

Trustees Annual Report including
Annual Receipts & Payments Accounts

for

Teviothead Parish Church of Scotland

for the period to
31st December 2025



Scottish Charity No: SC006917
Congregational Reference No: 60377

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Reference & Administrative Information

Charity Name: Teviothead Parish Church of Scotland

Scottish Charity No: SC006917

Congregation Registration No: 60377

The Charities Principal Address: 16 Longhope Drive
Hawick
Roxburghshire
TD9 0DU

Charities Trustees on date of approval including office held:

Rev Lisa Jane Rankin	Minister
Mrs Caroline M D Tullie	Session Clerk/Elder
Mr James Pow	Elder
Mrs Sally Martin	Elder

Trustees removed during the period:

None

Names of other trustees during the period:

None this period

Independent Examiner: Sue Bennett ACIE
21 Dounehill
JEDBURGH
TD8 6LJ

Bankers: Bank of Scotland
High Street
HAWICK

Structure, Governance & Management

Governing Document:

The Church is administered in accordance with the terms of a Unitary constitution.

Trustee Recruitment & Appointment:

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 appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

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 a 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 throughout Scotland and beyond. The life of Teviothead Parish Church attempts to make the church inclusive to all.

Objectives & Activities

Weekly Services on Sunday mornings, Weddings, Baptism and Funeral services to church members, residents of the Parish of Teviothead and the general Public.

Special services at significant times throughout the year. Occasional joint services with Wilton Parish Church to which we are linked.

Achievement and Performance

The Reverend Lisa-Jane Rankin is our minister, having been ordained and inducted to this charge in 2003. We have continued to hold lunches in the village hall for members, local people, members of Hawick: Wilton with whom we are linked, as well as other members of the public. This provides income for the church and other charities, but most importantly, it provides fellowship for those who may not see many people in the course of a week. We have also extended this by buying a supply of food containers which are sent to people in the valley who are housebound, thus helping them feel connected to the community. The parish is set in a rural community, and we held a very successful Harvest Supper & Songs in the village hall, welcoming old friends and new to the event. We held a Summer Songs of Praise, and the worshipping community, along with those from Hawick: Wilton and members of the Salvation Army were in attendance. The Christmas Eve service continues to be popular, and this enhances our normal worship as well as allowing families who originally belonged to the valley but live elsewhere, the chance to catch up with friends and family. We always begin our Remembrance Service beside the war memorial, where the names of the dead in World War One and World War Two are recorded, including the sons of one of the previous ministers. The annual Mason's service in memory of the Reverend Henry Scott-Riddell took place also in the church.

Our property convener has made sure the building is being kept wind and watertight, as per Church Law. Although insurance has increased yet again, we continue to make sure that everything that is required under health and safety is complied with.

Sadly, under the Presbytery Plan, the church building will be closed next year and sold. We have been looking at the union of Teviothead with Hawick: Wilton. We hope that the union will mean that we can continue to provide worship opportunities at Teviothead, albeit in an alternative venue. We are forging strong links with Hawick: Wilton, and are looking forward to working together in a more meaningful way, to provide worship, community life and exploring what it means to be Christians in our world today.

Financial Review

Statement of Reserves Policy:

It is the trustees' policy to hold reserves of approximately two year's expenditure approx. £14,000. At the year end the church held £2,805.78 (see note 5) in general unrestricted funds, £662.98 in a Church of Scotland Consolidated Fabric Fund and £934.50 in Mission Funds and £76,084 in share values (see note 13).

Details of any deficit:

There was a small deficit this financial in general funds, the Trustees will continue to monitor all the funds.

Details of Donated Facilities & Services:

The charity benefited from 300 hours of volunteer time running the Kirk Session meetings and events.

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

Caroline Tullie
Session Clerk

Dated:

Teviothead Parish Church of Scotland
Receipts & Payments Account Year Ended 31st December 2025

	Notes	General Funds	Endowment Funds	Total 2025	Total 2024
Receipts					
Income from Donations					
Church Collections		2,251.50	0.00	2,251.50	2,426.04
Donations	7	915.18	0.00	915.18	324.00
Stewardship Collection		20.27	0.00	20.27	0.00
Fees		105.00	0.00	105.00	250.00
Gift Aid		1,109.77	0.00	1,109.77	1,157.63
Income from Fund Raising Events					
Other Charitable Activities	8	781.80	0.00	781.80	213.00
Receipts from Investments					
Interest & Dividends		1,800.00	6,756.00	8,556.00	5,212.00
Total Receipts		6,983.52	6,756.00	13,739.52	9,582.67
Payments					
Costs of Generating Funds	9	41.40	0.00	41.40	38.40
Charitable Activities	10	4,150.61	0.00	4,150.61	1,46.07
Governance Costs	11	250.00	0.00	250.00	250.00
Other Payments	12	3,786.42	0.00	3,786.42	4,101.51
Total Payments		8,228.43	0.00	8,228.43	5,935.98
Surplus/(Deficit) for the year		(1,244.91)	6,756.00	5,511.09	3,646.69
Transfer between Funds		0.00	0.00		
Surplus/(Deficit) for Year		(1,244.91)	6,756.00	5,511.09	3,646.69
Statement of Balances as at 31st December 2025					
		General Funds	Endowment Funds	Total 2025	Total 2024
Opening Balance 1st January 2025		4,403.26	76,084.00	80,487.26	76,840.57
Surplus/(Deficit) for Year		(1,244.91)	6,756.00	5,511.09	3,646.69
Closing Balance 31st December 2025					
Total Funds		3,158.35	82,840.00	85,998.35	80,487.26

Financial Statements approved by the Kirk Session on and signed on its behalf by:

Signed.....Treasurer

SignedElder

Teviothead Parish Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year the Minister, acting as a trustee, received reimbursement of travel expenses made from 12 monthly payments of £8.145 made payable to the Church of Scotland, totalling for the year £97.74 No other Charity Trustees received any remuneration during the financial year.

2 Movement of Funds

	At 1st Jan 2025	Incoming Resources	Outgoing Resources	Transfers	At 31st Dec 2025
Endowment Funds	76,084.00	6,756	0.00	0.00	82,840
Unrestricted Funds					
General Funds	4,403	6,774	8,061	0.00	3,086
Restricted Funds					
Winter Warm Grant	0.00	240	167	0.00	73
Total Funds	<u>80,487</u>	<u>11,940</u>	<u>8,228</u>	<u>0.00</u>	<u>84,198</u>

3 Endowment Funds

The capital reserve represents a legacy from the late Adam Glendinning to be used by the Kirk Session for such purposes as they, in their sole discretion, shall consider to be in the best interests of Teviothead Parish Church. St James's Palace Wealth Management is a share value and therefore, the value is adjusted each financial year accordingly.

4 Restricted Funds

There are currently no restricted funds.

5 Unrestricted Funds

The unrestricted funds are expendable at the discretion of the trustees in furtherance off the objectives of the charity. The Trustees wish to ring fence the following items

Consolidated Fabric Fund	725.98	
Church Fabric Fund	427.93	
Winter Warmer Fund - Restricted	72.94	
General Funds	1,931.50	
		£3,158.35

6 Tangible Assets

The charity has the right to occupy and use for its charitable object's certain tangible fixed assets, including the Church and Manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets.

Expenditure incurred on the repair and maintenance of these assets is detailed in the Property Costs on the receipts and payments section of these accounts.

Teviothead Parish Church of Scotland
Notes to the Accounts continued

7 Income from Donations	2025	2024
Donations	10.00	324.00
CofS - Energy Claim	640.18	0.00
CofS – Winter Warm Grant	240.00	0.00
Bank of Scotland – Compensation	25.00	0.00
Total	915.18	324.00

8 Income from Fundraising Events

Collection for Third Parties	Combat Stress	0.00	10.00
	Dementia Care	250.00	0.00
	Tear Fund	190.00	0.00
Winter Warmer Lunches		341.80	203.00
Total		781.80	213.00

9 Costs of Generating Funds

The costs of generated funds this year were as follows:

Other Expenses	Lady Haig's Poppy Factory	41.40	38.40
Total		41.40	38.40

10 Charitable Activities – Expenses

The costs of Charitable Activities this year were as follows:

Ministries & Mission Allocation	0.00	1,215.00
Presbytery Dues	93.00	104.53
Ministers Expenses (monthly contribution of £10.86)	130.32	97.74
Giving to Grow Fund	2,291.00	0.00
Collection for Third Parties (Dementia Care & Tear Fund)	440.00	10.00
Organ Costs	738.00	0.00
Harvest Supper	0.00	35.00
Printing	0.00	28.80
CofS Winter Warm Grant Spend	167.06	0.00
Teviot Show	68.00	55.00
Banners/Flowers/Easter Cards & Advert/Xmas Cards	173.00	0.00
Hall Hire	40.00	0.00
Bank Charges	10.23	0.00
Total	4,150.61	1,546.07

11 Governance Costs

There was only one Governance Cost this year the Independent Examination of Accounts.

Teviothead Parish Church of Scotland

Notes to the Accounts continued

12 Other Payments

Other payments are the Property costs, this year are made up of the following:

	2025	2024
Fabric Repairs & Maintenance	216.30	632.07
Manse - Shared Costs	933.35	719.42
Electricity	768.02	1,053.96
Insurance	1,868.75	1,696.06
Total	3,786.42	4,101.51

13 Investments

Investments for the Teviothead Parish Church, Endowment Funds are made up of the following shares and their value at St James's Palace Wealth Management as at 31st December 2025

Account Number UT10397917

	Shares	Value
Strategic Income Unit Trust	16,105.93	17,845
Diversified Bond Unit Trust	11,453.60	12,381
Global Value Unit Trust	17,315.55	20,484
Property Unit Trust	10,08.59	2,043
Worldwide Income Unit Trust	15,108.41	16,529
Investment Grade Corporate Bond Unit Trust	7,026.49	7,490
UK Equity Income Unit Trust	4,766.37	6,068
Total Value		£82,840

14 Consolidated Fabric Fund

Church of Scotland Consolidated Fabric Fund

The Church of Scotland holds funds as a Fabric Fund for ecclesiastical purposes of the Parish and Manse of the linked charge so far as vested in General Trustees. The Transactions on this fund during the year were:

	2024	2025
Credit Balance at 31st December 2024	632.36	662.98
Income Received	30.62	105.00
Retention released	0.00	42.00
Credit Balance at 31st December 2025	<u>662.98</u>	<u>725.98</u>

15 Ministers Stipend

All church of Scotland congregations contributes to the National Stipend Fund which bears the costs of all minister's stipend and employers 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 in the 5th and subsequent years of service £39,856

Independent Examiner's Report on the Accounts

Report to the trustees of Teviothead Parish Church of Scotland
Registered charity number SC006917
On the accounts of the charity for the period to 31st December 2025
Set out on Pages 7 to 9

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) 2005 Act 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 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.

Signed:
Sue Bennett 21 Dounehill Jedburgh TD8 6LJ

Date:

Relevant professional qualification(s) or body:
ACIE & Dip Business & Finance