

The Church of Scotland
Eccles and Leitholm Parish Church

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

Congregation No: 050343

Charity No: SC000031

Reference and Administrative Information

Charity Name: Eccles and Leitholm Parish Church

Charity Registration Number: SC000031

Congregation Reference No: 050343

Contact Address: 'Fieldhouse'
Birgham,
Coldstream,
TD12 4NE

Minister (Interim Moderator) Mrs Susan Patterson

Trustees	R Cockburn	Session clerk	
	Mr R M Walker	Treasurer	
	Mr D M Baird	Elder	<i>(Deceased May 2025)</i>
	Mrs L Davies	Elder	
	Mr R G Dodd	Elder	<i>(Resigned July 2025)</i>
	W L Forrest	Elder	
	Mrs C Thomson	Elder	
	Mrs M Whitehead	Elder	
	Mr D Jenkinson	Elder	
	Mrs S Neilson	Elder	

Bankers Bank Of Scotland
8/9 The Square
Kelso
TD5 7HG

Independent Examiner Gordon S Chisholm CA
Rennie Welch
Academy House
Shedden Park Road
Kelso
TD5 7AL

Eccles and Leitholm Parish Church

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 (or Deed of Constitution (Unitary Form)).

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.

Organisational Structure

The Kirk Session which meets 4 times a year is responsible for spiritual affairs within the Church. A Pastoral Team assists the Minister. The Kirk Session are responsible for all matters concerning 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 of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

After the retiral of David Taverner on 9th April 2023 the church services are led by an Interim Moderator. Our Interim Moderator is currently Mrs Susan Patterson.

Achievements and Performance

Fortnightly services at Leitholm are being maintained with the support of Pulpit Supply and the session clerk. Having been given the approval of the Church of Scotland we, along with Coldstream, are now actively advertising for a minister to fill the post of our linkage. A vacancy committee has been appointed with four of our own members represented and our work is progressing positively.

Donations from our resources supported various charities throughout the year, but most notably the gift of Ten Thousand Pounds to a priority charge in our presbytery, who required support to modernise their manse.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Achievements and Performance continued ...

The ladies of the "knit and natter group" once again made a generous donation to Poppy Scotland.

The church at Eccles remains open and is, and has been, available for weddings and funerals. However, as expected since the notice of closure, the Church of Scotland is taking a more formal interest in the building with a view to adding it to its "for sale" portfolio. Looking forward into next year, we must remain optimistic that the long vacancy may come to a positive conclusion for ourselves, Coldstream and the Ministry.

Financial Review

The Church's main source of income comes through Gift Aided donations and the Gift Aid claimed thereon. The Financial Statements have been prepared on a Receipts and Payments basis. The Church has shown an overall surplus of income over expenditure of £1,892 (2024 - £2,398). At 31st December 2025 the Church held investments with a market value of £218,445 over and above the bank balances.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held cash funds of £6,599. The Church also held unrestricted investments at 31st December 2025 with a market value of £29,336. These investments can be converted into cash at fairly short notice if required.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees on  and signed on their behalf,

19-03-26

R. Cockburn
Session Clerk

Independent Examiner's Report to the Trustees of Eccles and Leitholm Parish Church

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

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.

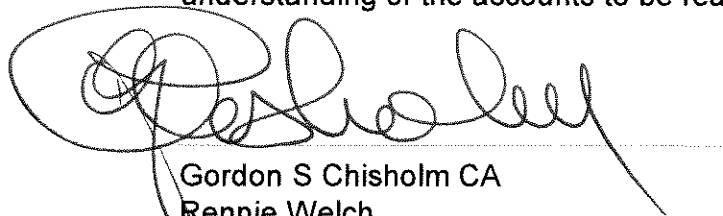
Basis of independent examiner's statement

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

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.



Gordon S Chisholm CA
Rennie Welch,
Academy House,
Shedden Park Road,
Kelso
TD5 7AL

Date:

2/4/2026

Eccles and Leitholm Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Designated Fabric Fund 2025	Total 2025	Total 2024
<u>Receipts</u>	Note	£	£	£	£
Donations	3	6,429	-	6,429	6,590
Legacies		-	-	-	-
Activities for Generating Funds		-	-	-	-
Income from charitable activities		-	-	-	250
Bank & Deposit interest		-	-	-	-
Investment income		1,066	4,821	5,887	5,930
		<u>7,495</u>	<u>4,821</u>	<u>12,316</u>	<u>12,770</u>
Sale of investments		23,941	-	23,941	13,213
Receipts from General Trustees		4,000	-	4,000	-
Total Receipts		<u><u>35,436</u></u>	<u><u>4,821</u></u>	<u><u>40,257</u></u>	<u><u>25,983</u></u>
<u>Payments</u>	4				
Costs of generating funds		-	-	-	-
Charitable activities		33,977	3,848	37,825	23,045
Governance costs		540	-	540	540
Other payments		-	-	-	-
Total Payments		<u><u>34,517</u></u>	<u><u>3,848</u></u>	<u><u>38,365</u></u>	<u><u>23,585</u></u>
Excess of Receipts over Payments for the year before transfers		919	973	1,892	2,398
Transfers		-	-	-	-
Excess of Receipts over Payments for the year		<u><u>919</u></u>	<u><u>973</u></u>	<u><u>1,892</u></u>	<u><u>2,398</u></u>

Eccles and Leitholm Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025	Designated Fabric Fund 2025	Total 2025	Total 2024
	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	(8,054)	12,761	4,707	2,309
Movement in year:				
Excess of Receipts over Payments for the year	919	973	1,892	2,398
Bank & deposit balances carried forward	<u>(7,135)</u>	<u>13,734</u>	<u>6,599</u>	<u>4,707</u>
<u>Investments at market value</u>				
Cost £129,303 (2024 £140,432)	<u>29,336</u>	<u>189,109</u>	<u>218,445</u>	<u>221,100</u>
<u>Liabilities</u>				
Accountancy fees	540	-	540	540
Heat, light and water	-	-	-	-
	<u>540</u>	<u>-</u>	<u>540</u>	<u>540</u>

The accounts were approved by the Kirk Session and Financial Board on

19/3/2026

For and on behalf of the Kirk Session and Financial Board

Robert Lockhart

Session Clerk

R. Walker

Treasurer

Eccles and Leitholm Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustees were reimbursed (2024 none) in respect of expenses incurred on behalf of the Church.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	(8,054)	35,436	(34,517)	-	(7,135)
	<u>(8,054)</u>	<u>35,436</u>	<u>(34,517)</u>	<u>-</u>	<u>(7,135)</u>
Designated funds					
Fabric Fund	12,761	4,821	(3,848)	-	13,734
	<u>12,761</u>	<u>4,821</u>	<u>(3,848)</u>	<u>-</u>	<u>13,734</u>
Total funds	<u>4,707</u>	<u>40,257</u>	<u>(38,365)</u>	<u>-</u>	<u>6,599</u>

Purpose of designated funds

The designated fabric fund represents monies invested after the sale of a Manse in 2005. The fund is available for use for the costs of maintaining the church buildings.

	Unrestricted Funds 2025 £	Designated Fabric Fund 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
Freewill Offerings/Plate	2,834	-	2,834	2,892
Gift Aid/Covenants	1,300	-	1,300	2,080
Tax Recovered on Gift Aid Donations	1,195	-	1,195	1,618
Donations	1,100	-	1,100	-
	<u>6,429</u>	<u>-</u>	<u>6,429</u>	<u>6,590</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes

-	-	-	-
<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Eccles and Leitholm Parish Church
Notes to the Accounts (continued)

	Unrestricted Funds 2025 £	Designated Fabric Fund 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments (continued)				
Charitable activities				
Ministries & Mission allocation	10,462	-	10,462	7,302
Presbytery dues	279	-	279	435
Voluntary Additional Stipend	-	-	-	-
Minister's expenses	-	-	-	-
Donations	12,600	-	12,600	500
Pulpit supply	380	-	380	1,564
Other staffing costs	1,635	-	1,635	2,020
Fabric repairs & maintenance	-	3,848	3,848	1,355
Council Tax	-	-	-	-
Heat, light and water	2,628	-	2,628	5,908
Insurance	3,760	-	3,760	3,595
Other building costs	-	-	-	-
Church office expenses	-	-	-	-
Organ & music	1,866	-	1,866	-
Printing, stationery and postage	-	-	-	93
Other expenses	367	-	367	273
	<u>33,977</u>	<u>3,848</u>	<u>37,825</u>	<u>23,045</u>
Governance costs				
Independent examiner's fees	540	-	540	540
Legal and professional fees	-	-	-	-
	<u>540</u>	<u>-</u>	<u>540</u>	<u>540</u>
Other payments				
Purchase of assets	-	-	-	-
Purchase of investments	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</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 £32,433 and the maximum stipend (in the 5th and subsequent years of service) £39,856.

6. Collections for Third Parties

In addition to the income recorded within the receipts and payment account, the following income was collected during the year and disbursed for the benefit of other Charities:

	2025 £	2024 £
Poppy Scotland	<u>100</u>	<u>150</u>
	<u>100</u>	<u>150</u>

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>18,362</u>	<u>18,362</u>
Market Value of Balances at 31 December	<u>33,207</u>	<u>31,244</u>
	2025 £	2024 £
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>1,910</u>	<u>4,715</u>
	2025 £	2024 £
<u>TEMPORARY FUNDS</u>		
Debit Balance at 31 December	<u>(126)</u>	<u>(126)</u>
	2025 £	2024 £
<u>DEPOSIT FUND</u>		
Credit Balance at 31 December	<u>9,412</u>	<u>9,412</u>