Church of Scotland

Whiteadder Parish Church

Annual Report and Financial Statements

For the year ended 31 December 2025

Congregation Number: 030265

Scottish Charity Number: SC006722

Whiteadder Parish Church of Scotland

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name:	Whiteadder Parish Church of Scotland
Charity Registration Number:	SC006722
Congregation Reference Number:	030265
Contact Address:	The New Manse, The Glebe, Chirnside, Berwickshire, TD11 3XE
Trustees:	The Rev'd Michael A Taylor Mr Alistair Birkett Mr Robert Dickinson Mr Ian Douglas (to 9/7/25) Mrs Linda Gray Mr Mark Kinghorn Mrs Muriel Kinghorn Mrs Anne Robertson Mr Douglas Robertson Mr James Turner (from 8/6/25)
Session Clerk:	Mr Robert Dickinson
Church Treasurer:	Mr Steven Bird
Independent Examiner:	Gillian O'Dea (CA), Ava Lodge, Castle Terrace, Berwick-Upon Tweed, TD15 1NP
Bankers:	The Royal Bank of Scotland 6 The Square Kelso TD5 7HG

Whiteadder Parish Church of Scotland
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

On the 1st of January 2024, Whiteadder Parish Church of Scotland was established through the union of Chirnside Parish Church with Hutton, Fishwick and Paxton Parish Church. Whiteadder Parish Church is administered in accordance with the terms of the Unitary 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.
Mr James Turner was ordained an Elder of the Church of Scotland on the 8th of June 2025 and inducted to the Kirk Session on the same date. Mr Ian Douglas retired from the Kirk Session on the 9th of July 2025.

Organisational Structure

In accordance with the Unitary Deed of Constitution, all affairs of Whiteadder Parish Church are administered by the Kirk Session, with assistance from people associated with the Kirk Session. The Minister is very grateful for the wisdom, dedication and integrity of the leadership team of Whiteadder Parish Church.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Stewardship: 2025 in review

Whiteadder Parish Church is structured in accordance with the Lothian and Borders Presbytery Plan, and retains the Chirnside church building and manse. The Eldership of the parish is stable, but the shared work of the Session Clerk and Treasurer are mild areas of concern.

In ongoing service to the breadth of the parish, weekly services are held at 9:30am at Paxton church building, and 11:15am at the Chirnside church building. The use of the Paxton Church incurs a monthly rental charge, paid to Gateways Christian Fellowship. Offerings donated during the services at the Paxton church building accrue to the Whiteadder funds to offset costs. A bimonthly worship service is also conducted at The Trust Housing complex in Chirnside. A special music concert was arranged by Mr Robin Turnbull. This was highly appreciated by members of the congregation and community. Special services were also held for Maundy Thursday and Christmas.

Whiteadder Parish Church are very grateful to Mr Robin Turnbull for providing music for services on the organ and Clavinova at no charge, and for availing himself for funerals in and outwith the parish. Elders' duties and Bible readings for services are conducted by congregants. Mrs Linda Gray and Pastor Ali Birkett have graciously led services on Sundays when the minister was on leave. In October 2025, Rev Mike Taylor was appointed as Interim Moderator of Dryburgh Parish Churches due to a vacancy created by the retirement of their minister.

Whiteadder Parish Church of Scotland

Attendance at church services remains consistent with post-pandemic levels. Some attendees have passed away, and some are physically impaired from attending. These losses are balanced by new attendees joining worship services.

The parish continues to minister to the parish through school assemblies, funerals, weddings and the weekly Knit and Natter group. Through 2025 a fellowship group called the Holy Huddlers met fortnightly. This gave rise to a Whatsapp group to which a number of members and attendees of church services subscribe. A vast amount of missional care for the community is through the handyman services of some parishioners. During 2025 a young man was allocated to Whiteadder Parish Church to complete community service subsequent to a criminal conviction. This provided an opportunity for some fabric maintenance at the church and ministry to this man and the community.

The minister is thankful for the wisdom and enthusiasm of the Kirk Session and all congregants as we navigate a new era in the life of Church of Scotland.

Sincerely

The Rev'd Mike Taylor

Financial Review
Alongside the legacy income streams of open plate, free will offering envelopes and bankers orders, interest from investments have too become a staple source of income.

In alignment with the consistent attendance is the consistency of open plate offerings. A notable shift has occurred in the decrease in free will offering envelope donations and bankers order donations. Free will offerings decreased by £2,019, or 44% down on 2024's donations. Banker order donations decreased by £1,064, or 33% on banker order donations in 2024. Income from these three main sources is £3,253 less for 2025 than for 2024, or 24% down on 2024. Miscellaneous income was also down 42% or £2,350 on 2024.

Income from donations, fund raising and investments all increased in 2025. General donations increased by £214 or 13%. Income from fundraising increased by £289 or 19% on 2024. Income from capital held in investment for the parish's benefit increased by £5,384, or an increase of 158% over 2024 investment income. This increase is due to the funds from the sale of the Hutton church building now yielding benefit.

A gift Aid claim the period 5 April 2023 to 5 April 2024 has not yet been submitted, leaving an unrealised income compared to the income in 2024. In 2024 a sum of £8,400 was drawn down from capital investments held for the parish's benefit by the Church of Scotland. This drawing was not present in the 2025 financial year. When this £8,400 and the £2,761 income from Gift Aid are removed from the comparison, the overall income for 2025 increased by £1028 over the previous year. The sources of this income have substantially changed and mask the significant decline in free will envelope donations and direct debit donations.

A residual amount of approximately £1400 of the £8,400 drawing from investments remained after paying for a roof refurbishment on the manse, and was earmarked for internal painting and decorating at the manse. This sum was spent in 2025, contributing to the overall deficit.

In 2025, the Giving to Grow contribution levied on the parish increased by £2,383 and council tax for the manse increased by £599. Rent for the Paxton church building was added as an expense amounting to £1,300. A payment of £2,670 for fabric maintenance was partially offset by an insurance claim payment of 2,170 for storm damage.

An overall year on year comparison between 2024 and 2025 show Whiteadder Parish Church identifies the risk of contraction which will increase the difficulty of remaining viable in the coming years.

There were 13 participants in the Free Will Offering Scheme, 11 people who donate by banker's order, 16 people registered for Gift Aid, and 116 members.

Reserves Policy
It is the Trustees policy to hold reserves of approximately three month's expenditure including designated funds. At the year end, Whiteadder Parish Church held unrestricted cash funds of £5,901. With monthly expenditure averaging £2,100 per month, this balance represents almost three month's expenditure.

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 Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the church and take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Minister: **Date:** 11 May 2026

INDEPENDENT EXAMINER'S REPORT to the TRUSTEES OF WHITEADDER PARISH CHURCH

I report on the Accounts of the Charity for the year ended 31 December 2025 which are set out on pages 7 to 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 Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010, and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

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 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010. 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 Section44(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.

Independent Examiner:  **Date:** 19/5/26

Gillian O'Dea Chartered Accountant, Ava Lodge, Castle Terrace, Berwick-Upon-Tweed, TD151NP

Whiteadder Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2025

Funds	Unrestricted 2025	Unrestricted Fabric 2025	Endowment 2025	Total 2025	Total 2024
RECEIPTS					
Contra Payments	262			262	0
Free Will Offering Scheme	2,575			2,575	4,594
Open Plate Offerings	5,773			5,773	5,944
Bank Direct Debits	2,128			2,128	3,192
Donations	1,859			1,859	1,645
Fund Raising Events	1,805			1,805	1,516
Income from Investments	8,790		346	9136	3,406
For 3rd Party Charities	247			247	
General Trustees Fabric Fund					8,400
Gift Aid Claim					2,761
Miscellaneous	3,307			3,307	5,657
TOTAL RECEIPTS	26,746		346	27,092	37,225
PAYMENTS					
Giving to Grow	14,871			14,871	12,488
Presbytery Dues	400			400	516
Minister's Travel					720
Council Tax	2,740			2,740	2,141
Heating & Lighting	2,382			2,382	3,490
Insurance	3,343			3,343	3,465
Fabric Maintenance	2,091			2,091	
For 3rd Party Charities	250			250	
Stationery					192
Paxton Rent	1,300			1,300	
Miscellaneous	3,144			3,144	9,388
TOTAL PAYMENTS	30,521			30,521	32,400
Excess of Receipts over Payments	(3,775)	0	346	(3,429)	4,825

Funds	Unrestricted 2025	Unrestricted Fabric 2025	Endowment 2025	Total 2025	Total 2024
STATEMENT OF BALANCES AT 31 DECEMBER 2025					
Opening Bank Balances	9,676	36	31,002	40,714	35,888
Movement in year:					
Excess of payments over receipts	(3,775)			(3775)	
Excess of receipts over payments			346	346	4,826
Bank Balances Carried Forward	5,902	36	31,348	37,285	40,714

NOTES TO THE ACCOUNTS

1. Trustee remuneration and Related Party Transactions

During the year, no expenses or remuneration were paid to any Trustee or connected person.

2. Movement in Funds

	At 1/1/25	Receipts	Payments	Transfers	At 31/12/25
Unrestricted					
General	9,676	26,746	30,521		5,902
Fabric	36				36
Endowments					
Forsyth	20,668	231			20,899
Richardson	10,334	115			10,449
Total Funds	40,714	27,092	30,521		37,286

Purpose of Designated Funds

Fabric Fund

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

Endowment Funds

Income from The Forsyth Legacy is to be used for general purposes.

Income from The Richardson Legacy is to be “for the benefit of the church junior members”.

3. Analysis of Donations

	Unrestricted 2025	Unrestricted Fabric 2025	Endowment 2025	Total 2025	Total 2024
FWO (non-Gift Aid)	2,575			2,575	2,479
Gift Aid Donations	1,042			1,042	4,415
Tax Recovered on Gift Aid Donations					2,761
Ordinary Offerings (Open Plate)	5,773			5,773	5,891
Fundraising	1,805			1,805	1,516
Other Offerings (Donations)	1,859			1,859	1,645
Total	13,054			13,054	18,707

4. Analysis of Payments

	Unrestricted 2025	Unrestricted Fabric 2025	Endowment 2025	Total 2025	Total 2024
Cost of Generating Funds					
Free Will Offering Envelopes	62			62	
Charitable Activities					
Giving to Grow	14,871			14,871	12,488
Presbytery Dues	400			400	516
Minister's Travel					720
Organist	60			60	
Fabric Repairs, Maintenance and Renewals	4,761			4,761	7,528
Heating and Lighting	2,382			2,382	3,490
Insurance	3,343			3,343	3,465
Council Tax	2,740			2,740	2,141
Organ Maintenance and Music					33
Printing and Stationery					192
Other Expenses	1,902			1,902	
Total	30,521			30,521	30,573

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers' stipends and employers contributions for National Insurance, pension and Housing and Loan Fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the stipend scale was as follows:

Point 1	£32,433
Point 2	£34,554
Point 3	£36,675
Point 4	£38,796
Point 5	£39,856

6. Collections for Third Parties

Christian Aid	£250

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

Fund 56
Consolidated Fabric Fund (Capital - Growth Fund, Income Fund and Deposit Fund)

Credit balances held at 31 December 2025 at cost	£227,742.14
Market value of balances at 31 December 2025	£271,013.75

Fund 50
Consolidated Fabric Fund (Revenue)

Credit balance at 31 December 2025	£2,509.89

Fund 85
Temporary Fund

Credit balance at 31 December 2025	£(72)

Individual Fund

Purpose:

EXPENDABLE

Credit balance held at 31 December 2025 at cost	-
Market value of balances at 31 December 2025	-

PERMANENT ENDOWMENT

Credit balance held at 31 December 2025 at cost	-
Market value of balances at 31 December 2025	-