

The Church of Scotland
Dunbar Parish Church

Financial Statements for the year ended 31 December 2025

Congregation No: 030199

Charity No: SC 000455

Dunbar Parish Church

Trustees' Annual Report

For the year ended 31 December 2025

Trustees – Kirk Session (also members of the Congregational Board)

J Bruce	Mrs D Brunton
Mrs M Croft	T Greene
Miss J Hancock	I Hastie
Mrs C Idle	J Idle
J Kay	Mrs B Leslie
A Low	J McClintick
Mrs L McLeod	Mrs S Mckenzie
Rev G Stevenson	Mrs M Wright

Trustees – Congregational Board

Mrs C McClintick

Mrs S Young

Principal Office Bearers

Minister

Rev Gordon Stevenson

Session Clerk

Dr Jonathan Idle

Acting Clerk to the Board

Mrs D Brunton

Treasurer

Vacant

Principal Address

The Manse
10 Bayswell Rd
Dunbar
EH421AB

Bankers

Bank of Scotland
Court Street, Haddington

Independent Examiner

Paula Gibson
Belhaven Accounting
9 Springfield
West Barns
EH42 1UE

Dunbar Parish Church

Trustees' Annual Report

For the year ended 31 December 2025

The Trustees present the Annual Report and Financial Statements for Dunbar Parish Church for the year ended 31st December 2025. The Financial Statements have been prepared in accordance with the accounting policies set out in the notes to the Financial Statements and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities' Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities' Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16th July 2014.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Dunbar Parish Church welcomes all who wish to know Christ and to advance his Kingdom. In addition to normal Sunday worship the Church has a Junior Church, Worship Group, Community Food Share, Coffee Plus, and a Parent/Carer and Toddler group as well as various links within the community. It also has established Home Groups, Prayer Group, Discipleship Groups and a Bible Book Club where members meet for Bible study, prayer and fellowship.

We have excellent useable space within the church itself. We have 4 rooms, 6 toilets and a well-equipped kitchen and tea preparation area. An internal ramp within the sanctuary allows access to the communion table and apse area and there is lift access to the upper floors. Since June 2025, the church halls are undergoing refurbishment, which will be completed in early 2026. This has been ably project managed by Gary Treacy. The refurbishment will improve the environmental footprint of the halls by the installation of modern lighting, heat source pumps and double glazing in windows. Decorative improvements within the complex will give an enhanced environment for church and community groups.

Achievements and Performance

Rev Gordon Stevenson entered his fifteenth year as minister with Dunbar Parish Church.

Thanks are due to the Property Team for their work during 2025, to the team of volunteers who have acted as stewards each week and to our cleaner, Mrs Sarah Mckenzie, for diligently carrying out the task of sanitising the building in addition to her normal duties.

The church has 266 members on the Communion roll. The average number of members attending Sunday worship on-line during the year was 6 per week and the average attending in person was 70.

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Trustees' Annual Report

For the year ended 31 December 2025

On 7th December, three new elders were ordained, John Bruce, Tim Greene and Mrs Sarah Mckenzie.

10 new members in June and 2 transfers were admitted during 2025 and there were 5 baptisms. Communion services were held six times during the year.

Little Fishes, our Parent/Carer and Toddler group, meets weekly with four leaders supported by volunteers. Numbers attending are limited to 30 children each week. These children are accompanied by parents/carers. Due to hall refurbishment this group has paused until the halls are completed.

FoodShare has continued to minister to the community by transferring from the halls to the church itself.

In 2025 we started a partnership with Missionary Aviation Fellowship, supporting Simon and Pam Wunderli, who working in PNG, and the support of Claire Simpson continues.

Once again, we welcomed the Lammermuir Festival to the church, hosting concerts as part of their programme. All were well attended and appreciated by the audiences and contributed to church funds.

Financial Review

For the year ended 31 December 2025, the Statement of Financial Activities reveal an overall decrease on funds for the year of £282,206, including unrealised gains on the year end revaluation of investments of £19,631. After transfers between funds, this represents a decrease on unrestricted funds of £344,356 (including investment gains of £8,899), and an increase in restricted funds of £58,150 (including investment gains of £10,732).

The statements reveal a decrease on the General Fund of £15,279 after transfers from other funds. This is a significant reduction, but it should be noted that in previous years we have been able to use some of the legacy funds for extraordinary general expenditure, whereas in 2025 the legacy funds have been earmarked for the hall refurbishment.

As noted above the Halls are undergoing refurbishment. A new restricted fund has been set up for this project. The project has been financed by

- donations from the congregation totalling £28,570
- grants of £278,182 from Scottish Power Transmission
- use of existing funds - £292,976 from designated Legacy funds, £45,000 from Reserved funds and £30,000 from the Isa Grahame fund.

The 3 main regular sources of income for the Church are still - Offerings, Use of Premises and Investment Income.

Total unrestricted Offerings for 2024 (excluding tax recovered on Gift Aid) were £63,119, an increase of £4,284 from 2024. The number of members giving to the Church by standing order or envelope is 55 (2024: 58) and £51,431 (2023: £51,064) was given in 2025. In addition to regular giving various

Dunbar Parish Church

Trustees' Annual Report

For the year ended 31 December 2025

donations have been made to the funds restricted for specific purposes such as the Dunbar Foodshare, the Rwanda partnership, and the Hall Refurbishment.

Receipts for Use of Church Premises amounted to £7,135 (2024: £15,900), reflecting the closure of the hall for refurbishment. In addition, we receive income from phone transmission equipment within the Church tower. The total received was £13,285 (2024: £13,285).

Investment Income decreased slightly from £18,014 in 2024 to £17,570 in 2025. Part of the reason for this is that we sold some of the investments to fund the hall refurbishment. All investments are held in Church of Scotland Investors Trust funds with the objective of securing a reasonable rate of return while maintaining the capital value of the investments. Investment performance for the year, in the light of the current economic climate, is considered satisfactory.

On the expenditure side, the three largest recurring items are the Giving to Grow allocation, repairs and maintenance and other building costs

The Giving to Grow contribution for 2025 was £63,575, an increase of £2,208 from 2024. These payments are set by the Church of Scotland, based on the Church's income, and is outside the control of the trustees.

A total of £15,208 was spent on fabric repairs, maintenance and replacement, including annual maintenance, and work done on the manse.

Other building costs included Gas and Electricity bills amounting to £10,532 (2024: £12,260), Insurance premiums of £11,203 (2024: £8,115). In 2025 we also had to pay full water rates of £3,712 as our income from 2023 was over the £300,000 threshold for water rates exemption

During the year we transferred £200 from the Little Fishes fund to the General fund as a donation towards heat and light. A further £1,000 was transferred from the Foodshare fund to the General fund as a donation towards the running costs of the hall.

Reserves Policy

It has been the trustees' policy to hold sufficient reserves to produce revenue income to assist the Church in meeting its operational costs.

At the year-end the Church held unrestricted funds of £100,837 down £344,356 on last year. The General Fund balance at the year-end stands at £43,517, which would cover approximately 4 months of general fund expenditure; however, the level of other reserves is still fairly high, but the trustees are mindful of the need to maximise the Church's revenue income by using the dividend and interest income produced from the capital held in reserve as designated funds.

The Church also holds £308,579 of restricted funds, which have been provided for the purposes specified in Note 15 and include cash balances held in the various mission projects of the Church, such as Dunbar Foodshare, the Overseas Workers Fund and also the Personal Development Fund.

Dunbar Parish Church

Trustees' Annual Report

For the year ended 31 December 2025 Structure, Governance & Management

The congregation is a registered charity, number SC000455 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. 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.

The Congregational Board is chaired by the minister and meets at least 4 times in a year. Certain responsibilities are delegated to the Property Committee as appropriate. The Kirk Session, which also meets at least 4 times a year, is responsible for spiritual affairs within the church.

Risk Management

The principal risks faced by the Church are those related to finance both in its ability to grow congregational giving and control costs, particularly those connected to the maintenance of the fabric of the Church and the Manse, and the ongoing maintenance of the Church and halls. The trustees believe that these risks are mitigated by periodic stewardship campaigns to increase giving.

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure, of the charity for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act

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Trustees' Annual Report

For the year ended 31 December 2025

2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf by,

Jonathan Idle Trustee

16/3/26 Date

Jonathan Idle, Session Clerk

Independent Examiner's Report to the Trustees of Dunbar Parish Church

I report on the financial statements of the charity for the year ended 31 December 2025 which are set on pages 8 to 16.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and 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). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 financial statements.

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 (as amended), and

to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) have not been met.
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed: *Paula Gibson*

.....19/3/2026.....Date

Belhaven Accounting
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EH42 1UE

Dunbar Parish Church

Statement of Financial Activities Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	2	79,625	339,927	419,552	77,722	35,261	112,983
Charitable activities	3	690	560	1,250	870	485	1,355
Other trading activities	4	22,120	-	22,120	31,052	-	31,052
Investments	5	19,091	4,025	23,116	20,442	5,495	25,937
Total Income		<u>121,526</u>	<u>344,512</u>	<u>466,038</u>	<u>130,086</u>	<u>41,241</u>	<u>171,327</u>
Expenditure on:							
Raising funds	6	80	-	80	-	-	-
Charitable Activities		139,482	632,313	771,795	152,066	29,173	181,239
Total Expenditure		<u>139,562</u>	<u>632,313</u>	<u>771,875</u>	<u>152,066</u>	<u>29,173</u>	<u>181,239</u>
Net expenditure before gains and losses on investments		(18,036)	(287,801)	(305,837)	(21,980)	12,068	(9,912)
Unrealised (losses)/gains on investments	10	<u>8,899</u>	<u>10,732</u>	<u>19,631</u>	<u>5,983</u>	<u>13,270</u>	<u>19,253</u>
Net (expenditure)/income for the year		<u>(9,137)</u>	<u>(277,069)</u>	<u>(286,206)</u>	<u>(15,997)</u>	<u>25,338</u>	<u>9,341</u>
Transfers Between Funds	15	(335,219)	335,219	-	6,009	(6,009)	-
Net Movement in Funds		<u>(344,356)</u>	<u>58,150</u>	<u>(286,206)</u>	<u>(9,988)</u>	<u>19,329</u>	<u>9,341</u>
Total Funds Brought Forward		<u>445,193</u>	<u>250,429</u>	<u>695,622</u>	<u>455,181</u>	<u>231,100</u>	<u>686,281</u>
Total Funds Carried Forward	15	<u>100,837</u>	<u>308,579</u>	<u>409,416</u>	<u>445,193</u>	<u>250,429</u>	<u>695,622</u>

The notes on pages 10 to 16 form part of these financial statements.

Dunbar Parish Church

Balance Sheet

As at 31 December 2025

	Note	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible Fixed assets	9	11,235		17,376	
Investments	10	<u>296,571</u>		<u>451,946</u>	
Total Fixed Assets			307,806		469,322
Current Assets					
Debtors	11	14,565		14,505	
Bank and cash		<u>163,616</u>		<u>214,810</u>	
		178,181		229,315	
Liabilities					
Creditors falling due within one year	12	<u>76,571</u>		<u>3,015</u>	
Net Current Assets			101,610		226,300
Net Assets			<u><u>409,416</u></u>		<u><u>695,622</u></u>
The funds of the church:					
Unrestricted Funds					
General funds	15	43,517		58,796	
Designated funds		<u>57,320</u>		<u>386,397</u>	
			100,837		445,193
Restricted Funds	15		308,579		250,429
Total charity funds			<u><u>409,416</u></u>		<u><u>695,622</u></u>

The financial statements were approved by the trustees on 16 March 2026 and signed on their behalf by:

(Signed) Jonathan Idle

Jonathan Idle
Session Clerk

(Signed) J Purves

John Purves
Retired Treasurer

The notes on pages 10 to 16 form part of these financial statements.

Dunbar Parish Church

Notes forming part of the financial statements for the year ended 31 December 2025

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the financial statements, are set out below.

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

The Church is a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern as reserves are currently available to fund General Fund deficits.

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Dunbar Parish Church

Notes forming part of the financial statements for the year ended 31 December 2025

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank or other deposit holder.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church halls 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 charged as resources expended in the Statement of Financial Activities in the period in which the liability arises. All tangible fixed assets costing in excess of £1,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment 3 years

Piano 20 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Dunbar Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The Church is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Dunbar Parish Church
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
2 Donations and Legacies						
Offerings	63,119	-	63,119	58,455	380	58,835
Donations						
Dunbar Foodshare	-	28,117	28,117	-	32,463	32,463
Personal Christian Development Fund	-	-	-	-	-	-
Overseas Workers Fund	-	-	-	-	-	-
Rwanda	-	100	100	-	-	-
Other	857	2,000	2,857	379	-	379
Hall Renovation	-	28,570	28,570	-	-	-
Tax Recovered	13,678	2,858	16,536	12,911	318	13,229
Grants for Hall Renovation	-	278,182	278,182	2,864	2,000	4,864
Contributions from Congregational	247	-	247	364	-	364
Legacies	-	100	100	1,000	100	1,100
2a Endowment Income	1,724	-	1,724	1,749	-	1,749
	<u>79,625</u>	<u>339,927</u>	<u>419,552</u>	<u>77,722</u>	<u>35,261</u>	<u>112,983</u>
2a Endowment income from funds held by the Church of Scotland General Trustees						
3 Income from charitable activities						
Weddings and Funerals	690	-	690	870	-	870
Little Fishes Fees	-	560	560	-	485	485
	<u>690</u>	<u>560</u>	<u>1,250</u>	<u>870</u>	<u>485</u>	<u>1,355</u>
4 Income from other trading activities						
Use of Premises	7,135	-	7,135	15,900	-	15,900
Phone Mast Rental	13,285	-	13,285	13,285	-	13,285
Energy generation income	1,700	-	1,700	1,867	-	1,867
	<u>22,120</u>	<u>-</u>	<u>22,120</u>	<u>31,052</u>	<u>-</u>	<u>31,052</u>
5 Income from investments						
Deposit Interest	4,969	577	5,546	5,685	2,238	7,923
Dividends Received	14,122	3,448	17,570	14,757	3,257	18,014
	<u>19,091</u>	<u>4,025</u>	<u>23,116</u>	<u>20,442</u>	<u>5,495</u>	<u>25,937</u>
	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
6 Analysis of Expenditure						
Raising Funds						
Offering Envelopes	80	-	80	-	-	-
	<u>80</u>	<u>-</u>	<u>80</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable Activities						
Giving to Grow Allocation	63,575	-	63,575	61,547	-	61,547
Presbytery Dues	1,306	-	1,306	1,851	-	1,851
Minister's Expenses	3,753	-	3,753	2,492	-	2,492
Pulpit Supply	545	-	545	731	-	731
Local and International Mission	144	193	337	567	1,046	1,613
Salary Costs (note 7)	12,010	-	12,010	12,504	-	12,504
Fabric Repairs & Maintenance	9,245	-	9,245	17,088	-	17,088
Fabric Repairs -Replacement	5,963	-	5,963	8,766	-	8,766
Fabric Repairs - Major Improvements	-	-	-	10,062	-	10,062
Hall Redevelopment	-	604,342	604,342	-	-	-
Exhibition Costs	-	-	-	-	-	-
Council Tax	4,000	-	4,000	4,008	-	4,008
Other Buildings Costs	25,448	-	25,448	20,412	-	20,412
Subtotal	<u>125,989</u>	<u>604,535</u>	<u>730,524</u>	<u>140,028</u>	<u>1,046</u>	<u>141,074</u>

Dunbar Parish Church
Notes forming part of the financial statements
for the year ended 31 December 2025

	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
6 Analysis of Expenditure (continued)						
Subtotal brought forward	125,989	604,535	730,524	140,028	1,046	141,074
Church Office Expenses	4,160	-	4,160	3,462	-	3,462
Organ and Music	-	-	-	-	-	-
Children and Youth	45	105	150	-	-	-
Other Expenses	2,254	-	2,254	1,589	-	1,589
Professional Fees	-	-	-	-	-	-
Overseas Worker Fund	-	-	-	-	-	-
Dunbar Foodshare	-	26,262	26,262	-	28,112	28,112
Benevolent Fund expenditure	-	1,000	1,000	-	-	-
Rwanda Fund	-	411	411	-	-	-
Depreciation	6,141	-	6,141	6,141	-	6,141
Bank Charges	413	-	413	366	15	381
Independent Examination	480	-	480	480	-	480
	<u>139,482</u>	<u>632,313</u>	<u>771,795</u>	<u>152,066</u>	<u>29,173</u>	<u>181,239</u>

Notes:

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

	2025	2024
	£	£
7 Staff Costs and Numbers		
Salaries and Wages	12,010	12,504
Employer pension contributions	-	-
Total	<u>12,010</u>	<u>12,504</u>

The average number of employees during the year was:

	2025	2024
	Numbers	Numbers
Cleaner	1	1
Treasurer	1	1
	<u>2</u>	<u>2</u>

No employee had employee benefits in excess of £50,000 (2024 nil)

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. 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 5th and subsequent years) £39,856.

8 Trustee Remuneration and Related Party Transactions

No Trustee received remuneration. One Trustee received reimbursement of expenses incurred totalling £3,752 (2024 £2,492).

One related party received a payment of £30 during the year (2024: £30).

During the year, Trustees made donations of £12,700 (2024: £12,044) to the work of the Church.

They also made one-off donations to the Halls Redevelopment totalling £15,280

Dunbar Parish Church
Notes forming part of the financial statements
for the year ended 31 December 2025

9 Tangible Fixed Assets

	Piano £	Office Equipment £	Total £
Cost			
At 1 January 2025	12,500	28,924	41,424
Additions in the year	-	-	-
At 31 December 2025	<u>12,500</u>	<u>28,924</u>	<u>41,424</u>
Accumulated Depreciation			
At 1 January 2025	6,156	17,892	24,048
Charge for Year	625	5,516	6,141
At 31 December 2025	<u>6,781</u>	<u>23,408</u>	<u>30,189</u>
Net Book Value			
At 31 December 2025	<u>5,719</u>	<u>5,516</u>	<u>11,235</u>
At 31 December 2024	<u>6,344</u>	<u>11,032</u>	<u>17,376</u>

10 Investments

	2025 £	2024 £
Market Value at beginning of year	451,946	432,693
Additions	0	0
Disposals	(175,006)	0
Unrealised (losses)/gains on revaluation of Investments	19,631	19,253
Market Value at end of year	<u>296,571</u>	<u>451,946</u>
Investments at Cost	<u>212,745</u>	<u>343,674</u>

All investments are held in Church of Scotland Investment Trust funds. The Trustees' report discusses further the performance of investments.

11 Debtors

	2025 £	2024 £
Phone Mast Income	13,285	13,285
Gift Aid Tax Refund Due	1,280	1,220
	<u>14,565</u>	<u>14,505</u>

12 Creditors

	2025 £	2024 £
Hall Redevelopment	60,625	-
Hall Redevelopment Retention Fee	14,789	-
Agency Collections	1,157	3,015
	<u>76,571</u>	<u>3,015</u>

13 Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Total £
Fixed Assets	11,235	-	-	11,235
Investments	-	93,903	202,667	296,570
Net Current Assets	32,283	8,416	60,912	101,611
Net Assets at 31 Dec 2025	<u>43,518</u>	<u>102,319</u>	<u>263,579</u>	<u>409,416</u>

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Dunbar Parish Church

Notes forming part of the financial statements for the year ended 31 December 2025

15 Funds

	At 1 January 2025	Income	Expenditure	Transfers Between Funds	Gain/(Loss) on Revaluation	At 31 Dec 2025
	£	£	£	£	£	£
Restricted Funds						
The Isa Grahame Bequest	151,257	2,757	-	(32,759)	10,522	131,777
The Rwanda Fund	311	100	411	-	-	-
Overseas Worker Fund	1,085	-	-	-	-	1,085
Dunbar Foodshare Fund	56,088	28,917	26,262	-	-	58,743
Personal Development Fund	36,992	-	-	-	-	36,992
Little Fishes	610	560	193	(200)	-	777
Benevolent Fund	3,311	2,691	1,000	-	210	5,212
E Main	300	100	105	-	-	295
Fabric	475	-	-	-	-	475
Hall Redevelopment	-	309,387	604,342	368,178	-	73,223
	<u>250,429</u>	<u>344,512</u>	<u>632,313</u>	<u>335,219</u>	<u>10,732</u>	<u>308,579</u>
Unrestricted Funds						
Designated funds						
Reserve Fund	64,279	-	-	(45,000)	3,986	23,265
Unrestricted Legacies	322,118	-	-	(292,976)	4,913	34,055
	<u>386,397</u>	<u>-</u>	<u>-</u>	<u>(337,976)</u>	<u>8,899</u>	<u>57,320</u>
General Fund	<u>58,796</u>	<u>121,526</u>	<u>139,562</u>	<u>2,757</u>	<u>-</u>	<u>43,517</u>
	<u>445,193</u>	<u>121,526</u>	<u>139,562</u>	<u>(335,219)</u>	<u>8,899</u>	<u>100,837</u>
Total Funds	<u>695,622</u>	<u>466,038</u>	<u>771,875</u>	<u>-</u>	<u>19,631</u>	<u>409,416</u>

Purposes of Restricted Funds

The Isa Grahame Bequest: The bequest can be used for any purpose that benefits the local mission of Dunbar Parish Church. The balance of unexpended income from the fund is transferred to the General Fund.

The Rwanda Fund: The funds are for the purpose of supporting our partner Church in Rwanda.

Personal Development Fund: The donations can be used to help further individual Christian development.

Benevolent Fund: The purpose of the fund is to provide grants and assistance to members, adherents and residents of the parish who are in need.

Overseas Worker Fund: Funds are for the purpose of supporting our partners working overseas.

Dunbar Foodshare (Previously known as The Basics Bank Fund): The funds are for the purpose of supporting our foodbank for local people in need.

LITTLE FISHES: Funds to support the Little Fishes Parent & Toddler Group

E MAIN FUND: The funds are to be spent on the Church Sunday School

HALL REDEVELOPMENT Fund supports the redevelopment of the Church Hall

Purposes of Designated Funds

The Unrestricted Legacies Fund: This holds all unrestricted legacies which can be used for any purpose of the Church.

Reserve Funds: Reserves which can be used to top up the General fund if needed

Dunbar Parish Church

Notes forming part of the financial statements for the year ended 31 December 2025

16 Collections for Third Parties

	2025	2024
	£	£
Scottish Bible Society	1,217	-
Rwanda Projects	-	3,015
	<u>1,217</u>	<u>3,015</u>

Dunbar Parish Church

APPENDIX

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

	2025	2024
	£	£
<u>CAPITAL</u>		
Credit Balances held at 31 December at cost	<u>13,024</u>	<u>13,024</u>
Market Value of Balances at 31 December	<u>19,990</u>	<u>19,068</u>
<u>REVENUE</u>		
Credit Balance at 31 December	<u>25,395</u>	<u>24,433</u>
	see * below	

Funds held centrally by the Church of Scotland General Trustees on behalf of the Congregation. The funds are not included in the Balance Sheet of Dunbar Parish Church, except to the extent noted below, but can be released on application to the General Trustees.

This balance includes mast rental of £13,284 (2024: £13,284) collected for the Church and remitted after 31 December 2025. This remittance is included in the

* balance sheet as a debtor.