

The Church of Scotland
in association with
The United Free Church Of Scotland

Canonbie United Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

For the Year ended 31st December 2025

Congregation No: 070392

Charity No: SC 000717

Trustees' Annual Report

Year ended 31 December 2025

The trustees present the annual report and accounts for Canonbie United Parish Church for the year ended 31 December 2025

Reference and Administrative Information

Charity Name: Canonbie United Parish Church

Charity Registration Number: SC000717

Congregation Reference No: 070392

Contact Address: The Knowe
Canonbie
Dumfriesshire
DG14 0XA

Trustees

Kirk Session

Mrs Joanne Campbell
Mr Charles Foster
Mrs Ruth Gilbert
Mr Brian Jardine

Mr Anthony Lane
Mrs Sarah Smith
Mrs Leoniek van Belzen
Mrs Dorothy Watson

Principal Office-bearers

Minister Rev Morag Crossan
Session Clerk Mr Anthony Lane
Church Treasurer: Mrs Fiona Smith

Independent Examiner

Thomas Eric Hislop

Bankers

Bank of Scotland (801706) Branch
PO Box 1000 BX2 1LB

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 Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills.

The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Objectives and Activities

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

Achievements and Performances

Canonbie United Parish Church serves the communities of Canonbie, Rowanburn, Harelaw, and the surrounding rural area. Public worship is provided on a four-weekly rota with the other congregations within the Charge. On the fourth Sunday, a joint service is held, rotating between the three church buildings. Additional services are held at Easter and Christmas, with further services conducted as required. During the reporting year, the congregation underwent Presbytery planning and readjustment. With effect from 1 January 2025, Canonbie United Parish Church has been linked within the union of Eskdale and Liddesdale linked with Canonbie United. The Charge shares the ministry of Rev Morag Crossan.

The congregation continues to offer pastoral support to members of the congregation and to others within the wider community as required. The Minister serves as chaplain to the local primary school.

The congregation operates a community café, which provides opportunities for people within the local community to come together and supports the Church's mission and outreach within the parish.

During the winter months, the congregation also runs soup and sweet lunches. These events act both as a fundraising activity for the Church and as a social gathering for the wider community.

The Minister conducts funerals for members of the congregation and for others with the parish area. Approximately ten funerals were conducted during the year. The congregation provides the church building and practical assistance for funerals held within the parish. The Minister also conducts weddings. During the reporting year, three weddings were held within the church. There were no baptisms during the year.

Financial Review

The principle source of income is from the regular offerings of the congregation. 20 members give by standing order and there are 25 Gift Aid donors. Income from fundraising will once again be used towards general expenditure.

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 £4519.37 of which £1315.86 had been designated for fabric fund. The remaining balance is for general expenditure. The Church also held £38367.09 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The treasurer must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The treasurer is 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 Anent Congregation Finance approved by the General Assembly of the Church of Scotland 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,



(Session Clerk)

Canonbie United Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 10.

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

An 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

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.
3. examined and audited by me this 25th day of March 2026 and found to be correct from the information provided.



Thomas Eric Hislop
Auditor

Heatherlie
1 Whitaside
Langholm
DG13 0JS

Date 25/3/26

Canonbie United Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
<u>Receipts</u>	Note				
Donations	3	25,023.98	60.00	25,083.98	41,138.44
Legacies		0.00	0.00	0.00	0.00
Activities for Generating Funds		2,549.30	0.00	2,549.30	3,235.00
Bank & Deposit interest		55.99	356.75	412.74	389.50
		<u>27,629.27</u>	<u>416.75</u>	<u>28,046.02</u>	<u>44,762.94</u>
Rental of premises		343.00	0.00	343.00	300.00
Receipts from General Trustees		0.00	0.00	0.00	0.00
Other Receipts		17.50	2,071.86	2089.36	2,670.84
		<u>27,989.77</u>	<u>2,488.61</u>	<u>30,478.38</u>	<u>47,733.78</u>
<u>Total Receipts</u>					
<u>Payments</u>	4				
Costs of generating funds		240.00	0.00	240.00	418.45
Charitable activities		32,492.54	1,400.44	33892.98	37,246.87
Governance costs		0.00	0.00	0.00	0.00
Other payments		0.00	133.48	133.48	820.49
		<u>32,732.54</u>	<u>1,533.92</u>	<u>34,266.46</u>	<u>38,485.81</u>
<u>Total Payments</u>					
Excess of Receipts over Payments for the year before transfers		(4,742.77)	954.69	(3,788.08)	9,247.97
Transfers		7,258.19	(7,258.19)	0.00	0.00
Excess of Receipts over Payments for the year		<u>2,515.42</u>	<u>(6,303.50)</u>	<u>(3,788.08)</u>	<u>9,247.97</u>

Canonbie United Parish Church
Statement of Balances
Year ended 31 December 2025

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
	2025	2025	2025	2024
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	2,003.95	44670.59	46,674.54	37,426.57
<u>Movement in year:</u>				
Excess of Receipts over Payments for the year	2,515.42	(6,303.50)	-3,788.08	9,247.97
Bank & deposit balances carried forward	4,519.37	38,367.09	42,886.46	46,674.54
<u>Investments at market value</u>				
	0	0	0	0

Assets

Gift Aid Receivable	4608.79		4608.79	4978.48
Traidcraft stock	0.00	0.00	0.00	0.00

Liabilities

Invoices due December paid January	0.00	0.00	0.00	
		0.00		0.00

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

A Lane 24/3/2026 Session Clerk/

F. Smith 24/3/26 Treasurer/Date

Canonbie United Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £586.07

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 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	1,259.87	55.99	0.00	0.00	1,315.86
General Fund	744.08	27,933.78	32,732.54	7,258.19	3,203.51
	<u>2,003.95</u>	<u>27,989.77</u>	<u>32,732.54</u>	<u>7,258.19</u>	<u>4,519.37</u>
Restricted funds					
UF Church Reserve	8,000.00	0.00	0.00	(8,000.00)	0.00
Development Fund	32,486.06	393.05	0.00	1,800.00	34,679.11
Doughty Bequest	505.52	22.45	0.00	0.00	527.97
Sunday School Fund	248.16	1.25	0.00	0.00	249.41
Traidcraft Fund	1,058.19	0.00	0.00	(1,058.19)	0.00
Café Fund	2,302.34	2,071.86	1,533.92	0.00	2,840.28
Hymnbook Fund	70.32	0.00	0.00	0.00	70.32
	<u>44,670.59</u>	<u>2,488.61</u>	<u>1,533.92</u>	<u>(7,258.19)</u>	<u>38,367.09</u>
Total funds	<u>46,674.54</u>	<u>30,478.38</u>	<u>34,266.46</u>	<u>0.00</u>	<u>42,886.46</u>

Purposes of Restricted Funds

UF Church Reserve: Income from this fund is to be used towards the redevelopment of the Church Building.

Development Fund: This is a fund to assist with the redevelopment of the Church building.

Doughty Fund: This is a fund to be used for the maintenance of the Doughty Family memorial.

Sunday School Fund: This is a fund to be used to support the work of Tearfund.

Traidcraft Fund: This is a fund to be used to support the work of Traidcraft.

Hymnbook Fund: This is a fund to be used for the purchase of new hymnaries.

Café Fund: This is a fund to be used to support the community in having somewhere to meet people.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
3. Analysis of Donations				
Open Plate	3,111.23	0.00	3,111.23	3,981.47
WFO	1,042.00	60.00	1,102.00	1,567.10
Gift Aid Donations	14,275.00	0.00	14,275.00	24,720.00
Tax Recovered on Gift Aid Donations	4,608.79	0.00	4,608.79	4,978.48
Other Donations	1,086.96	0.00	1,086.96	3,715.39
Grants	0.00	0.00	0.00	1,876.00
Weddings and Funerals	900.00	0.00	900.00	300.00
	<u>25,023.98</u>	<u>60.00</u>	<u>25,083.98</u>	<u>41,138.44</u>
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	0.00	0.00	0.00	58.45
Others	0.00	0.00	0.00	360.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>418.45</u>
Charitable activities				
Ministries & Mission allocation	17,861.00	0.00	17,861.00	19,873.00
Presbytery dues	56.00	0.00	56.00	0.00
Minister's expenses	586.07	0.00	586.07	422.24
Broadband/Phone -church	800.10	0.00	800.10	747.54
Other staffing costs	2,760.00	0.00	2,760.00	3,060.00
Fabric repairs & maintenance	1,268.00	0.00	1,268.00	2,163.37
Manse repairs & maintenance	154.27	0.00	154.27	628.50
Manse Council Tax	828.04	0.00	828.04	1,014.74
Manse Gardening	118.33	0.00	118.33	0.00
Heat and light	4,493.93	1200.00	5,693.93	4,803.06
Insurance	3,444.40	0.00	3,444.40	3,089.27
Cleaning materials	0.00	144.87	144.87	0.00
Bank charges	0.00	55.57	55.57	0.00
Organ & Piano Maintenance	0.00	0.00	0.00	0.00
Printing, stationery and postage	107.24	0.00	107.24	85.24
Grants	0.00	0.00	0.00	0.00
Other expenses	15.16	0.00	15.16	1,359.91
Outreach	0.00	0.00	0.00	0.00
	<u>32,492.54</u>	<u>1,400.44</u>	<u>33,892.98</u>	<u>37,246.87</u>
Governance costs				
Independent examiner's fees	0.00	0.00	0.00	0.00
Other payments				
Purchase of assets	17.50	133.48	150.98	820.49
	<u>32,510.04</u>	<u>1,533.92</u>	<u>34,043.96</u>	<u>38,485.81</u>

5. 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 relates 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) £39,856.

6. Collections for Third Parties

2025	2024
£	£
0.00	0.00
<u>0.00</u>	<u>0.00</u>

7 Basis of Accounting

The Accounts have been prepared on the Receipts & Payments basis. The Accounts for the year ended 31st December 2025 had been prepared on the Accruals basis. The comparative figures have therefore been restated on the Receipts & Payments basis.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Market Value of Balances at 31 December	£39,532.03	£38,096.90
<u>REVENUE ACCOUNT</u>		
Credit Balance at 1 January	22,025.55	19,651.54
Interest - Revenue Account	979.01	981.21
Interest - Income Account	396.60	396.60
Interest - UF Deposit Account	674.60	791.66
Interest - Growth Fund Interest	328.59	328.59
Admin charge	-320.00	-124.05
Professional Fees		
Credit Balance at 31 December	<u>24,084.35</u>	<u>22,025.55</u>
<u>Consolidated Fabric Fund - UFC</u>		
Credit Balance at 31 December	<u>28,679.21</u>	<u>28,679.21</u>
	<u>28,679.21</u>	<u>28,679.21</u>