

The Church of Scotland

Gordon St Michael's

Report and Financial Statements

for the year ended

31st December 2025

Congregation No: 050317

Charity No: SC 022349

**The Church of Scotland
Gordon St Michael's**

Reference and Administrative Information

Charity Name	Gordon St Michael's
Charity Registration Number	SC 022349
Congregation Reference No	050317
Contact Address	Mrs I Fullerton East Gordon Farm Gordon Berwickshire TD3 6JY

Trustees

Kirk Session

Mr M Barnett	Clerk to the Board
Mr B Brown	Fabric Convener
Mrs J Cossigny	Session Clerk
Mrs J Morris	
Mr R Tuke	
Mr D K Tweedie	

Congregational Board

Mr J Cooper	
Mrs I Fullerton	Treasurer
Mrs S Fullerton	Retired 2nd November 2025
Mrs J Punton	
Mrs L Watson	Retired 2nd November 2025

Independent Examiner

Gordon S Chisholm CA
Rennie Welch LLP
Academy House
Shedden Park Road
Kelso
TD5 7AL

Bankers

The Co-Operative Bank
PO Box 250
Delf House
Skelmersdale
WN8 6WT

The Church of Scotland Gordon St Michael's

Trustees' Annual Report for the year ended 31 December 2025

The trustees present their annual report and the accounts for the year ended 31st December 2025. The trustees who served during the year and to the date of this report are set out on the Reference and Administrative Information page.

Structure, Governance and Management

Governing Document

The Parish of Gordon is administered in accordance with the terms of the Model Deed of Constitution dated 18th March 1975, and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. The parish boundaries were extended in 2021 to include the Parish of Westruther on the closure of Westruther Church in 2020. Westruther had previously been part of Gordon Parish until 1647. Gordon St Michael's is in the Presbytery of Lothian and Borders.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Rev Andrew Haddow, Minister at Eyemouth Parish Church, linked with Coldingham & St Abbs continues as our Interim Moderator. The Congregational Board delegates financial responsibilities to the Treasurer, while property responsibilities are delegated to the Fabric Convener. The Kirk Session is responsible for spiritual affairs within the Church.

Organisational Structure

Gordon St Michael's Church is now part of the Earlston and District Linkage, along with Greenlaw and Legerwood Churches, since 28th August 2025. The linkage has permission to call a minister and the process is in early stages.

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.

We have services on the 1st and 3rd Sundays of the month, with 5th Sundays alternating between Gordon and Greenlaw. We have special services on Easter Sunday, Civic Week and Remembrance Sunday, as well as Good Friday, 11.30pm Christmas Eve and Christmas Day. Many of the congregation regularly take part in delivering services using resources written by Rev Dr Susan Brown.

Achievements and Performance

In June 2025 many members of the community joined us for a very enjoyable Civic Week Celebration led by Rev Derek Brown, followed by a picnic. Almost fifty people joined us for our Carols and Cake Advent Service in Westruther in December 2025. We raised funds for Shelter at our annual Carols for Shelter evening. The 2025 Christmas Day service, led by members of the congregation, drew in around sixty people from across the parish. One of our elders works with staff and pupils at Gordon Primary School to organise end of term services in the church at Christmas, Easter and summer, as well as the school's Act of Remembrance in November. The annual Ceilidh is always a very popular community event, as is the Harvest Supper. Gordon Church is a member of Community Woodland where our oak tree, planted in 2021, continues to flourish. We look forward to the new and exciting opportunities afforded by the new linkage and a new minister to the linkage.

**The Church of Scotland
Gordon St Michael's**

**Trustees' Annual Report (continued)
for the year ended 31 December 2025**

Financial Review

The financing of congregational expenditures in the year required £10,044 (2024 £6,311), while income gathered in coverage of these outgoings amounted to £12,913 (2024 £10,962), generating a surplus of £2,869 (2024 £4,651). The year-end bank balance was £34,948, including £15,422 held in a bank deposit account.

The majority of income is derived from donations, with £4,223 received in 2025 and £6,800 in 2024. Gift Aid donations were lower as some regular members have moved and there were large one-off donations in 2024. Tax recovered on gift aid is lower due to an overclaim of GASDS on the 2023 submission being corrected on the 2024 submission (received in 2025). We held two very successful fundraising events in 2025 with the Ceilidh generating £794 and the Harvest Supper £580.

Giving to Grow payments of £3,634 (2024 £1,124) were made during the year with £2,364 being transferred from our General Trustee funds. Presbytery dues were £153 (2024 £192). Repairs and Maintenance costs were: £300 for roof repairs, £325 for an EPC Survey and £732 (transferred from our General Trustee funds) for EICR and PAT testing. Heat and light was consistent for both years at just over £1,500. The insurance charge for the year was £1,344 (2024 £1,221) and this too was transferred from Trustee Funds.

We are fortunate to have an excellent regular organist and payments to him in 2025 totalled £760. On Christmas day we were delighted to listen to another incredibly talented organist and payment to him (£100) was allocated to the designated J Weatherhead Bequest Fund. Also allocated to this fund were £50 to Gordon Community Woodland, £45 to Westruther Village Hall for hosting a special christmas event, £361 for new PA system and £173 for website subscription to ABVCOS as their material is hugely beneficial to our community.

Reserves Policy

The Trustees' reserve policy is to hold reserves to meet future expenditure at a level which approximates 3-6 months of expenditure, which would be between approximately £2,511 and £5,022 including designated funds. Total funds, excluding investments held, at the end of 2025 were £34,948 compared with £32,079 in 2024. These fund balances are considered to be at a satisfactory level at this time.

Risk Management

The Congregational Board has assessed the major risks to which the Church is exposed, in particular those related to the operations and finances of the Church and are satisfied that systems are in place to mitigate our exposure to the major risks. The Church has insurance cover through the Church of Scotland Insurance Company Ltd. against a range of risks appropriate to the activities of a Church. The level of insurance cover, which is considered adequate, is reviewed on an annual basis.

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board 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/Congregational Board 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 as amended, 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

R Tuke

.....
R Tuke (Trustee)

Date 19/04/2026

**The Church of Scotland
Gordon St Michael's**

Independent Examiner's Report to the Trustees of Gordon St. Michael's

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

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

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.

Gordon Chisholm

Gordon S Chisholm CA
Independent Examiner
Rennie Welch LLP
Academy House
Shedden Park Road
Kelso
TD5 7AL

Date: 24/04/2026

The Church of Scotland
Gordon St Michael's

Receipts and Payments Account
for the year ended 31 December 2025

		Unrestricted General Funds 2025 £	Designated Henderson Fund 2025 £	Designated J Weatherhead Bequest Fund 2025 £	Total 2025 £	Total 2024 £
	Note					
Receipts						
Donations	3	4,223	-	-	4,223	6,800
Activities for generating funds	4	1,374	-	-	1,374	1,760
Income from charitable activities	5	220	-	-	220	-
Investment income - dividends		809	-	1,501	2,310	2,326
Interest received		346	-	-	346	76
		6,972	-	1,501	8,473	10,962
Receipts from General Trustees		4,440	-	-	4,440	-
Other Receipts		-	-	-	-	-
Total Receipts		<u>11,412</u>	<u>-</u>	<u>1,501</u>	<u>12,913</u>	<u>10,962</u>
Payments	6					
Charitable activities		9,316	-	728	10,044	6,311
Total Payments		<u>9,316</u>	<u>-</u>	<u>728</u>	<u>10,044</u>	<u>6,311</u>
Excess of Receipts over Payments for the year before transfers		2,096	-	773	2,869	4,651
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>2,096</u>	<u>-</u>	<u>773</u>	<u>2,869</u>	<u>4,651</u>

**The Church of Scotland
Gordon St Michael's**

**Statement of Balances
as at 31 December 2025**

		Unrestricted General Funds 2025 £	Designated Henderson Fund 2025 £	Designated J Weatherhead Bequest Fund 2025 £	Total 2025 £	Total 2024 £
	Note					
Bank & Deposit Balances						
Bank and deposit balances brought forward		8,501	666	22,912	32,079	27,428
Movement in year:						
Excess of Receipts over Payments for the year		2,096	-	773	2,869	4,651
Bank and deposit balances carried forward		<u>10,597</u>	<u>666</u>	<u>23,685</u>	<u>34,948</u>	<u>32,079</u>
Investments at market value						
(Cost of Church of Scotland Investors Trust - Growth and Income Fund £26,509)	7	<u>21,692</u>	<u>-</u>	<u>47,717</u>	<u>69,409</u>	<u>65,575</u>
(Cost of Allianz Equity - Income fund unknown)						
Assets						
Gift aid receivable		<u>685</u>	<u>-</u>	<u>-</u>	<u>685</u>	<u>505</u>
Liabilities						
Creditors and accruals		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts were approved by the Kirk Session and Financial Board on 19/04/2026 and signed on their behalf by:

R Tuke R Tuke (Trustee)

I Fullerton I Fullerton (Trustee)

The Church of Scotland
Gordon St Michael's

Notes to the Accounts
for the year ended 31 December 2025

1. Accounting Policies

The Accounts should be read in conjunction with the Annual Report of the Trustees. The principal accounting policies are as follows:

Accounting Convention

The Accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Income and Expenditure

Income and Expenditure are accounted for on a cash basis.

Capital Expenditure

All repairs and maintenance are charged to the general fund and any items of a capital nature are written off to revenue.

Investments

Investments are stated at market value.

2. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration during the year and no trustee or persons related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the no trustee received expense reimbursement (2024 £360).

3. Donations

	Unrestricted Funds 2025 £	Total 2024 £
Freewill offerings	3,089	2,847
Gift aid donations	385	2,270
Tax recovered on Gift Aid	749	1,683
Other donations	-	-
	<u>4,223</u>	<u>6,800</u>

4. Activites for generating funds

	Unrestricted Funds 2025 £	Total 2024 £
Fundraising events	794	1,139
Ceilidh	580	621
Harvest Supper	<u>1,374</u>	<u>1,760</u>

5. Income from charitable activities

	Unrestricted Funds 2025 £	Total 2024 £
Weddings and Funerals	220	-
	<u>220</u>	<u>-</u>

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**Notes to the Accounts (continued)
for the year ended 31 December 2025**

6. Analysis of Payments

	Unrestricted Funds 2025 £	Designated J Weatherhead Bequest Fund 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Giving to Grow	3,634	-	3,634	1,124
Presbytery dues	153	-	153	192
Organists	760	100	860	1,240
Pulpit Supply	50	-	50	-
Moderator Expenses	98	-	98	-
Repairs & maintenance	1,357	-	1,357	-
Heat and light	1,563	-	1,563	1,536
Insurance	1,344	-	1,344	1,221
Fundraising Expenses	260	-	260	250
Hire of Village Halls	-	45	45	105
Sundries	97	583	680	643
	<u>9,316</u>	<u>728</u>	<u>10,044</u>	<u>6,311</u>

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 5th and subsequent years of service) £39,856.

7. Investments

	2025		2024	
	Cost £	Market Value £	Cost £	Market Value £
5,539 units Church of Scotland Investors Trust - Growth Fund	13,006	38,108	13,006	35,339
1,614 units Church of Scotland Investors Trust - Income Fund	13,503	18,384	13,503	17,851
10,021.91 units Allianz Equity - Income Fund		12,917		12,385
At 31st December 2025	<u>26,509</u>	<u>69,409</u>	<u>26,509</u>	<u>65,575</u>

Held as follows:

	Units	2025 At Market Value £	2024 At Market Value £
General Fund			
Church of Scotland Investors Trust - Growth Fund	1,090	7,499	6,954
Church of Scotland Investors Trust - Income Fund	112	1,276	1,239
		<u>8,775</u>	<u>8,193</u>
James Weatherhead Bequest Fund			
Church of Scotland Investors Trust - Growth Fund	4,449	30,609	28,385
Church of Scotland Investors Trust - Income Fund	1,502	17,108	16,612
		<u>47,717</u>	<u>44,997</u>
Allianz Global Investors			
Allianz UK Equity Income	10,022	12,917	12,385
Total Investments		<u>69,409</u>	<u>65,575</u>

**The Church of Scotland
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**Notes to the Accounts (continued)
for the year ended 31 December 2025**

8. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	8,501	11,412	(9,316)	-	10,597
	<u>8,501</u>	<u>11,412</u>	<u>(9,316)</u>	<u>-</u>	<u>10,597</u>
Designated funds					
Henderson fund	666	-	-	-	666
J. Weatherhead Bequest fund	22,912	1,501	(728)	-	23,685
	<u>23,578</u>	<u>1,501</u>	<u>(728)</u>	<u>-</u>	<u>24,351</u>
Total funds	<u>32,079</u>	<u>12,913</u>	<u>(10,044)</u>	<u>-</u>	<u>34,948</u>

Purpose of Designated Funds

Henderson Fund:	This fund is held for fabric purposes.
J. Weatherhead Bequest Fund:	This fund is designated to be used for the benefit of the members of Gordon St Michael's Parish Church.

9. Special Collections for Third Parties

In addition to the income recorded within the Receipts and Payment account, the following income was collected during the year and disbursed for the benefit of other Charities:

	2025 £	2024 £
Carols for Shelter	346	224
Christian Aid	110	197
Duns Foodbank	-	40
Poppy Scotland	152	352
	<u>608</u>	<u>813</u>

The Church of Scotland
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Appendix

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

The following balances were held in other Congregational Funds at 31st December 2025. These balances are not included in the accounts of Gordon St Michael's:

	2025		2024	
	Cost £	Market Value £	Cost £	Market Value £
Church of Scotland General Trustees - Capital Account				
Gordon St Michael's - Consolidated Fabric Fund	54,566	83,736	54,566	79,879
49,780 shares				
Revenue Account		16,208		17,436

During the year £4,440 was transferred out from the General Fund (2024 nil).