

Dryburgh District Churches

(Church of Scotland)

TRUSTEES REPORT

and

CONGREGATIONAL ACCOUNTS

(Year ended 31 December 2025)

Congregation No: 040296

Charity No: SC010210

Reference and Administrative Information

Charity Name: Dryburgh District Churches (Church of Scotland)

Charity Registration Number: SC010210

Website: www.dryburghdistrictchurches.org

Contact Address: Alderwood
Main Street
St. Boswells

Trustees

Minister:
Rev S W Moir (retired October 2025)

Interim Moderator:
Rev Mike Taylor wef October 2025

Elders:

Mr C Blunt	Mrs W Milligan
Mrs A Campbell	Mr J Ross
Mr S Campbell	Mrs M Sargent
Mr W Dalglish	Mrs F Selkirk
Mr C Ellershaw	Mrs L Smith
Mrs S Grundy	Mr H Templeton
Mrs M Harper	Mrs S Thomas
Mr R Kennedy	Mr J Townsend-Rose
Mr G Luke	Mr T Wishart
Mrs M McCall	Mrs C Young
Mr A Milligan	

Officials

Church Treasurer: Mr B Evans

Session Clerks: Mrs W M Milligan and Mrs L A Smith

Independent Examiner: Mr Kenneth Ovens, Invercraig, Springfield Terrace, St Boswells,
TD6 0EP

Bankers: Bank of Scotland, Channel Street, Galashiels BX2 1LB

Dryburgh District Churches (Church of Scotland)
Charity Number SC010210

Trustees Annual Report
Year ended 31 December 2025

Governing Document:

The Church is administered in accordance with the Unitary Constitution.

Recruitment and Appointment of Trustees:

The Kirk Session consists of the Minister, together with the elders of the congregation. Elders are chosen from those members of the congregation who are considered to have gifts and skills appropriate to this calling and are ordained for life.

Organisational Structure:

The Kirk Session is chaired by the Minister and is responsible for spiritual matters and for the management and administration of the Church. In March 2021 the Linked Charge of Maxton and Mertoun, Newtown and St.Boswells became a United Charge - Dryburgh District Churches.

During 2025, the Kirk Session met seven times. The Kirk Session is divided into sub committees consisting of Finance, Property, Stewardship, Fundraising and Mission and Outreach, which meet individually and present reports to the Kirk Session for consideration and discussion.

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.

We began the year by continuing the pattern of one service each Sunday in our Churches, rotating round the three parts of our Charge – Maxton & Mertoun, Newtown or St Boswells. Following the sale of Mertoun Church in April, and as Maxton Church is currently under offer for sale, we ended the year holding services in St.Boswells and Newtown Churches on alternate Sundays. A special service of thanksgiving and celebration was held in Mertoun Church in September. For those unable to attend worship in person, Sunday morning services are streamed live on Facebook. Worship on Wednesday in the Church Hall in St Boswells continued monthly. Weekly 'Tea and Chat' afternoons in the Church Hall in St Boswells, continue to be well attended. Our early morning Easter Sunday service in the grounds of Dryburgh Abbey took place again in 2025 and a special service to mark the Royal British Legion Founder's Day was held in St Boswells Church in June.

Messy Church Play continued twice a month in the Church Hall in St Boswells and is very well supported. The 'Come and Sing' Community Choir continued to meet weekly in Newtown Community Wing although without a choir leader for much of the year, following a move from the area. The choir sang at St Boswells WI guest night in March. The Community Lunch Club continued to meet twice a month in the Church Hall in St Boswells and numbers attending are increasing.

From April until the end of October, Newtown and St Boswells Churches again opened its doors to the public, 3 days per week. This will resume in April 2026. We are very grateful to the volunteers who open and close the churches to allow this to happen.

Skills to Share mornings were held in May and June in Newtown and St Boswells, giving the local community an opportunity to learn and try out new skills.

A Lent Pledge initiative, which began with a Pancake Afternoon, raised money for our Parish Mission Fund. Donations received during Easter week were given to Water Aid. During Christian Aid week, funds were raised through Christian Aid Donation envelopes which were available in all the churches. During our Harvest season in October, donations of foodstuffs collected by the children in our local primary schools were distributed to local foodbanks. Cash donations were given to Farm Africa and donations of flowers were distributed throughout the parish. The congregation and local community again supported the annual Blythswood Shoebox Appeal as well as supporting the World Mission Stamp Appeal. Special collections during the Christmas season were donated to Children 1st.

We are very appreciative of the support from Church members and the community for our fund raising events again during 2025 as Church finances continue to be depleted. Events included Coffee Mornings, a plant sale, a Christmas Fair, regular quizzes and Strawberry Teas.

Regular outgoings from the church finances still had to be met. Regular income from members continues to be lower than previous years, although donations made by members with regular Standing Orders through their bank accounts were hugely appreciated. The continued use of Freewill offering envelopes was encouraged and the option for using them was taken up by many, in addition to many individual 'one-off' donations.

Rev Moir continued as chaplain to the two local Primary Schools and regularly attended school assemblies until her retiral.

Before her retirement in October 2025, Rev Moir conducted 3 baptisms and 9 funerals in the Charge. In addition, 3 funerals were conducted by Mrs Fran Selkirk. During the vacancy, Rev Mike Taylor will act as Interim Moderator for the Charge.

Achievements and Performance:

The Kirk Session has continued to meet its responsibilities for the maintenance of congregational properties – Maxton Kirk, Mertoun Kirk (prior to its sale), Newtown Church, St Boswells Church, the Church Hall in St Boswells and the Manse.

Stewardship:

The Trustees are pleased to acknowledge the large number of individuals upon whom the on-going life of the congregation depends and who generously give their time and ability in a variety of ways.

Financial Review:

Expenditure during the year totalled £68,567 (2024 - £63,083). These figures include items paid for from accounts held on behalf of Dryburgh District Churches by the General Trustees of the Church of Scotland. Major items included the Giving to Grow Allocation of £29,679 (2024 - £22,436); Fabric Repair & Maintenance of £4,848 (£4,434) Heating & Lighting of £5,517 (£4,990) and Insurance of £5,817 (£6,876). The reduction in Insurance costs reflects the sale of Mertoun Kirk.

Total income for the year amounted to £70,493, (2024 - £58,301) including a generous legacy of £10,135. Again, these figures include income from accounts held on behalf of Dryburgh District Churches by the General Trustees of the Church of Scotland. Major areas of income included Gift Aid amounting to £20,878 (2024 - £27,215), Freewill & Open Plate Offerings of £2,684 (£3,165); Donations, etc of £1,268 (£2,448) and Rental for Use of Premises of £1,960 (£2,755). The reduction in Gift Aid is attributable to Income Tax receipts - totalling of the order of £11,000 - not being received until 2026.

Some funds are held and administered by the Trustees of the Church of Scotland. At 31 December 2025 these included various funds in the Church of Scotland Investors Trust Growth Fund valued at £66,330, and various funds held in the Church of Scotland Investors Trust Income Fund, valued at £25,753. (Withdrawals amounting to £15,005 were made from these funds during the course of the year) The funds include a Legacy Fund, valued at £10,581. The Working Fund, held locally, also includes an amount of £14,627 as Legacy Funds. Capital and Revenue Accounts (as shown in the Appendix to this report) relating to Fabric Expenditure are also held by the Church of Scotland General Trustees - the relevant figures are included in the General Trustees' accounts.

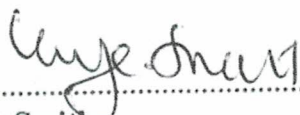
Reserves Policy:

The Kirk Session reviews its reserves from time to time; its current policy is that general revenue reserves should be sufficient to provide for at least six months ordinary expenditure plus any foreseeable commitments. This is to ensure that sufficient funds are available to continue the work of the Church in the event of a sudden reduction in income. As indicated above, such reserves comprise (excluding restricted funds) funds held on behalf of the Congregation by the Church of Scotland Investors Trust, currently valued at £85,158. Reserves are also held in respect of fabric matters by the Church of Scotland General Trustees. Consequently Reserves are considered adequate but it should be borne in mind that withdrawals from these reserves are now at least £10,000 a year at a time of rapidly rising prices.

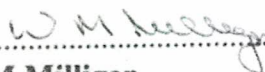
Statement of Trustees' Responsibilities:

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 detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



L A Smith
Joint Session Clerk



W M Milligan
Joint Session Clerk

Date: 24 February 2026

Dryburgh District Churches, Church of Scotland
SC010210

Independent Examiner's Report to the Trustees of St Boswells Parish Church

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 13.

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 requirements of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

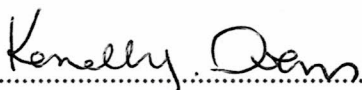
Basis on Independent Examiner's Statement

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.



Kenneth Owens

Invercraig, 77 Springfield Terrace, St.Boswells TD6 0EP

Date: 25/2/26

DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

ALL individual figures are rounded to the nearest pound. Hence rows and columns may not always summate exactly to the totals shown

Receipts and Payments Account **For the Year ended 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	24,829	0	24,829	32,829
Legacies		10,135	0	10,135	208
Activities for Generating Funds	4	3,483	0	3,483	3,084
Investment Income		673	0	673	2,772
		39,120	0	39,120	38,872
Rental of Premises		1,960	0	1,960	2,755
Receipts from General Trustees Funds held by Church of Scotland	6	23,768	0	23,768	10,001
Other Receipts	5	4,279	1,366	5,645	6,674
TOTAL RECEIPTS		69,127	1,366	70,493	58,301
Payments					
Costs of Generating Funds	7	448	0	448	531
Charitable Activities	8	65,638	2,131	67,770	62,202
Governance Costs	9	350	0	350	350
TOTAL PAYMENTS		66,436	2,131	68,567	63,083
Excess of Receipts over Payments for year before transfers		2,691	-765	1,925	-4,781
Transfers between funds	2	0	0	0	0
Excess of Receipts over Payments for year		2,691	-765	1,925	-4,781

DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

Statement of Balances - As at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances (Note 2)				
Bank & Deposit Balances brought forward	14,599	19,319	33,919	38,700
Movement in Year:				
Excess of Receipts over Payments for year	2,691	-765	1,925	-4,781
Bank & Deposit balances carried forward	17,290	18,553	35,844	33,919

Investments at Market Value

Investors Trust Growth Fund

Legacy Fund

General Purposes Fund*

Investors Trust Income Fund

Fabric Fund

General Purposes Fund+

Charitable Purposes

Total

Units Purchase Cost
£

1538	6,317	10,581	10,581	9,812
8103	20,759	55,749	55,749	56,355
	27,076	66,330	66,330	66,167
67	643	763	763	741
1653	18,649	18,828	18,828	28,369
541	6,407	6,162	6,162	5,983
	25,700	18,828	6,925	35,093
	52,776	85,158	6,925	101,260

* 730 units sold during year - proceeds to Working Fund
+ 912 units sold during year - proceeds to Working Fund

Major Assets

Gift Aid tax receivable

Council Tax refund

Total

£

11,200
900
12,100

The Notes on pages 10-12 form an integral part of these accounts.

The accounts were approved by the Kirk Session on 24 February 2026

For and on behalf of the Kirk Session

..... Joint Session Clerk

..... Joint Session Clerk

..... Treasurer

DRYBURGH DISTRICT CHURCHES - CHURCH OF SCOTLAND - 040296

Notes to the Accounts For the year ending 31 December 2025

Note

1 Trustee Remuneration and Related Party Transactions

During the year Rev. Sheila Moir, Minister, received £773 (2024 - £960) as reimbursement for travel, and incidental expenditure. Three other trustees received a total of £1025 (2024 - £972) as reimbursement for expenditure incurred on behalf of the Church

2 Movements in Funds

	At 01 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Working Fund (unrestricted)	-6,078	51,689	66,009	10,001	-10,397
Other Unrestricted funds					
Designated Reserve Fund (GP)	15,147	673			15,820
Designated Legacy Fund (cash)*	4,285	10,342			14,627
Designated Choir Fund	1,246	365	427		1,184
Sub Total	14,599	63,069	66,436	10,001	21,233
Restricted funds					
Consolidated Fabric Fund withdrawals	10,001	6,058		-10,001	6,058
Christmas Fund	50	0	0		50
Kirk Session Trust	8,446	325	1,135		7,635
Lunch Club	822	1,042	996		867
Sub Total	19,319	7,424	2,131	-10,001	14,610
Totals	33,919	70,493	68,567	0	35,844

* (Legacy Fund interest + Legacy received = £10342)

Purposes of Designated Funds

(Designated Funds are those which the trustees have resolved to apply for specific purposes but which may be transferred to other purposes of the Charity at the discretion of the Trustees.)

The Reserve Fund comprises funds set aside for expenditure not covered by income.

The Legacy Fund comprises money left as legacies for the Trustees to utilise at their discretion.

The Choir Fund comprises money collected to support the Community Choir

Purposes of Restricted Funds

(Restricted funds are those which can only be utilised for the purposes identified.)

The Christmas Fund is for replacement of current Christmas figures.

The Kirk Session Trust provides funds for the immediate use of the Minister in conjunction with the Session Clerks, at their discretion.

The Lunch Club fund supports the Community Lunch Club.

3 Analysis of Donations

WFO
Gift Aid Donations
Gift Aid tax recovered
Ordinary Offerings (Open Plate)
Other Offerings, donations, etc
Total

Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
£	£	£	£
1,300	0	1,300	1,976
20,878	0	20,878	20,895
0	0	0	6,320
1,384	0	1,384	1,189
1,268	0	1,268	2,448
24,829	0	24,829	32,828

4 Activities for Generating Funds

Regular Fund-raising
Other Fund-raising
Total

£	£	£	£
2,652	0	2,652	1,805
831	0	831	1,259
3,483	0	3,483	3,064

Note

5 Other Receipts

From Congregational Organisations
Weddings and Funerals
Lunch Club receipts
Kirk Session Trust
Other income*

Total

Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
£	£	£	£
900	0	900	800
550	0	550	50
0	1,042	1,042	1,047
0	325	325	325
2,829	0	2,829	4,452
4,279	1,366	5,645	6,674

*Includes - Special Collections, Advertising, Choir & Local Mission

6 Transfer from Church of Scotland held funds

Insurance (ex Con.Fabric Fund)
Fuel costs, etc (ex Con. Fabric Fund)
Fabric Repair & Maintenance (ex Con Fabric Fund)
Legacy Fund
Fabric Fund
Gen Purposes Fund (incl sale of units)
Growth Fund (sale of units)

0	0	0	5,860
4,643	0	4,643	0
1,415	0	1,415	546
208	0	208	1,182
40	0	40	435
12,463	0	12,463	1,978
5,001	0	5,001	0
23,768	0	23,768	10,001

Analysis of Payments

7 Costs of generating funds

Fundraising Expenses
Offering envelopes
Total

Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
£	£	£	£
72	0	72	143
376	0	376	388
448	0	448	531

8 Charitable Activities

Giving to Grow
Presbytery Dues
Minister's Expenses
Pulpit Supply
Other support costs
Fabric Repairs & Maintenance (*see page 12)
Church Equipment
Council Tax
Manse Grounds cost
Heating & Lighting
Insurance
Organ & Pianos
Printing, stationery, postage, etc
Lunch Club
Kirk Session Trust
Other Expenses**
Total

£	£	£	£
29,679	0	29,679	22,436
730	0	730	931
1,509	0	1,509	1,730
1,209	0	1,209	700
6,466	0	6,466	6,419
4,848	0	4,848	4,434
375	0	375	505
2,445	0	2,445	2,241
170	0	170	170
5,517	0	5,517	4,990
5,817	0	5,817	6,876
836	0	836	770
3,461	0	3,461	3,413
0	996	996	996
0	1,135	1,135	1,372
2,577	0	2,577	4,220
65,638	2,131	67,770	62,202

** Includes - Disbursement of Special Collections, Copyright,, Choir, Messy Church, Local Mission, etc.

*** Fabric Repairs & Maintenance**

Church Buildings	£
Gas service + maint.	907
Oil Boiler Service + maint.	258
Newtown boiler steps	323
PAT Testing	240
Grounds maintenance	1021
Fire protection	250
Electrical maintenance	583
Hall plumbing	70
Hall side door repair	593
St.Boswells wall repointing	60
Total	4,305
Cleaning materials	29
Total	29

Manse	£
Gas service	513
Total	513

9 Governance Costs

Independent Examiner honorarium
Total

Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
£	£	£	£
350	0	0	350
350	0	0	350

10 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 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 fifth and subsequent years of service) was £39,856

11 Collections for Third Parties

	2025	2024
	£	£
Aberlour Childcare Trust	266	
Farm Africa	125	
Water Aid	110	
Children First	400	
Poppy Scotland	396	88
Versus Arthritis		190
Royal Scot. Agric. Benv. Institution		215
	1,297	493

Appendix 1

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

Consolidated Fabric Fund

	2025 £
CAPITAL ACCOUNT	
Credit balances held at 31 December at cost	<u>279,523.44</u>
Market value of balances at 31 December	<u>339,552.30</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>12,015.00</u>
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TEMPORARY ACCOUNT

Debit balance at 31 December	<u>-2124.60</u>
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Individual Fund

None