

ALE AND TEVIOT UNITED CHURCH OF SCOTLAND



TRUSTEES' ANNUAL REPORT AND RECEIPTS & PAYMENTS ACCOUNTS

Congregation No: 060340

Scottish Charity No: SC 016457

2025

Contents

Reference and Administrative Information	3
Structure, Governance and Management Governing Document	4
Objectives and Activities	4
Achievements and Performance	5
The Road Ahead	6
Financial Review	8
Reserves Policy	9
Statement of Trustees' Responsibilities	9
Independent Examiner's Report	10
Receipts and Payments Account	11
Statement of balances	12
Notes: Movements in Funds	13
Purposes of Funds	13
Analysis of Donations and Payments	14
Minister's Stipend	15
Collections for Third Parties	15
Balances	15
Appendix: Funds held on behalf of the Congregation	16
Projection 2026	17

TRUSTEES' ANNUAL REPORT

For the Year ended 31st December 2025

Reference and Administrative Information

Charity Name: Ale and Teviot United Church of Scotland

Charity Registration No: SC 016457

Congregational Reference No: 060340

Contact Address: 3 Wildcatcleugh,
Lanton Road,
JEDBURGH,
TD8 6SD

Trustees:

Mr William Anderson	Mr John Galbraith	Mrs Mary Jones
Mrs Dorothy Cain	Mr Joseph Hannaford	Mr David Macdonell
Mr Ian Cranston	Mr David Harris-Burland	Mr John Marshall
Rev Sarah Cook	Mrs Myra Hope	Mr Anthony Rae
Mrs Marion Davison	Mrs Marjorie Hunter	Mr John Rogerson
Mr James Galbraith	Mrs Sue Illingworth	Mrs Margaret Smith

Principal Office Bearers:

Minister: Rev Sarah Cook

Session Clerk: Mr James Galbraith (Acting)

Treasurer: Mr Anthony Rae

Clerk of Works: Mr William Anderson

Trustees who left during the year:

Mrs Rosemary Grieve (deceased)

Mr Stuart Kelly

Independent Examiner: Janet Kernaghan
Business owner/manager (now retired)

Bankers:

Royal Bank of Scotland, Galashiels (B) Branch, 35 Bank Street, Galashiels, TD1 1EP

Structure, Governance and Management Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have the appropriate skills and gifts. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. In circumstances where there is no minister, the Presbytery appoints an Interim Moderator to act as Moderator of the Kirk Session until a new minister of the charge is inducted. The Interim Moderator this year was Mr Stuart Kelly who remained in post until 5th November, when Rev Sarah Cook was inducted as the new minister of Jedburgh and Oxnam linked with Ale and Teviot.

Organisational Structure

The Kirk Session meets at least four times a year, chaired by the minister (but by the Interim Moderator up to 5th November this year) and considers all aspects of successfully running the church, spiritually and financially. The Kirk Session appoints a Clerk of Works to deal with Fabric matters. Ale and Teviot United Church is now in a Linkage with Jedburgh and Oxnam Church (now in Union). The presbytery appointed Rev Rob Jones as Locum minister from April until the induction of the new minister.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in government. 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.

Services in Ancrum church include the use of a large-screen television monitor, a laptop PC and a revised sound system. This has proved successful and is well-liked by the congregation. One elderly, disabled member is provided with a memory stick containing a sound recording of each Ancrum service, for which she is very grateful. As there are now no organists, Crailing and Lilliesleaf churches both have an electronic hymnal that plays through their PA systems.

A Devotional Diary, based on the two-year daily lectionary of the Presbyterian Book of Common Worship, is prepared and emailed to several members four or five times per year. It includes daily Bible readings from the Psalms, the Old Testament, and the New Testament. Printed copies are available in each of the churches.

Ancrum and Lilliesleaf churches are available for use by Ancrum Primary School and Lilliesleaf Primary School respectively, for concerts, prize-giving, and pupil visits, when requested.

Achievements and Performance

Most attendees are of the “grey power” generation. Many of the more elderly and vulnerable members remain at home, particularly in windy and very cold weather. The Congregational Roll decreased during the year from 291 to 283, due to deaths and moving away. There are 81 on the Membership Roll, (which includes 6 Adherents). The Supplementary Roll (although no longer recognised) stands at 202.

Tea & Coffee after the Ancrum services are usually well attended and enjoyed. A big thank you to those who help with the organisation – and the washing up!

During the year, 1 wedding and 5 funerals took place. There were no baptisms.

From May 2025 Rev Rob Jones, previously Baptist minister in Kelso but accredited to act as minister in the Church of Scotland, was appointed as locum to lead two services per month and spend two days per week on ministry. He continued in post until November when Rev Sarah Cook was appointed as minister for Jedburgh and Oxnam linked with Ale & Teviot. During his time with us Rev Jones made useful contacts with local community members not regularly attending church.

It was a pleasure to have the 42nd Dundee Boys’ Brigade join us for our Ancrum service at the end of June. They were holding their annual camp week at the Ancrum football field. It was a joy to have over 30 youngsters and their leaders sharing the service in the church.

As referred to above, Rev Sarah Cook was appointed as minister for Jedburgh and Oxnam linked with Ale & Teviot as from November 5th. Services have been rearranged so that Rev Cook takes services at Ancrum on the first, third and fourth Sundays of the month and the service at Lilliesleaf on the second Sunday. Mr Stuart Kelly takes the service at Lilliesleaf on the fourth Sunday, and a member of the worship group takes the Crailing Service on the second Sunday. On any fifth Sunday a united service is held jointly with Jedburgh and Oxnam. All Ale & Teviot services now start at 9.30am.

We were delighted to be able to accommodate Ancrum School again for their Christmas Nativity concert this year. It was a great success and well received by all who attended. We look forward to more opportunities to support the Ancrum school children and staff. The custom of presenting those leaving the local Primary Schools with a Bible was continued this year. Mr Stuart Kelly presented each of the four young people leaving Lilliesleaf Primary School with a Teen Life Application Study Bible at the end of the summer term. In Ancrum, Sarah Cook and Rev Rob Jones presented International Children’s Bibles to the four P5 youngsters leaving Ancrum Primary School. Both schools are not only willing, but keen to maintain contact with the Churches and there are real opportunities for outreach.

Typical attendances during 2025 were as follows:

Ancrum:	Sunday services [3-4 per month]	15 – 20
Crailing:	Sunday service [1 per month]	10 – 15
Lilliesleaf:	Sunday services [2 per month]	7 – 12

Since the induction of Rev Sarah Cook as minister, the attendance at Ancrum services has increased to the low twenties. Crailing Kirk is to be put up for sale in 2026. For many parishioners it will be a sad day when it closes, but we need to remember that the Church is the people of God, not the building.

We have a few members who can operate the technology used for services in Ancrum Church and a small team of people who are willing to lead services in any of the three churches. Members of this worship team conducted many of the services in our churches this year until the appointment of Rev Rob Jones as the Locum. Occasional services were conducted by the Interim Moderator and visiting speakers. There are also congregation members who help in services by doing Bible readings.

On the administration front, we are looking for a part-time, paid, Church Administrator to do some clerical jobs to reduce the workloads on the acting Session Clerk and the Treasurer and some of the Jedburgh and Oxnam administration. At present, this post remains unfilled.

Mr Stuart Kelly was our Interim Moderator for 10 months. As he had other responsibilities, he was limited in the number of services he could conduct, but we were grateful for his help and support.

Our thanks go to all who have helped to maintain the Church's presence and influence in the extended Parish during these difficult and uncertain times. Also, a big 'thank you' to those who have faithfully and willingly played their part, keeping our buildings clean, programming and operating the hymnals, preparing and operating the on-screen presentations, and leading or helping with our services whenever necessary.

The Road Ahead

Since my Ordination and Induction to Jedburgh and Oxnam linked with Ale and Teviot, it has been a blessing to work more closely with Ale and Teviot as part of this wider parish. This includes the Churches of Ancrum, Lilliesleaf and Crailing.

I had already established a strong relationship with Ancrum Primary School prior to my induction. I have been involved with leading assemblies here and attending special occasions within the school, such as Christmas, Easter, Harvest and Remembrance Day.

I have also started building connections and relationships with Lilliesleaf Primary School. The children will be joining us this year in the Church for their Easter School service. In addition, there will be an open invitation for parents, grandparents and other members of the community to attend as well.

A few other community events have been organized that will take place in the Churches over the coming year. There are a couple of musical concerts and festivals planned for Lilliesleaf Church over the next few months. Again, it is a great opportunity for the Church to open its doors and welcome people in.

Ancrum Church will be involved in the 'Art at Ancrum' festival which occurs annually. This year we will be displaying Children's art in the Church and will have a few activities set up for the children that come in to visit. Events like these, that bring people in, are a great opportunity for more meaningful conversations. It gives us the chance to tell the local people more about the Church, and the various services and events that will be coming up.

As we look ahead, it is our intention to be more missional around our work with families and children. Our vision is to set up a messy Church or an after-school club that engages with children or families, so we can tell them about Jesus in a fun and interactive way.

With two primary schools within this part of the Parish, this offers a springboard to hopefully lead more people to Christ. We are very blessed that the schools are supportive of ministerial presence and we are always warmly welcomed in with open arms.

There is a home Bible Study group in Lilliesleaf at the moment, meeting monthly. This offers a space and time to have a bite of supper and to discuss the Bible. It is a comfortable environment for people to get together and bring their thoughts and any questions.

Pastoral visiting is extremely important to me. I love to be out and about amongst the community doing lots of visits. I feel it is imperative that if people require a visit, or have an urgent need to see the minister, they know exactly who I am and that they can approach me.

As we consider the road ahead, the vision of our Church is not just to grow the numbers and to get people on the pews (of course this would be fantastic), but it is mainly to show that we are a Church that cares for all people. That we are a Church that demonstrates love by reflecting Christ's values and that we are recognised as being a pillar of support and hope to our communities in which we serve.

Rev Sarah Cook

Financial Review

The principal source of income is the weekly offerings and bank standing orders. The associated Gift Aid tax refunds and activities for generating funds contribute significantly. The Gift Aid Small Donation Scheme (GASDS) also provides a useful addition to our funds. From the Receipts and Payments Account, the total donation income has increased by 5.6% compared with 2024. However, from Note 3 (page 14), the donations and offerings have decreased. The Gift Aid and GASDS refunds have also decreased when those for 2024, but received in 2025, are taken into account. When there are less than 10 attendees for a service, GASDS refunds cannot be claimed. This has affected Lilliesleaf income. The 38.8% increase in bank interest is a welcome boost.

The Weekly Freewill Offering envelopes being used by standing order Gift Aid donors to donate spare change, continue to boost the receipts.

The restricted "Ale & Teviot Mission and Outreach Fund", established in 2014, is still in a strong position.

Our giving to third parties has increased, compared with last year, by 80.4%. The restricted "Third Party Fund" set up in 2016 by the Kirk Session, enables the payment of GASDS on any cash collections for third parties to be included in our giving to them. The GASDS refunds are claimed later. The Tea and Coffee Fund is also restricted, primarily to generate funds for a worthy cause. Its accounts are kept separately. It has been agreed that the £465 generated this year will be shared between the Borders Children's Charity and the A & T Mission and Outreach Fund. The amounts will be shown in the 2026 Annual Accounts.

Payments have increased by 21.1% compared with 2024. The most significant financial increase being the Giving to Grow contribution (224%). Manse expenses, Donations to 3rd parties, and Travel costs also showed significant increases.

Other costs reduced this year. These include Pulpit Supply, Fabric Repairs and Maintenance, Mission and Outreach, Locum Salary, and even Presbytery dues. With some necessary maintenance, stabilisation and protection work required for windows in the Ancrum and Crailing churches, estimated at costing up to about £3,000, the Fabric payments were expected to be higher. However, thanks to the amazing work done by Douglas Hogg, DA (Edin), FMGP, FSA(Scot), the cost was much less than we feared! The fact that the manse is rented out boosts our General Trustees' Consolidated Fabric Fund Revenue Account, from which we can draw funds for various purposes.

Challenges will continue in the year ahead, particularly with the Giving to Grow contribution increase, and the yet unknown contributions to shared costs with Jedburgh and Oxnam due to the Linked Charge. But I believe that the Lord will continue to provide. It is our stewardship duty to review our giving and to do our bit to further the work of Ale & Teviot United Church in the community and beyond, to the glory of God and the furtherance of His Kingdom. Any donor who pays Income Tax and/or Capital Gains Tax is urged to complete a Gift Aid Declaration form if they have not already done so. A sincere "thank you" to all who have continued to support Ale and Teviot United Church in these difficult times.

Reserves Policy

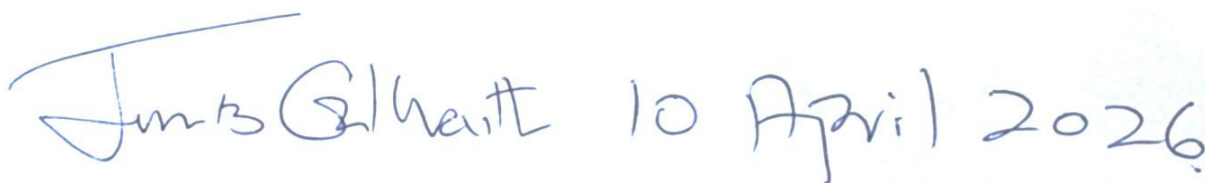
In March 2022 the Trustees agreed to hold reserves of at least £15,000 per church building and £5,000 for the Manse, to allow for fabric emergencies, as well as at least two months' average expenditure. At the end of 2025 the Church held cash funds of £124,417.03, of which the sum of £58,724.60 has been designated for the Fabric Fund. The General Fund stood at £39,274.66. The Church also held £26,417.77 of restricted funds, which are provided for the purposes specified in Note 2 (page 13). There are more details concerning these funds in Note 8 (page 15). The Tea and Coffee fund cash in hand was £7.03.

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 Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

A handwritten signature in blue ink that reads "James Galbraith" followed by the date "10 April 2026".

James Galbraith, Acting Session Clerk

Independent Examiner's Report

To the Trustees of Ale & Teviot United Church

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 11 to 16.

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 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

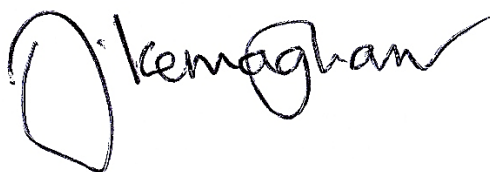
During my examination, no matter has come to my attention ~~other than disclosed below~~

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, to enable a proper understanding of the accounts to be reached.

Name: Janet Kernaghan

Address: 73b Castlegate, JEDBURGH, Scottish Borders, TD8 6BD

Signed:



Date:

24/6/26

Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Donations + Tax recovered	3	23,280	3,899	27,179	24,939
Other Offerings and Activities for Generating Funds		975		975	1,716
Donations Totals		24,255	3,899	28,154	26,655
Receipts from General Trustees		19,820	*	19,820	11,728
Other Receipts and Refunds	3a	1,375		1,375	413
Bank Interest		2,404	648	3,052	2,199
<u>Total Receipts</u>		47,855	4,547	52,402	40,996
* £6,544.87 was for 2024					
<u>Payments</u>	4				
Costs of generating funds		116		116	121
Charitable activities	8	34,233	2,492	36,725	30,767
Charitable donations	6		1,768	1,768	980
Governance costs		-		-	-
<u>Total Payments</u>		34,349	4,260	38,608	31,868
Excess of Receipts over Payments for the year		13,506	288	13,794	9,127

Congregation No: 060340

Statement of Balances at 31st December 2025

		Unrestricted Funds	Restricted Funds	Total	Total
		2025	2025	2025	2024
	Note	£	£	£	£
<u>Bank & Cash Balances</u>					
Bank balance brought forward		84,493	26,130	110,623	101,496
Cash (Tea & Coffee) " " "			5	5	23
Movement in year:	2				
Excess of Receipts over Payments					
Church		13,506	288	13,794	9,127
Tea and Coffee Fund			2	2	- 18
Bank and cash balances c/f	7	97,999	26,425	124,424	110,628
Church only Balances		97,999	26,418	124,417	110,623

Assets

Lilliesleaf offering (28 Dec 2025)	45	-	45	-
Fabric Claim (July-Dec) C. of S.			-	6,545
GA and GASDS (Dec 2025)	500	145	645	2,307
M & M Refund (overpaid 2023)			-	488
Tea & Coffee 3rd Party Donations			-	70
Totals	545	145	690	9,410

Liabilities

Electricity (Ancrum)	-	-	63
Electricity (Crailing)	15	15	45
Oil (Lilliesleaf)	-	-	43
Maintenance and cleaning ('Leaf)	500	500	500
For 3rd Party distribution	465	465	490
Totals	515	980	1,140

These accounts were approved by the Kirk Session.

Signed for and on behalf of the Kirk Session and Financial Board on 10th April 2026:

Treasurer

Notes to the Accounts 2025

All figures are rounded to the nearest £1, but the pence are accounted for in spreadsheet calculations. This occasionally produces small rounding anomalies in totals.

1 **Trustee Remuneration and Related Party Transactions**

During the year, no trustee or related party received any remuneration. However, one trustee, Mr William Anderson, the Fabric Convener, a member of the Kirk Session and the Lilliesleaf Church Officer has sent an invoice for £500 for his services for 2025. As this was not received until 2026, the payment is not included in these accounts. The trustees thank him and his family for their work.

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**

	01-Jan 2025 £	Receipts £	Payments £	Transfers £	31-Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	50,644	22,148	14,068		58,725
General Fund	33,849	25,707	20,281		39,275
Unrestricted Funds Totals	84,493	47,855	34,349	-	97,999
Restricted funds					
Mission and Outreach Fund	25,800	2,700	2,492		26,009
Third Party Fund	330	1,847	1,768		409
Restricted Funds Totals	26,130	4,547	4,260	-	26,418
				With Tea & C	26,425
Church only Funds' Totals	110,623	52,402	38,608	-	124,417
Tea & Coffee Fund	5	403 *	401	-	7
All Funds' Totals	110,628	52,805	39,010	-	124,424

* £70.00 receipts (for Oct - Dec 2024) deposited in January 2025

Purpose of Designated Fund

Fabric Fund: This fund is for the maintenance of Church properties. In March 2022 the Trustees agreed this should amount to at least £15,000 per church building and £5,000 for the Manse - £50,000 in total.

Purposes of Restricted Funds

Ale & Teviot Mission and Outreach Fund: This fund was set up many years ago to provide for mission and outreach specifically within the Ale & Teviot district - with particular emphasis on young people.

Tea & Coffee Fund: This raises Third Party donations by providing refreshments after most services in Ancrum Church. The fund is administered by a congregational volunteer. Regular sums are paid into the Church's Third Party Fund. At the end of the year, a small cash float is retained. The recipient(s) of the proceeds is/are agreed by those who participate.

Third Party Fund: This is for collections for 3rd parties and associated GASDS and GA claimed. It was set up to enable the giving of relevant GA and GASDS refunds to third parties before we claim the refunds.

ALE AND TEVIOT UNITED CHURCH OF SCOTLAND
Charity No: SC016457 *Congregation No: 060340*

3 Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations (GA + GASDS)	17,345	3,022 *	20,367	20,625
Tax Recovered (previous year)	1,991	317	2,307	1,509
Tax Recovered (present year)	3,944	539	4,483	2,805
Other Offerings and Donations	975	22	997	1,716
Donations Totals	24,255	3,899	28,154	26,655

* £70 for 2024

The 'Donations' above include £400 from Weddings and Funerals (£100 to 'Fabric' and £300 to 'General')

The 'Other Offerings and Donations' row also includes £100 from Weddings and Funerals

3a	Energy & fabric Contributions	346 *	346	396
	Refunds: BT	-	-	17
	Overpaid GtG (2024)	488	488	
	Council Tax	438	438	
	Pulpit Supply	100	100	
	VAT Overpaid (2023)	4	4	
		<u>1,375</u>	<u>-</u>	<u>413</u>

* £250 from Weddings and Funerals

4 Analysis of Payments

	2025	2025	2025	2024
Costs of generating funds				
Offering envelopes, etc.	116		116	121
* Charitable activities				
Collections to 3rd Parties		1,768	1,768	980
Equipment	77		77	55
Fabric, Repairs & Maintenance	4,050		4,050	8,415
Giving to Grow' Contribution	17,391		17,391	5,367
Heat and Light	2,771		2,771	3,924
Insurance	6,602		6,602	5,886
Locum salary		671	671	1,218
Manse expenses	644		644	76
Mission and Outreach		941	941	1,871
Music	365		365	340
Presbytery dues	626		626	881
Printing, Stationery and Postage	637	448	1,085	719
Pulpit Supply	200		200	1,000
Travel	870		870	489
Website	432		432	477
Total Payments	34,781	3,828	38,608	31,818

* £500 of 'Fabric' and £150.27 of 'Heat and Light' payments relate to 2024 but were paid in 2025

Governance costs: Examiner's fees - None charged

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 is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years of service) was £39,856.

6 Collections for Third Parties

	2025	2024
	£	£
Bethany Christian Trust	-	300
Borders Children's Charity	525	
Jedburgh Food Bank	190	-
Poppy Scotland	338	380
RVS Jed Jokers	490	
42nd Dundee Boys' Brigade	225	300
Totals	<u>1,768</u>	<u>980</u>

7 Balances 31/12/25

	Unrestricted	Restricted	Total
Church - Bank	97,999.26	26,417.77	124,417.03
Tea and Coffee Fund - Cash	<u> </u>	<u> </u>	<u>7.03</u>
Totals			<u>124,424.06</u>

- 8** When the Assets and Liabilities are taken into account, the funds should stand as follows: the Fabric Fund in credit at £58209.94, the General Fund in credit at £39,819.67, the Mission and Outreach Fund in credit at £26,021.61, and the 3rd Party Fund in credit at £76.25.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
CONSOLIDATED FABRIC FUND		
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	204,449.85	204,449.85
Market Value of Balances at 31 December	313,730.77	299,277.99
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	22,729.12	23,890.69

Projection	<u>2026</u>	<u>2025</u>
<u>Receipts</u>	£	£
Donations + Tax recovered	27,500	24,500
Other Offerings and donations and Activities for Generating Funds	1,000	1,500
	28,500	26,000
Receipts from General Trustees	13,000	9,000
Other Receipts and refunds	2,000	2,000
Bank Interest	2,500	2,000
<u>Total Receipts</u>	43,500	39,000
<u>Payments</u>		
Costs of generating funds	125	130
Charitable activities	45,500	43,000
<u>Total Payments</u>	45,625	43,130
Excess of Receipts over Payments for the year	- 2,125	- 4,130

Note:

If a Church Administrator is appointed to the merged charge, the A & T share of the cost this year will amount to about £5,625. This will increase payments and result in a projected deficit of £7,750.

With a new minister for the linked charge, there will be shared charges that are as yet unknown, and impossible to predict.