mission in every congregation.

Fabric — Convenor Mr Roger Dodd (res. 21/4/25) Mr David Menzies (app. 21/4/25)

The Committee supports congregations in ensuring that all properties (churches, halls and manse) and glebes are effectively maintained; and offers advice to congregations seeking to develop their properties. 5 yearly interim property surveys are carried out on a rotational basis. The Committee enjoys the support of Mr Gavin Kerr who was appointed as Presbytery Buildings Officer by the General Trustees at the end of 2024.

Finance — Convenor Rev Andrew Don (till 30/6/25), Vice Convenor Rev Alistair Cook

The Committee examined the Annual Reports and Accounts for each of the congregations in Presbytery and all were found generally to comply with charity law and Church regulation. The finance group is responsible for setting Presbytery Budget, maintaining sound financial records, producing Presbytery year end accounts. They support treasurers in all aspects of congregational finance. Attesting final year accounts for OSCR reporting. Helping Congregations understand their Giving2Grow assessments.

Mission — Convenor Dr Fiona Burnett

The Committee has responsibility for both local and world mission, helping congregations identify opportunities and putting in place training and support to realise them. The committee continues to encourage congregations to work together and share their skills and expertise in a wide range of missional opportunities. In addition to collecting stories to share via video presentations, we have encouraged our youth to share their faith story through video competitions at Christmas and Easter. Another new initiative was production of advent and lent daily study materials, written by ministers and elders throughout the Presbytery. This was distributed via the website and FaceBook and was well received.

One of the highlights of the year was a visit from Pastor Ujwal Rai from the Diocese of Eastern Himalaya, Church of North India. This was to celebrate the 25th anniversary of the link with the Lothians part of the Presbytery. Pastor Rai visited many parts of the Presbytery and at our September Presbytery meeting he and our moderator signed a new Declaration of Friendship. Plans are being made for a reciprocal visit. In addition to these links with India, the committee supports other World Church links in the Presbytery, notably with Zomba Presbytery, Malawi and Northern Lebanon.

Encouraging the development of Mission Clusters throughout the Presbytery continues to be a focus although it is proving to be quite time consuming for our Mission Officer. New housing developments in our Presbytery have been a focus particularly the Blindwells development. Alongside this, recognising the large number of rural church communities in our Presbytery, the committee is looking at their particular needs and what the committee might do to help them thrive.

The remit of the Mission Committee is wide and varied and this led to the committee looking critically at their remit. A new, streamlined remit was approved by the December Presbytery meeting.

Nominations — Convenor Rev Keith Mack

The Committee has responsibility for proposing people to fill the committees of Presbytery, bring forward names of those attending the General Assembly and bring forward names for Moderator. The Committee works with two aims

1. To bring forward to Presbytery names for appointment to committees and Presbytery positions, including but not limited to, the Moderator of Presbytery and the Conveners and Members of committees.
2. To deal with membership of Presbytery and the annual registration of ministry including nominating balancing and additional elders, corresponding members, and administering annual review of ministries registration categories in accordance with General Assembly legislation.

Planning — Convenor Mrs Abigail Morrison

The Committee has responsibility for all things planning, including matters related to the Presbytery Mission Plan, Bases of Adjustment and interfacing between national planning bodies in 121 George Street and the Presbytery. The Committee has focused on two key areas in 2025. The first was completing the underlying principles for the Mission

plan. Second was completing the first annual review of the plan. The Committee has continued to support congregations through adjustments required by the plan. Eight were completed in 2025. Finally, discussions were initiated with several congregations about their buildings which are designated in the plan to be disposed of.

Resourcing Mission - Convenor Rev Leslie Milton

In 2025 the Resourcing Ministry Committee continued its routine work and gave particular priority to two areas, i) the support of ministers serving in charges; ii) training for congregational members to enable them more effectively to share in the tasks of ministry in their local congregation. Here is a summary of some of our activities:

- We have reviewed the arrangements for Presbytery chaplains, which aim to enhance the pastoral support offered to ministers, to those in Presbytery appointments and other centrally appointed staff. We appreciate the ongoing work of the chaplaincy.
- Accompanying ministry candidates through various stages of training.
- Supporting the course for local worship leaders which is run jointly with Edinburgh and West Lothian Presbytery.
- Support for those who are already serving as local worship leaders and lay pastors.
- We ran a course for church members to become funeral celebrants, with the first group being recognised as having completed the course early in 2026.
- Supported a number of ministers to make use of the opportunity for sabbatical.

Financial Review

General Fund — Income comes from congregations in the form of Presbytery Dues. These are calculated pro rata according to each congregation's Giving to Grow contributions. Presbytery receives income from investments held with the Church of Scotland Investors Trust and M & G investments.

The Core Funding for the Presbytery of Lothian and Borders comes from The Church of Scotland and is used to cover the Salaries of the Presbytery Clerk, Mission Officer and the Part time Administrative Assistant. Presbytery has five Restricted Funds for the work of the Growing Young Programme funded by the congregations involved, Seeds for Growth Fund — these funds are supplied from the Church of Scotland and are dispersed to congregations who the criteria required and which have been approved by the Presbytery Council, The Blindwells Church Project — funded by donations from other congregations and members of Presbytery, A Fund supporting other congregations and The Faithshare Grant Fund, from a grant from The Church of Scotland.

Endowment Funds:

The Dirlerton Properties Fund provides income for property purposes and is used at the discretion of the property committee,

The Partick Home Bequest Fund, originally a Sick Supply Fund provides for special grants to ministers, possibly related to illness.

The Elizabeth Main Bequest provides grants to Sunday Schools within the former Presbytery of Haddington and Dunbar.

At 31st December the General Fund had a balance of £148,311

Reserves Policy - It is the Trustees' policy to hold sufficient reserves of approximately six months expenditure including designated funds. At 31 December the unrestricted funds totalled £205,813.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Presbytery during the financial year. The Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Presbytery at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investments (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Regulations for Presbytery Finance approved by the General Assembly of the Church of Scotland in 2007 and amended by Regulations III in 2008. They are also responsible for safeguarding the assets of the Presbytery and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

This Report was approved by the Trustees on and signed on their behalf by

(Signed) John A Cowie Interim Clerk, Presbytery of Lothian & Borders

Lothian & Borders Trustees 2025

Ministers

O- Ordained

Rev Dr. Kwame Ahaligah
Rev Robin N Allison
Rev Graham D Astles
Rev Eckhardt Bosch
Very Rev Dr Susan M Brown
Rev Hayley L Cohen
Rev Alistair W Cook
Rev Sarah Cook
Rev Dr Neil J Dougall
Rev Graham L Duffin
Rev Fraser Edwards
Rev Dr Suzanne G Fletcher
Rev Dr Tony Foley
Rev Rosemary Frew
Rev Graham Glover
Rev Aftab Gohar
Rev Andrew N Haddow
Rev Douglas Hamilton
Rev Frederick Harrison
Rev Dr Robin E Hill
Rev Dr Adam J J Hood
Rev Malcolm S Jefferson
Rev Colin D Johnston
Rev Dale London
Rev Malcolm M Lyon
Rev Keith L Mack
Rev Dr. Rosie Magee
Rev Dr A Leslie Milton
Rev John Mitchell
Rev Sheila W Moir
Rev Mark S Nicholas
Rev Louise I Purde
Rev A Malcolm Ramsay
Rev Lisa-Jane Rankin
Rev Anna S Rodwell
Rev Aniko Schuetz-Bradwell
Rev Lorna M Souter
Rev Elisabeth G B Spence
Rev Elisabeth M Stenhouse
Rev Gordon Stevenson
Rev Katherine A Taylor
Rev Michael A Taylor
Rev John C C Urquhart
Rev Michael D Watson
Rev Muriel Willoughby
Rev Rachel Wilson
Rev Peter J Wood
Rev Geoff T Berry

Rev Alexander Horsburgh
Rev Alison McDonald
Rev David Graham
Rev John Daniel Vischer
Rev Alistair Stark
Rev Christopher Watt

Retained - holding a seat at Presbytery

Rev Dr Ann Allison
Very Rev A David K Arnott
Rev Yvonne E S Atkins
Rev Derek Brown
Rev Thomas R Campbell
Rev Andrew B Dick
Rev Rachel Dobie
Rev David Donaldson
Rev Maureen M Duncan
Rev Rosslyn P Duncan
Rev Robert L Glover
Rev Brian C. Hilsley
Rev Thomas M Hogg
Rev George C Shand
Very Rev Colin Sinclair
Rev Malcolm M Macdougall
Rev Norman R Whyte
Rev Robin McHaffie
Rev Bruce F Neil
Rev Robert R Simpson
Rev Leslie M Steele
Mrs Marilyn J Steele
Rev Dr Jock Stein
Rev Margaret E Stein
Rev David John Taverner
Rev James B. Watson
Rev Alan Cartwright

Chaplains

Dr David G D Campbell
Revd Tom J Gordon
Mr R W (Bob) Kane
Rev Nancy Norman

Deacons

Mrs Marion Buchanan
Mr Gordon R Stevens

OLMs

Revd Andrew Don
Revd June E Johnston
Revd Pamela Strachan
Rev William S Landale
Rev Sue McKenzie

H.M. Forces Chaplains

Rev Alan Cobain

Elders

Dr Alan S R Naylor
Dr Christine Donnelly
Dr Fiona Burnett
Miss Amanda Johnson
Mr Alex Campbell
Mr Alexander Nightingale
Mr Allan Murray
Mr Arthur Tinsdale
Mr Brian Stanley
Mr Charles M McGillivray-Davidson
Mr Charles Rodger
Mr David Brackenridge
Mr David Campbell
Mr David Macdonell
Mr David Mains
Mr David Menzies
Mr Gordon Macdonald
Mr Jack Kirk
Mr James Blane
Mr James (Jim) McClintick
Mr Jim F D Pryde
Mr John Adamson
Mr John Arthur
Mr John Pollitt
Mr Martin Gray
Mr Michael Knott
Mr Michael Rowe
Mr Peter Sandison
Mr R Scott Elliot
Mr Ray Lesso
Mr Robert Cockburn
Mr Robert Dickson
Mr Robert Scholze
Mr Robert Turnbull
Mr Rodger Glenfield
Mr Roger Dodd
Mr Stuart Kelly
Mr William Stevenson
Mrs Abigail C Morrison

Mrs Alison Meikle
Mrs Amanda Runciman
Mrs Anne Dawson
Mr Anthony Newjem
Mrs Catherine Leitch
Mrs Catriona Bird
Mrs Christine Carroll
Mrs Christine Paton
Mrs Christine Rodger
Mrs Diane Nicholas
Mrs Elizabeth Parker
Mrs Elspeth Walker
Mrs Emma Stewart
Mrs Gael Nuttall
Mrs Fan Heafield
Mrs Heather Antonelli
Mrs Helen Howden
Mrs Ishbel Dorward
Mrs Isobel Hunter
Mrs Jacqueline Waugh
Mrs Jane Cox
Mrs Joy Grey
Mrs Judy Morris
Mrs Kathleen Taylor
Mrs Margaret L Hurst
Mrs Marilyn McLeod
Mrs May Wilkins
Mrs Morag McKeand
Mrs Sally Martin
Mrs Shirley McColm
Mrs Susan Patterson
Mrs Sylvia Grundy
Mrs Una Montgomery
Mrs Zoe Rawlings
Ms Fiona Corsar
Ms Grace Sutherland
Ms Karen Ritchie
Ms Rita Inglis
Prof. Murray Campbell
Mrs Chrissie Black

Balancing Elders

Anne Hartley
Audrey Arthur
Connor MacFadyen
David Tait
Dr John Burns
Elizabeth Morton
Frances Cunningham
Fraser Simm
Jim Couper
Joan Cape

John Macfarlane
John Stobart
Joyce Maclean
Julie Gamble
Keith Simpson
Margo Hodge
Moiria Elliot
Neil Cape
Patsy Murray
Peter Strachan
Tom Burnham
Wendy Swan
William Windram

OUT

Jacqueline Waugh - 19th October 2025
Catherine Leitch - 29th April 2025
Isobel Hunter - 1st July 2025
Elspeth Walker - 20th March 2025
Gael Nuttall - May 2025
Jack Kirk - 22 May 2025
James Blane - 5th June 2025
Martin Gray - 12th June 2025 (ill health)
Alan Cartwright - deceased 7th June 2025
Alexander Horsburgh - 22nd June 2025
Alison McDonald - 30th April 2025
David Graham - 30th November 2025
John Daniel Vischer - 18th October 2025
Roger Dodd - 4th March 2025
Tom Burnham - 5th August 2025

Ministers IN

Alistair Stark - 2nd October 2025
Christopher Watt - 13th November 2025
Sarah Cook - 7th November 2025

Presbytery of Lothian and Borders

Receipts and Payments Accounts for the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	Unrestricted Funds £	Restricted Funds	Endowment Funds	TOTAL 2024
Receipts (Note 1)								
Church of Scotland Core Funding (Note 3)	129,150			129,150	126,000			126,000
Presbytery Dues	58,804			58,804	81,257			81,257
Bank and Deposit Interest	4,765			4,765	5,518			5,518
Investment Income	2,058		2,859	4,917	2,027		2,859	4,886
Growing Young		5,400		5,400		2,000		2,000
Seeds for Growth Grant		10,000		10,000		400		400
Student Funds (Dunbar Bursaries)					373			373
Support for Congregations		3,000		3,000				
Faithshare Grant		3,079		3,079				
Blindwells Fund		2,100		2,100				
Haddington St Mary's (Repayment of Loan)	16,175			16,175				
	210,952	23,579	2,859	237,390	215,175	2,400	2,859	220,434
Payments (Note 2)								
Charitable Activities	173,560	18,360	2,220	194,140	185,273	7,685	1,990	194,948
Governance Costs	240			240	240			240
	173,800	18,360	2,220	194,380	185,513	7,685	1,990	195,188
Excess of Receipts over Payments								
	37,152	5,219	639	43,010	29,662	-5,285	869	25,246
Statement of Balances as at 31 December 2025								
Bank and Deposit Balance (Note 5)								
Balance brought forward	168,661	2,986	19,830	191,477	138,999	8,271	18,961	166,231
Excess over receipts and payments for the year before transfers	37,152	5,219	639	43,010	29,662	-5,285	869	25,246
	205,813	8,205	20,469	234,487	168,661	2,986	19,830	191,477
Investments at Market value (Costs £47,874) (Note 6)								
	54,105		145,718	199,823	50,070		135,128	185,198
Assets								
Church of Scotland Core Funding (Note	0			0	0			0
Liabilities								
PAYE					47			47
Independent Examination - Fee 2025	240			240	240			240
Church of Scotland - Core Funding Note 3	5,935			5,935				
	6,175			6,175	287			287

The Accounts were approved by the Presbytery on

For and on behalf of the Church of Scotland Presbytery of Lothian and Borders

Daniel M. Curran

Clerk

13th June 2026.

Treasurer

Elizabeth Morton

17 June 2026

CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS
Notes to the accounts for the year ended 31 December 2025

1 Analysis of receipts among funds

	Unrestricted Funds					Restricted Funds					Endowment Funds			2025	2024																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS
Notes to the Accounts for the year ended 31 December 2025

Note 2. Analysis of Payments among funds

Note 2 Analysis of Payments among funds															2024 Total									
Unrestricted Funds										Restricted Funds					Endowment Funds					2025 Total				
					Mission																			
					Good																			
					Ideas																			
					Fund																			
					Survey																			
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3 Church of Scotland Core Funding

Met directly from Core Funding by Church of Scotland

	2025
Staff Costs	<u>135,085.03</u>
Met directly from Church of Scotland Core Funding	<u>129,150.00</u>
 The remaining cost from 2025 will be met from Presbytery Funds in 2026	 <u>5,935.03</u>

The Core Funding of £129,150 from Church of Scotland pays for the salaries of the Clerk; Rev Norman Smith, Interim Presbytery Clerk Rev John Cowie Mission Officer; Rev Peter Wood and Presbytery Administrative Assistant; Mrs Caroline Kirk

CHURCH OF SCOTLAND PRESBYTERY OF LoTHIAN AND BORDERS
Notes to the Accounts for year ended 31 December 2025

Movements in Funds (Note 4)

	1.1.25 £	Receipts £	Payments £	31.12.25 £
Unrestricted Funds				
General Funds	112,058	202,693	-166,440	148,311
Staffing Funds	7,822	0	0	7,822
Student Funds	2,774	1,750	-1,400	3,124
M&P Study Leave Funds	1,982	0	0	1,982
Duns Ministry Funds	34,762	896	-2,283	33,375
Jedburgh Survey Funds	1,327	614	0	1,941
Lothian Survey Funds	785	0	0	785
Good Ideas Fund/Mission & Outreach	6,446	5,000	-3,678	7,768
World Mission	705	0	0	705
Restricted Funds				
Growing Young Fund	2,986	5,400	-4,481	3,905
Seeds for Growth	0	10,000	-10,000	0
Support for other Congregations	0	3,000	-3,000	0
CofS Faithshare Grant	0	3,079	-879	2,200
Blindwells Project	0	2,100	0	2,100
Endowment Funds				
E Main Bequest	2,259	2,238	-2,220	2,277
Dirleton Properties	14,398	621	0	15,019
P Home Bequest	3,173	0	0	3,173
	<u>191,477</u>	<u>237,390</u>	<u>-194,380</u>	<u>234,487</u>

Bank and deposit Balance (Note 5)

	2025			2024	
	Unrestricted £	Restricted £	Endowment £	Total £	Unrestricted £
Royal Bank of Scotland	105,162	8,205	20,469	133,836	88,676
Bank of Scotland	24,597			24,597	4,827
Church of Scotland Inv Tr Deposit Funds					
General Presbytery Purposes	50,000			50,000	50,000
Reserve Fund	3,500			3,500	3,500
General Congregational Purposes	1,500			1,500	1,500
Duns Ministry Fund	21,054			21,054	20,158
TOTALS	<u>205,813</u>	<u>8,205</u>	<u>20,469</u>	<u>234,487</u>	<u>168,661</u>

CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS

Notes to the Accounts for the year ended 31 December 2025

Investments (Note 6)

	No of Units	Cost of Units £	2025 Market Value £	2024 Market Value £
Unrestricted				
Church of Scotland Investors Trust Growth Fund				
4 Reserve Fund (Melrose & Peebles)	1,000	4,100	6,880	6,380
6 Sundry Endowments	1,390	774	9,563	8,868
7 Contingency Funds	1,200	5,172	8,256	7,656
Church of Scotland Investors Trust Income Fund				
4 Presbytery General Purposes	532	4,389	6,059	5,884
6 Survey	1,023	11,355	11,652	11,314
M&G Investment Fund for Charities-Income Units	677	1,755	11,695	9,968
		<u>27,545</u>	<u>54,105</u>	<u>50,070</u>

Endowments

Church of Scotland Investors Growth Fund				
1 Mrs E Main Bequest	16,580	10,163	114,070	105,780
3 Dirleton Properties	4,600	10,166	31,648	29,348
		<u>20,329</u>	<u>145,718</u>	<u>135,128</u>
		<u>47,874</u>	<u>199,823</u>	<u>185,198</u>

CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS
Notes to the Accounts for the year ended 31 December 2025

Staff Costs (Note 7)

	2025	2024
	£	£
There are 4 members of staff and the associated cost are :-		
Salary and National Insurance	119,619	118,774
Pension Costs	15,466	15,435
Expenses reimbursement		905
	<u>135,085</u>	<u>135,114</u>

	Travel	Phone/ Internet	Other Expenses	Zoom
Clerk	3,254	385	1277	210
Interim Clerk	71	10	11	
Mission Officer	2,621		696	155
Administrative Assistant	140		17	
Expenses for 5 Members of Presbytery	614			
	<u>6,700</u>	<u>395</u>	<u>2,001</u>	<u>365</u>

Purchase of Presbytery Drone £459

Purchase of Presbytery phone £349

Mission Officer Retreat Costs £300

Mission Office Pioneer Conference £80

Mission Officer Youth Leaders Lunch £95

The Treasurer, Mrs Elizabeth Morton Received an Honorarium of £1,000

Travel expenses for members of Presbytery

R Dodd	£155.70
D Menzies	£45.50
E Spence	£17.50
T Gordon	£17.00
H Howden, Moderator	<u>£378.00</u>
	<u>£613.70</u>

H Howden	<u>378.00</u>
	378.00

CHURCH OF SCOTLAND PRESBYTERY OF LOTHIAN AND BORDERS
Notes to the Accounts for the year ended 31 December 2025

Purpose of Funds

General Funds - Income comes from congregations in the form of Presbytery Dues. These are calculated pro rata according to each congregation's Giving to Grow contributions.

Presbytery receives income from investments held with the Church of Scotland Investors Trust and M&G Investments

The Core Funding for the Presbytery of Lothian and Borders comes from the Church of Scotland and is used to cover the salaries of the Clerk, Mission Office and the Part Time Administrative Assistant.

Presbytery has 5 Restricted Funds for the work of Growing Young Programme, which is funded by the congregations involved, Seeds for Growth, which is funded by the Church of Scotland, the Blindwells Church Project, funded by donations from other congregations and members of Presbytery, A Fund supporting another Congregation and a Faithshare Grant Fund

Endowment Funds

Mrs Elizabeth Main Bequest, provides grants to Sunday Schools/Messy Church in the former Presbytery of Dunbar and Haddington.

The Dirleton Properties Fund, provides income for property purposes and is used at the discretion of the Property Committee.

The Patrick Home Bequest Fund, originally a Sick Supply Fund provides grants to ministers, possibly related to illness.

APPENDIX

FUNDS HELD ON BEHALF OF THE PRESBYTERY

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>83,503.84</u>	<u></u>
Market Value of Balances at 31 December	<u>90,834.22</u>	<u></u>

**Independent Examiner's Report to the Trustees of The Church of Scotland Presbytery of
Lothian & Borders
SC040976**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 13 to 21.

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: David Campbell CA

Address: Deans Chartered Accountants and Business Advisors, 27 North Bridge Street,
Hawick, TD9 9BD

Date: 15.6.2024