

The Church of Scotland

Duns & District Parishes

RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDED 31.12.25

Congregation No: 050340

Charity No: SC 005161

Reference and Administrative Information

Charity Name: Duns & District Parishes

Charity Registration Number: SC005161

Congregation Reference No: 50340

Contact Address:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Trustees (*denotes Kirk Session member, ¹ indicates declined re-election during reporting period, ² indicates resigned during reporting period, ³ indicates appointed during reporting period, ⁴ indicates died during reporting period)

[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Principal Office-bearers

Minister: Vacant

Session Clerk: [REDACTED]

Clerk to the Board: [REDACTED]

Church Treasurer: [REDACTED]

Independent Examiner

[REDACTED]
[REDACTED]

Bankers

The Royal Bank of Scotland plc

[REDACTED]
[REDACTED]
[REDACTED]

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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. During a period of vacancy without a minister, their formal duties are undertaken by an interim moderator - in our case a retired minister residing elsewhere in Berwickshire, who also leads some Sunday services. Following retirements, we now have no inactive elders so all on the Kirk Session are active participants in managing congregational affairs, including undertaking safeguarding compliances and trustees' training.

Organisational Structure

The Congregational Board is chaired by the minister/Interim Moderator and meets approximately 5 times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. In recent years the Kirk Session and Board have met jointly on the same evening to ensure fullest co-operation and co-ordination of their activities, and during 2025 the meetings were as in 2024 more frequent than previously, to keep abreast of vacancy issues and parish grouping developments.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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 a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland beyond.

Services of worship are held at Duns Parish Church (weekly at 11am), Bonkyl Parish Church (twice monthly at 9:30am), Langton Parish Church (twice monthly at 9:30am),

Trustees' Annual Report (cont)

Year Ended 31 December 2025

Objectives and Activities (cont)

Cranshaws Parish Church (monthly at 11:15am) and Edrom Parish Church (monthly at 9:30 am). Monthly events at Cranshaws Forest Ministry were held throughout 2025 as part of a 'Fresh Expression' previously funded by the Giving to Grow Scheme. In the Presbytery Plan, Edrom is earmarked to close by the end of 2026 and further public meetings are being held over this. Many other services and activities are held each month including monthly 'The Early Gathering' for families; services in sheltered housing complexes; 'Messy Church' held in Duns and Cranshaws; special services for Easter, Harvest, Remembrance Sunday and Christmas (sometimes in partnership with the Scottish Episcopal Church congregation in Duns - and including the former Abbey St Bathans, Longformacus and Polwarth parish churches); etc. Duns Church Halls are heavily used for meetings, The Guild, coffee mornings and community lets, while a 'pop-up choir' use Bonkyl Church; and Gavinton Church Hall has seen increased use for community lunches and a foodbank/larder. All Churches are available for weddings and funerals, plus occasionally host other public events such as concerts.

Under the Presbytery Plan for 2023-28 our new minister will only work for 0.2 full time equivalent in Duns & District Parishes with their other 4 days a week given to a specialism across the Berwickshire area. It also categorised Edrom Parish Church for closure and 'disposal' in 2026, and Bonkyl and Langton Parish Churches in 2028 (subject to development of missional opportunities), without any further details.

There are a great many regular activities staged in and supported by the congregation - for example, the Christmas newsletter covered Guild, Messy Church, Kirk Kids, Prayer Shawl Ministry, Friday morning in-person prayer group, Saturday morning online prayer group, social events including the Prosecco tea, soup lunches, harvest supper, festival choir and support for the Berwickshire Christian Youth Trust, Small Pilgrim Places Network, Blythwood Shoebox Appeal, Ukraine Chain plus Amplifying Voices. Links with children are maintained via Activity Days and engagement with local schools at Easter and Christmas.

Achievements and Performance

At the end of June 2024 the minister left for a new charge in Argyll so the congregation was vacant throughout 2025, with services being taken by by the interim moderator (who also chairs meetings), other retirees or visiting ministers plus lay members. Following the approval of bases of Parish Grouping and Reviewable Tenure then election of a Nominating Committee, our vacancy was advertised in autumn 2025 with an advert on the Church of Scotland website, online parish profile document and promotional video. Lacking a minister impacts on leadership, administration, community participation and pastoral support, plus can risk an atmosphere of uncertainty or inward-looking.

Due to the new Presbytery plan taking effect the congregation is seeking to recruit a new minister on the 20%/80% basis, engaged upon a 5-year reviewable tenure, undertaking a 'Mission' specialism across wider Berwickshire. Due to some congregations with

4.

Trustees' Annual Report (cont)

Year Ended 31 December 2025

Achievements and Performance (cont)

tenured ministers not initially participating in the parish grouping, or on a reduced time basis, it is anticipated that to begin with the minister will spend a greater proportion of their time within Duns & District Parishes plus the majority of their specialism time within the Duns, Coldstream and Earlstoun unions or linkages.

Regular congregational activities include the conduct of worship on Sundays and major Festival times of year - led by the minister or others (including retired ministers and a number of lay volunteers); prayer groups and bible studies; outreach to those in hospital, sheltered housing complexes and the local schools; the Guild; coffee mornings; a variety of other social, music and fundraising events; Messy Church, Kirk Kids, and Activity Days for children; Prayer Shawl Ministry; baptisms, weddings and funerals etc.

The running of the Duns Food Bank was fully taken over by the newly established charity Duns Fair Share towards the end of 2025 (following a gradual handover process), although the congregation continues to support the work of the Food Bank by encouraging donations of food and cash, organising special collections and fundraising activities.

Average attendances at Sunday morning services in most places of worship within Duns & District Parishes have recovered most of the way toward pre-2020 levels, and in the case of Cranshaws have grown. Aggregate attendance at Sunday morning services was around 145 in 2019; only 35 in 2020; recovered to 120 in 2021 and 135 in 2022 but fell slightly to 125 in 2023, again to 120 in 2024 and once more to 110 in 2025. This reflects some committed members having died, fallen ill or moved away during 2023-4 and perhaps also the effects of a lack of continuity due to the minister being on sick leave from August 2023 to January 2024, then having left at the end of June 2024.

Services were held at all 5 current and 2 of the 3 former parish churches during the Christmas period and the attendances were almost universally larger than those seen for many years: with an aggregate attendance of 550 over the best-attended Christmas service in each location despite minor adjustments to some dates and timings. Previous figures were 605 (2019), 25 (2020), 75 (2021) reflecting the impact of restrictions, 320 (2022), 480 (2023) and 525 (2024). There was a particularly gratifying increase at the Duns Christingle with 245 present, the highest since 2019, and at Edrom Lessons & Carols with 75. Members joined Christ Church Scottish Episcopal Church on Good Friday and Christmas Day, while their members joined with us at Duns Parish Church for the 'Kirkin' o' the Reiver' in July and Remembrance Sunday.

Financial Review

The principal sources of income are weekly offerings and other regular donations. Our income from regular donations from members fell again during the year under review when compared with the previous year, mainly because of the deaths of several regular donors.

Trustees' Annual Report (cont)

Year Ended 31 December 2025

Financial Review (cont)

Fundraising activities during the year under review included coffee mornings, a Prosecco Tea, Harvest Supper and a Sale of Work brought in additional income. The trustees have tried to keep expenditure under control and some costs were reduced because of the vacancy but increased energy costs have been a considerable burden. The restricted funds have reduced because the takeover of the activities of the Food Bank by the new charity, Duns Fair Share, was completed during the year. Under new national arrangements, the congregation receives very little help during vacancy - no rebate and only a very modest refund of pulpit supply. In mid-2025 a successful Prayer & Giving Day was introduced.

The trustees are aware of the importance of encouraging responsible stewardship among the membership, as a prime avenue for securing the future of the charity. To this end a particular focus for stewardship is chosen each year.

Reserves Policy

It is the trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end the congregation held unrestricted cash funds of £41,037 of which £13,661 had been designated for fabric fund.

The congregation also held £14,514 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational 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/Congregational 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,




Date 24.2.26

Independent Examiner's Report to the Trustees of Duns and District Parishes

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 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 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

An 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:
 - 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.

Name

[REDACTED]

[REDACTED]

Date

5 April 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.

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Duns and District Parishes
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Last Year's Funds
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	56,748	1,648	0	58,396	67,756
Legacies		0	0	0	0	0
Activities for Generating Funds (regular)		7,062	414	0	7,477	6,771
Activities for Generating Funds (extraordinary)		1,740	0	0	1,740	0
Bank & Deposit interest		980	15	0	996	1,526
Investment income		112	40	0	152	152
		<u>66,643</u>	<u>2,117</u>	<u>0</u>	<u>68,760</u>	<u>76,205</u>
Rental of Flats		9,900	0	0	9,900	9,900
Sale of assets		0	0	0	0	0
Repayment of investments		0	0	0	0	0
Grants		250	0	0	250	11,800
Contributions for Use of Premises		3,754	0	0	3,754	2,542
Receipts from General Trustees		6,772	0	0	6,772	6,916
Other Receipts		0	763	0	763	702
<u>Total Receipts</u>		<u>87,319</u>	<u>2,880</u>	<u>0</u>	<u>90,199</u>	<u>108,065</u>
<u>Payments</u>	4					
Costs of generating funds		159	5	0	164	166
Charitable activities		96,291	12,887	0	109,178	127,108
Governance costs		50	0	0	50	50
<u>Total Payments</u>		<u>96,500</u>	<u>12,892</u>	<u>0</u>	<u>109,392</u>	<u>127,324</u>
Excess of Receipts over Payments for the year before transfers - SEE IMPORTANT NOTE BELOW		-9,181	-10,012	0	-19,193	-19,258
Transfers						
Gross transfers between funds - in		0	0	0	0	0
Gross transfers between funds -out		0	0	0	0	0
Excess of Receipts over Payments for the year		<u>-9,181</u>	<u>-10,012</u>	<u>0</u>	<u>-19,193</u>	<u>-19,258</u>

Duns and District Parishes
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	50218	24526	0	74744	94003
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	-9181 ✓	-10012 ✓	0	-19193 ✓	-19259 ✓
Bank & deposit balances carried forward	<u>41037</u>	<u>14514</u>	<u>0</u>	<u>55551</u>	<u>74744</u>

Investments at market value

Church of Scotland Investors Trust
 (Cost £1,994)

<u>2,130</u>	<u>0</u>	<u>0</u>	<u>2,130</u>	<u>2,050</u>
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The accounts were approved by the Kirk Session and Financial Board on 24.2.26

For and on behalf of the Kirk Session and Financial Board

[Redacted Signature]

Session Clerk

[Redacted Signature]

Treasurer

Duns and District Parishes

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year, there was no Trustee remuneration and there were no related party transactions.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	9143	86458	94276	0	1325
Designated Fabric Fund	7032	853	2224	0	5661
Designated Fabric Capital Fund	8000	0	0	0	8000
Reserve Fund	26046	7	0	0	26053
	<u>50221</u>	<u>87319</u>	<u>96500</u>	<u>0</u>	<u>41040</u>
Restricted funds					
Benevolent Fund	261	41	150	0	152
Cranshaws Forest Church Fund	7557	0	168	0	7389
Duns & District Parishes Choir Fund	173	2	0	0	175
Duns & District Parishes Guild Fund	1115	2260	3139	0	236
Duns & District Parishes Guild Equip Fund	599	6	0	0	605
Duns (formerly Berwickshire Churches')					
Food Bank Fund	8622	415	9037	0	0
Friends of Bonkyl Kirk	4328	100	0	0	4428
Friends of Edrom Kirk	470	0	0	0	470
Kirk Kids Fund	255	0	0	0	255
Laidlaw Bequest Fund	107	1	0	0	108
Messy Church Fund	573	50	399	0	224
Organ Fund	252	3	0	0	255
Wallace Memorial Fund	214	3		0	217
	<u>24526</u>	<u>2881</u>	<u>12893</u>	<u>0</u>	<u>14514</u>
Total funds	<u>74747</u>	<u>90200</u>	<u>109393</u>	<u>0</u>	<u>55554</u>

Purposes of Designated Funds

Fabric Funds: The Trustees have set aside funds for the maintenance of the Church properties

Reserve Fund: The Trustees have set aside funds to allow the Congregation to meet its commitments and for the development of the Congregation and its work.

Purposes of Restricted Funds

Benevolent Fund: Fund to enable the Minister to provide assistance to needy persons.

Cranshaws Forest Church Fund: Fund to develop a Forest Church in Cranshaws.

Duns & District Parishes Choir Fund: Fund is used by the Choir for the provision of music and the wider work of the Church. The choir is not currently active.

Duns & District Parishes Guild Fund: Fund is used by the Guild for the Guild and the wider work of the Church.

Duns & District Parishes Guild Equipment Fund: Fund set aside by the Guild to buy equipment for the Guild and the Congregation.

Duns Food Bank (formerly known as Berwickshire Churches' Food Bank): Fund to provide food parcels to

people in need of support. The fund is supported by Churches, organisations and individuals throughout Berwickshire west of the A1. The functions of the Food Bank have gradually been taken over by a new charity, Duns Fair Share, and that transfer of functions is now complete.

Friends of Bonkyl Kirk: The Trustees have set aside funds for small projects within Bonkyl Kirk.

Friends of Edrom Kirk: The Trustees have set aside funds for small projects within Edrom Kirk

Kirk Kids Fund: Fund used to support a group for parents/carers and under school age children in Duns.

Laidlaw Bequest Fund: This is a residual fund held from a bequest to the Congregation.

Messy Church Fund: Fund for running Messy Church activities.

Organ Fund: Fund to be used towards the maintenance and restoration of the organ.

Wallace Memorial Fund: Fund to be used for the Sunday Club and/or children.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	3,363	0	0	3,363	3,496
Gift Aid Donations	25,484	100	0	25,584	26,181
Tax Recovered on Gift Aid Donations	9,047	75	0	9,122	9,840
Ordinary Offerings (Open Plate)	11,473	0	0	11,473	12,093
Other Offerings, Donations etc	4,770	0	0	4,770	4,845
Weddings and Funerals	2,262	0	0	2,262	3,090
Donation from The Guild	350	0	0	350	1,500
Donation from Choir	0	0	0	0	0
Guild Donation income	0	1,083	0	1,083	766
Messy Church donation income		50	0	50	100
Food Bank donation income	0	340	0	340	5,845
	<u>56,748</u>	<u>1,648</u>	<u>0</u>	<u>58,396</u>	<u>67,756</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	0	0	0	0	0
Fund raising expenses (general)	0	0	0	0	0
Bank charges (PayPal and RBS)	1	5	0	6	7
Offering envelopes	158	0	0	158	158
	<u>159</u>	<u>5</u>	<u>0</u>	<u>164</u>	<u>165</u>

Charitable activities

Giving to Grow allocation	46,031	0	0	46,031	40,040
Presbytery dues	1,248	0	0	1,248	1,823
Minister's expenses	0	0	0	0	1,105
Pulpit supply	1,040	0	0	1,040	1,765
Other staffing costs	4,470	0	0	4,470	4,960
Fabric repairs & maintenance	7,398	0	0	7,398	7,723
Printing, stationery and postage	2,039	0	0	2,039	2,133
Church telephone and broadband	1,424	0	0	1,424	1,316
Multimedia facilities	0	0	0	0	0
Outreach	348	0	0	348	433
Cranshaws Forest Church expenses	0	168	0	168	2,443
Sunday Club/Holiday Club expenses	200	0	0	200	0
Messy Church expenses	0	398	0	398	688
Kirk Kids expenses	0	0	0	0	0
Miscellaneous expenses	1,825	150	0	1,975	3,103
Guild expenditure including donation to Church	0	3,139	0	3,139	0
Tea and Toast expenses including rent of Church hall	0	0	0	0	172
Forget-me-not Cafe Fund expenditure	0	0	0	0	1,007
Organ/piano maintenance	0	0	0	0	0
Heat and light	15,551	0	0	15,551	13,430
Water (incl 6A Market Square)	0	0	0	0	0
Insurance	14,717	0	0	14,717	13,364
Council Tax Manse	0	0	0	0	1,033
Church office expenses	0	0	0	0	0
Food Bank expenditure	0	9,032	0	9,032	26,513
	<u>96,291</u>	<u>12,887</u>	<u>0</u>	<u>109,178</u>	<u>123,051</u>

Governance costs

Donation re Independent examiner	<u>50</u>	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>
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Other payments

Purchase of assets	0	0	0	0	0
Purchase of investments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

6. Collections for Third Parties

	2025	2024
	£	£
Children's Society	267.67	0
Christian Aid	2,180	2,153
Water Aid	200	0
Duns Fair Share (for Duns Food Bank)	475	0
Royal British Legion Scotland	70	0
Berwickshire Christian Youth Trust	51	529
	<u>3,243</u>	<u>2,681</u>

The above figures do not include cheques made payable to charities and simply forwarded to those charities.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>137,488</u>	<u>137,488</u>
Market Value of Balances at 31 December	<u>210,980</u>	<u>201,261</u>
<u>DEPOSIT ACCOUNT</u>		
	<u>0</u>	<u>0</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>2,685</u>	<u>2,756</u>
<u>MARCHMONT BOUNTY FUND</u>		
Credit Balances held at 31 December at cost	<u>437</u>	<u>437</u>
Market Value of Balances at 31 December	<u>2,029</u>	<u>1,882</u>