

Church of Scotland

Ayton & District Churches



Trustees' Report and Receipts and Payments Accounts

Year ended 31st. December 2025

Congregational Reference Number: 050300

Scottish Charities Number: SC001208

Ayton and District Churches
Congregation Reference Number 050300

Scottish Charities No. SC001208

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Reference and Administration Information

Charity Name: Ayton and District Churches, Church of Scotland

Charity Registration Number: SC001208

Congregation Reference Number: 050300

Contact Address: c/o Mr. R. Kay

2 Fairlaw Farm Cottages

Reston

Eyemouth

TD14 5LN

Trustees:-

Kirk Session: Rev. Jeliase Mutimbaira, Mrs. S. Patterson, Mrs. M. Elliot, Mrs. M. Fleming, Mr. R. Kay, Mrs. I. Laidlaw (appointed 29th. June 2025), Mrs. P. Oswald, Mr. P. Oswald, Mrs. K. Prentice, Mr. D. Sanderson.

Principal Office Bearers:-

Session Clerk: Mrs. S. Patterson

Church Treasurer: Mr. R. Kay

Independent Examiner: Mr. G. Milne

The Rowans

Auchencrow

Eyemouth

TD14 5LS

Bankers: **Royal Bank of Scotland**

44 Court Street

Haddington

East Lothian

EH41 3NP

Structure, Governance and Management

Governing Document:-

The Church is administered in accordance with the terms of the Deed of Constitution, Unitary Form.

Recruitment and Appointment of Trustees:-

Members of the Kirk Session who have completed Trustee Safeguarding training 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 Moderator, who is a member of the Kirk Session, is appointed by Presbytery.

Organisational Structure:-

The Kirk Session is supported by the Worship, Mission and Stewardship committee as well as the Property and Finance committee each with their own convenor. In addition, a group known as "Gathering Folk" which is made up of members of the Kirk Session and congregation who organise weekly worship. There is also a pastoral care team. Members of the congregation and Kirk Session come together to arrange social and fundraising events. The Kirk Session, which met seven times during the year, is responsible for the spiritual affairs within the 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 in Scotland through territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

On Sunday 7th. September 2025 Presbytery convened in S.W.A.G. for a service of linkage of St. Andrew's Wallace Green and Lowick with Ayton and District Churches and on 20th. November in Fogo Church for a service of linkage of St. Andrew's Wallace Green and Lowick with Ayton and District Churches and Fogo.

Services are held at 10.00am. every Sunday; the first Sunday of the month at Foulden Church, the second, fourth and any fifth Sunday at Ayton Church and the third Sunday at Reston Church. There is a Zoom service every Sunday at 12 noon. Additional services are held during Holy Week, at Christmas, Remembrance Sunday and outdoor services at Burnmouth Harbour and Lamberton.

There is an email circulation list where a "Thought for the Day" and other useful information is posted each Sunday. There is a Facebook page. Parish Newsletters are issue three times a year which include details of Worship, Mission and Stewardship, Social and Fundraising and the work of the Church Guild.

Ayton & District Churches Trustees' Annual Report for the year ended 31st December 2025 (cont.)

Objectives and Activities (cont.):

Visits to the housebound and hospital visits are undertaken by the Pastoral Care team.

During Christian Aid week there is a walk followed by tea with donations going to Christian Aid. Money raised from the auction following the Harvest Thanksgiving lunch goes to charity.

A coffee morning is held monthly in Ayton Community Hall.

Achievements and Performance:

Achievements and performance relate to the objectives listed above. Achievements must be seen in terms of our role in the area. Central to that is worship where we provide the opportunity for everyone to gather, not just members of the congregation.

We provide for the spiritual and social needs of the parish we serve. In addition to regular worship, this is achieved by meeting the needs of people at such times as marriage or bereavement and the provision of pastoral support at other key times in their lives such as visiting the sick in hospital.

The Holiday Club, Advent Art, Easter Art and links with Ayton and Reston primary schools allow us to contribute to the wellbeing of the young people in the community. Through services such as that held on Remembrance Sunday we are involved in focusing the community on important occasions in its life. Social and fundraising events, such as coffee mornings and concerts, allow us to provide meeting points for the people in the communities that make up the Parish.

Financial Review:

Page 7 of the Accounts shows a significant difference in both income and expenditure between 2024 and 2025 due to the installation of a new heating system for Ayton Church. Income for 2025 was £42,788 and expenditure was £41,393 resulting in a surplus of £1,395. However, 2025 income was boosted by a receipt of £19,790 as an application was made by the treasurer to the Listed Places of Worship Grant Scheme reclaiming the valued added tax on expenditure in connection with the heating system mentioned above. Without this receipt income would have been £22,998 leaving a deficit of £18,395.

On the same page it will be noted that fundraising increased to £1,796 from £762. The concert given by the Eyemouth Fishermen's Choir raised £771; the Christmas coffee morning £394; Ayton coffee mornings £331 and the Foulden coffee morning £300. Interest on deposits and dividends on investments was very similar to 2024.

As shown on page 8, the value of our holdings in the Church of Scotland Investors' Trust Growth and Income Funds at year end stood at £108,702 compared to £103,089 the previous year and our investment with Investments Fund Direct was valued at £93,086.

Donations were down by approximately 10% to £16,117 and a breakdown is shown on page 9.

Financial Review (cont.):

Page 10 gives a breakdown of expenditure for the year. Although it indicates a Giving to Grow contribution of £29,434, when netted down the actual figure was £12,797. However, following the linkage with St. Andrew's Church, the contribution has been reduced by £299 and this will be recouped in 2026.

A new sub-heading, "Linked Charge Costs", has been added under "Charitable Activities". The cost noted is small as the linkage occurred late in the year so will be greater in 2026. Costs included the Minister's travel and in 2026 will also include Ayton and District Churches share of expenditure on the Berwick Manse.

The "Charitable Giving" figure of £4,500 was split between Berwickshire Christian Youth Trust (£4,000) and the Myanmar earthquake appeal. The donation to Berwickshire Christian Youth Trust should have been taken from the Dorward Fund held in the Church of Scotland's Investors' Trust Deposit Fund. This will be corrected in 2026.

You will note that expenditure on heat and lighting was £8,484 in 2025 against £1,045 in 2024. In part this was because of a refund from an old supplier in 2024. To put it into some form of context, in 2023 expenditure was £4,837. Other factors to consider are the costs of supplying gas to Ayton Church and British Telecom's ongoing charges for supplying a broadband connection to the church to allow the heating system to be operated remotely.

The Appendix on page 11 will show that the Temporary Account has now been closed but not before the Revenue Fund increased in value by £26,172.

Turning now to page 12, the 2025 budget anticipated a deficit of £6,906 whereas the year ended with a surplus of £1,395. So, it will be noted it is difficult to produce a budget with any degree of accuracy. Some costs for 2026 are known such as the Giving to Grow Contribution, Presbytery Dues and Insurance. To arrive at other budgeted costs, the actual figures for 2025 have been used as a base with the exception of Charitable Giving and Heat and Light. Again, as far as budgeted income is concerned, the actual figures for 2025 have been taken as a guide excluding, of course, the "one off" receipt of £19,790.

Therefore, if there is any degree of accuracy in the above assumptions, the church can anticipate a deficit in the region of £12,726. It is difficult to see how the church can reduce expenditure so efforts should be made to increase income through higher donations and fundraising.

Reserves Policy

It is the trustees' policy to hold unrestricted bank and deposit fund reserves to ensure sufficient funds are readily available to meet regular commitments as well as any unforeseen costs. At the year end the Church held unrestricted cash and deposit funds of £36,029 which represents approximately 10 months expenditure.

Ayton & District Churches Trustees' Annual Report for the year ended 31st December 2025 (cont.)

Statement of Trustees' Responsibilities:-

The members of the Kirk Session/Financial 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/Financial 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 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:-

Mrs. S Patterson



Session Clerk

Date 22:03:26.

Ayton and District Churches, Church of Scotland

Charity Number : SC001208

Independent Examiner's Report to the Trustees of Ayton and District Churches.

I report on the Accounts of the Charity for the year ended 31st December 2025 which are set out on pages 7 to 12.

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 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 view given by the Accounts.

Independent examiner's statement

In the course of 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:
 - (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - (b) 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.



G. Milne

The Rowans

Auchencrow

Eyemouth

TD14 5LS

Dated 30th March 2026

*Please delete the words in brackets if they do not apply. If the words do apply, set out those matters which have come to your attention.

Ayton and District Churches
Scottish Charity No. SCO01208

Receipts and Payments Account
for the year ended 31st December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
RECEIPTS					
Donations	3	16117	NIL	16117	17809
Legacies		NIL	NIL		NIL
Activities for Generating Funds		1796	NIL	1796	762
Bank & Deposit Interest		500	231	731	878
Investment Income		<u>3862</u>	<u>NIL</u>	<u>3862</u>	<u>3862</u>
		22276	231	22507	23311
Rental of Premises		NIL	NIL	NIL	NIL
Sale of Assets		NIL	NIL	NIL	NIL
Sale of Investments		NIL	NIL	NIL	10000
Receipts from General Trustees (see Appendix)		NIL	NIL	NIL	129486
Other Receipts (See foot of page)		<u>19790</u>	<u>NIL</u>	<u>19790</u>	<u>4181</u>
		42066	NIL	42066	143667
Church Guild		<u>491</u>	<u>NIL</u>	<u>491</u>	<u>348</u>
TOTAL RECEIPTS		<u>42557</u>	<u>231</u>	<u>42788</u>	<u>167326</u>
PAYMENTS					
Cost of Generating Funds		NIL	NIL	NIL	NIL
Charitable Activities		41393	NIL	41393	158275
Governance costs		NIL	NIL	NIL	NIL
Church Guild (Charitable Activities)		<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>675</u>
TOTAL PAYMENTS		<u>41393</u>	<u>NIL</u>	<u>41393</u>	<u>158950</u>
Excess of Receipts over Payments for the year before transfers		1164	231	1395	8376
Transfers (see Note 2)		<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
Excess of Receipts over Payments for the year		<u>1164</u>	<u>231</u>	<u>1395</u>	<u>8376</u>
Analysis of Other Receipts above:-				£	
Refund of V.A.T. paid on expenditure on Ayton Church heating system				19790	

Ayton and District Churches
Scottish Charity No. SCO01208

Statement of Balances
as at 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Closing Bank Balance (Church and Guild)			31176	30799
Less uncleared items			-95	-562
Adjusted Closing Bank Balance (Church and Guild)			31081	30238
Closing Church of Scotland Investors' Trust Deposit Fund Balance			<u>17029</u>	<u>16478</u>
Total Bank & Deposit Balances			<u>48110</u>	<u>46715</u>
Bank & Deposit Balances b/f	35883	10832	46715	38340
Movement in year:-				
Excess of Receipts over Payments for the year	<u>1164</u>	<u>231</u>	<u>1395</u>	<u>8376</u>
Balances c/f	<u>37047</u>	<u>11063</u>	<u>48110</u>	<u>46715</u>
Investments at Market Value				
COS Investors' Trust Growth Fund	56388	NIL	56388	52290
COS Investors' Trust Income Fund	52314	NIL	52314	50799
Investment Funds Direct Ltd (M&G plc)	<u>93086</u>	<u>NIL</u>	<u>93086</u>	<u>81424</u>
	<u>201789</u>	<u>NIL</u>	<u>201789</u>	<u>184513</u>
Investments at Cost				
COS Investors' Trust Growth Fund	22514			
COS Investors' Trust Income Fund	39848			
Investment Funds Direct Ltd (M&G plc)	<u>78286</u>			
	<u>140649</u>			
Assets	NIL	NIL	NIL	NIL
Liabilities	NIL	NIL	NIL	NIL

The Accounts were approved by the Kirk Session/Financial Board on 22nd March 2026
For and on behalf of the Kirk Session/Financial Board:-

A. S. Patterson

Mrs. S. Patterson
Session Clerk

Robert E. T. Kay

Mr. R.E.T. Kay
Treasurer

Ayton and District Churches
Scottish Charity No. SCO01208

Notes to the Accounts for the year ended 31st. December 2025

1. Trustee Remuneration and Related Party Transactions:-

No trustee nor related party received any remuneration during the year. Neither did they have any personal interest in any contract or transaction entered into by the charity.

2. Movement in Funds:-

	1st January 2025	Receipts	Payments	Transfers	31st December 2025
	£	£	£	£	£
Unrestricted/Designated Funds					
General	24100	41566	(41393)	NIL	24273
Contingency	6099	271	NIL	NIL	6370
Reserve	5156	229	NIL	NIL	5386
Guild	528	491	NIL	NIL	1018
	<u>35883</u>	<u>42557</u>	<u>(41393)</u>	<u>NIL</u>	<u>37047</u>
Restricted Funds					
Youth	566	NIL	NIL	180	746
Alexander Affleck	5044	NIL	NIL	NIL	5044
Churchyard & Disabled					
Access	1222	51	NIL	NIL	1274
Dorward	4000	180	NIL	(180)	4000
	<u>10832</u>	<u>231</u>	<u>NIL</u>	<u>NIL</u>	<u>11063</u>
Total Funds	<u>46715</u>	<u>42788</u>	<u>(41393)</u>	<u>NIL</u>	<u>48110</u>

Purpose of Restricted Funds:-

Youth Fund: to run activities designed to enhance the spiritual welfare of children and young people within the Parish.

Churchyard & Disabled Access Fund: in respect of Ayton Church, to finance the provision of disabled access and to maintain the grounds.

Alexander Affleck Fund: following the sale of Burnmouth Church the original purpose of the fund is no longer relevant. The Kirk Session will therefore use the funds to erect a church memorial.

Dorward Fund: Income generated from the capital is to be used for outreach among young people. The capital can be used to assist Berwickshire Christian Youth Trust.

Purpose of Designated Funds:-

Contingency Fund: to set aside monies for contingencies.

Reserve Fund: together with monies invested in the Church of Scotland's Investors' Trust Growth and Income Funds, to add to the Church's reserves to cover potential major expenditure.

Guild Fund: to finance work of the local Guild in achieving the aims and objectives of the National Church Guild.

3. Analysis of Donations:-

	2025	2024
	£	£
Gift Aid	3205	3690
Tax Recovered on Gift Aid	2749	4903
Ordinary Offerings (Open Plate)	5901	5326
Weddings/Funerals & Christenings	1607	2174
Other Offerings, Donations, etc.	<u>2655</u>	<u>1716</u>
	<u>16117</u>	<u>17809</u>

Notes to the Accounts for the year ended 31st. December 2025 (cont.)

4. Analysis of Payments:-	2025	2024
	£	£
Cost of generating funds:-		
Offering Envelopes/		
Treasury Books	NIL	NIL
Fundraising Expenses	NIL	NIL
Charitable activities:-		
Giving to Grow Contribution	29434	25178
Less Endowment Income	(15798)	(16028)
Less Glebe Rent	(560)	(580)
Less Vacancy Allowance	NIL	(4374)
Less Transition Funding	(279)	NIL
Charitable Giving	4500	1000
Presbytery Dues	599	757
Organist/Church Cleaning	1796	1468
Church Maintenance	1668	138081
Linked Charge Costs	216	NIL
Heat & Light	8484	1045
Insurance	10009	8886
Printing, Stationery & Postage	1036	1028
Other Expenses	287	1814
	41393	158275
Governance Costs:-		
Printing, Photocopying & Stationery	NIL	NIL
Guild (Charitable Activities)	NIL	675
Total Payments	41393	158950

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 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) was £39,856.

6. Collections for Third Parties were as follows:-

	£
Christian Aid	425
Berwickshire Christian Youth Trust	119
	544

7. Rounding from Pounds and Pence to Pounds can result in totals being +/- £1.

Ayton and District Churches
Scottish Charity No. SCO01208

APPENDIX TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

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

2025

£

Consolidated Fabric Fund - Capital (Individually invested in the Growth, Income and Deposit Funds):-

Opening Balance	61091
Consolidated Fabric Funds committed	67753
Property Costs - fabric works	(67753)
Transfer from Temporary Funds	396891
Closing Balance	<u>457982</u>
Credit Balance held at 31st. December at cost	457982
Market Value at 31st. December	<u>506673</u>

Consolidated Fabric Fund - Revenue:-

Opening Balance	34660
Closing Balance	<u>60832</u>
	<u>26172</u>
Revenue Interest	20956
Income Fund Dividend	2180
Deposit Fund Interest	785
Growth Fund Dividend	2571
Allocation of Support Costs	(320)
	<u>26172</u>

Temporary Funds:-

Opening Balance	441228
Transfer to Consolidated Fabric Fund - Capital	(396891)
Levy re. Grey Gables, Beanburn, Ayton (transfer to General Trustees Cons. Fabric Fund)	(44337)
Closing Balance	<u>NIL</u>

**Ayton and District Churches Guild Receipts and Payments Account
for the year ended 31st December 2025**

Income

Subscriptions	204
Collections	133
Contributions for projects	145
Bank Interest	9
	491
Bank Balance at 1st January 2025	528
	<u>1018</u>

Expenditure

	<u>NIL</u>
Bank Balance 31st. December 2025	<u>1018</u>

M Hastings
Mrs. M. Hastings (Treasurer)

Gordon Milne
Mr. G. Milne (Examiner)

Ayton and District Churches
Scottish Charity No. SCO01208

BUDGET	Budget 2026	Actual 2025	Budget 2025
	£	£	£
RECEIPTS			
Donations:-			
Gift Aid	3500	3205	4000
Tax Recovered on Gift Aid	2500	2749	4500
Ordinary Offerings (Open Plate)	6000	5901	5400
Weddings/Funerals & Christenings	1500	1607	2000
Other Offerings, Donations, etc.	2500	2655	1700
Activities for Generating Funds	1000	1796	1000
Bank & Deposit Interest	750	731	800
Investment Income	3800	3862	3500
Other Receipts	<u>2000</u>	<u>19790</u>	<u>4000</u>
	23550	42297	26900
Church Guild	<u>500</u>	<u>491</u>	<u>400</u>
Total Receipts	<u>24050</u>	<u>42788</u>	<u>27300</u>
PAYMENTS			
Cost of generating funds :-			
Offering Envelopes/Treasury Books	NIL	NIL	NIL
Fundraising Expenses	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
	NIL	NIL	NIL
Charitable activities:-			
Giving to Grow Contribution	38857	29434	29434
Less Endowment Income	(19686)	(15798)	(15798)
Less Glebe Rent	(523)	(560)	(560)
Less Transition Funding	(3275)	(279)	(279)
Charitable Giving	1000	4500	1000
Presbytery Dues	779	599	800
Organist/Church Cleaning	1800	1796	2000
Church Maintenance	1500	1668	1000
Linked Charge Costs	1000	216	NIL
Heat & Light	5000	8484	3500
Insurance	8524	10009	10009
Printing, Stationery & Postage	1000	1036	1000
Other Expenses	<u>300</u>	<u>287</u>	<u>1500</u>
	36276	41393	33606
Governance Costs:-			
Printing, Photocopying & Stationery	NIL	NIL	NIL
Church Guild (Charitable Activities)	<u>500</u>	<u>NIL</u>	<u>600</u>
Total Payments	<u>36776</u>	<u>41393</u>	<u>34206</u>
Surplus/Deficit	<u>(12726)</u>	<u>1395</u>	<u>(6906)</u>