

The Church of Scotland
Ettrick and Yarrow Parish Church

Report and Financial Statements

For the year ended

31st December 2025

Congregation No: 040263

Charity number: SC034662

Reference and Administrative Information

Charity name: Ettrick and Yarrow Parish Church

Charity registration number: SC034662

Congregation reference number: 040263

Contact address: c/o The Birks
Kirkhope
Ettrickbridge
Selkirk
TD7 5JW

Trustees:

Mrs Nora Hunter	Mrs Jane Telfer
Mrs Ann Blundell	Mrs Susan White
Mrs Alison Blackadder	Mrs Lindsay Wilson
Mr Chris Carroll	Mrs Elizabeth Davidson
Mr Andy Wright	

Principal Office Bearers:

Minister:	Rev Dr Kwame Ahaligah
Session Clerk:	Mrs Nora Hunter
Treasurer:	Mrs Nora Hunter

Independent examiner:

Bankers:

Bank of Scotland, 3 Channel Street, Galashiels, TD1 1BE

Trustees' Annual Report

Year ended: 31st December 2025

Structure, Governance and Management

Governing Document

The congregation is operating under a Unitary Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session 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.

Organisational Structure

Ettrick and Yarrow Parish currently maintains and has services in three Church buildings, two in the Ettrick valley (Kirkhope Church in Ettrickbridge and Ettrick Kirk in Ettrick village) and one in the Yarrow valley (Yarrow Kirk) in the Yarrow Valley. Ettrick and Yarrow Parish is linked with the parish of Selkirk and Ashkirk. The Parishes work closely together and have several joint services per year, alternating between Selkirk Parish Church and Kirkhope Church in Ettrickbridge.

The Ettrick and Yarrow Kirk Session normally meets six times in the year and is responsible for all matters within the church. Rev Dr Kwame Ahaligah is the Kirk Session Moderator.

Kirk Session meetings have been conducted mostly on Zoom since March 2020 and this encourages maximum attendance especially in winter months with long travel distances on narrow unlit roads. In person meetings take place in summer months, and short additional meetings take place immediately after Sunday services if considered necessary.

A smaller group consisting of the Session Clerks (of Ettrick & Yarrow and Selkirk & Ashkirk), one Elder and the Minister/Moderator meets occasionally to organise tasks delegated by the Kirk Session.

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 God's Kingdom throughout the world. As a national Church, it acknowledges

Trustees' Annual Report (contd)
Year ended: 31st December 2025

Objectives and Activities (contd)

a distinctive call and duty to bring the ordinances of religion to the people in every parish in Scotland through territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Ettrick and Yarrow has created and sustains a Christian worshipping community enabling members to live their lives as effective Christians. It provides continuing education in the faith to allow members to better live out their Christian faith. The Church creates and sustains a caring and supportive community caring for each other and for other members of the community. The Church makes its people available to the community for pastoral help, for baptisms, weddings and funerals. The Church makes its buildings available for use by other community groups and maintains links with local schools.

Achievements and Performance

Weekly services of worship are conducted, alternating between Kirkhope Church and Yarrow Kirk. Between March and October on one Sunday per month there is also a service in Ettrick Kirk. Services are filmed each week and put on to You Tube for the benefit of those who cannot attend in person and others outside the Parish who watch regularly.

Remembrance Day ceremonies and services are conducted at three war memorials in the Ettrick and Yarrow valleys. Additional special worship services include a Remembering Memorial service for the Bereaved and a Christmas Eve service (either Christingle or Nine Lessons and Carols) which attracts a large congregation many of whom are not regular church goers. On 23rd December each year, members of Ettrick and Yarrow plus additional folk from the community go around Ettrickbridge village singing carols and collecting for charity. This is a lively and successful outreach endeavour.

In June 2025 we celebrated Ettrick Kirk building's 200 year anniversary with a commemorative service and a buffet lunch in the old manse garden afterwards.

The sunny weather helped provide the background to a happy occasion and a very full church! The historic Blanket Preaching is held each July on the hillside overlooking St Mary's Loch and harks back to the days of the Covenanters. This service attracts people from a wide area outwith the Parish boundaries.

Trustees' Annual Report (contd)
Year ended: 31st December 2025

Achievements and Performance (contd)

We offer refreshments either before or after services and the level of church attendance greatly helped as a result of the fellowship and the welcoming spaces. As part of community outreach the Ettrick & Yarrow Facebook page and website are updated weekly and are regularly accessed.

During 2025 the members of Ettrick and Yarrow linked with Selkirk and Ashkirk have been encouraged by our new minister Rev Dr Kwame Ahaligah to work together more closely. A successful conference was held in Ettrickbridge in March 2025 with speakers and discussion focusing on the future and mission in Selkirk and the valleys. We also tried out a new form of worship for us: café church and we hope to repeat that every so often. We join in with Selkirk and Ashkirk in Advent and Lent study groups.

A high level of pastoral care is offered to all in need in the valleys by a small group of Elders and the Pastoral Assistant (Ms H Carroll) appointed in 2021. Rev Dr Kwame Ahaligah has merged the pastoral care groups in Ettrick & Yarrow and Selkirk & Ashkirk providing a supportive place general and confidential discussions around pastoral care.

The Church continues its involvement with the ecumenical group CTSV (Churches Together in Selkirk and the Valleys), Christian Aid week, the Selkirk Food Bank and Fresh Start Borders. The congregation is encouraged to take difficult-to-recycle items to Sustainable Selkirk's shop in Selkirk. An Advent Appeal, always for two different charities is carried out between December and February each year. Fundraising activities are limited by the small size of the congregation but we do have a Christmas hamper raffle and the refreshments in Cappercleuch Hall after the Blanket preaching continues to be successful.

Financial Review

This year's accounts have been drawn up under the Office of the Scottish Charity Regulator's (OSCR) guidelines, as instructed by the Church of Scotland. It should be noted that the congregation is not asked to approve the annual financial statements; The accounts are now required to be approved by the Trustees (the Kirk Session) and are then presented to the congregation at an annual stated meeting.

The Church's main source of income comes through Gift Aided donations and the Gift Aid claimed thereon although, the level of these donations continues to decline. General expenditure has increased during the year, mainly as a result of an increased Giving to Grow contribution, and rising insurance costs, however some savings were made as fewer fabric

Trustees' Annual Report (contd)
Year ended: 31st December 2025

Financial Review (contd)

repairs were needed to the buildings, and after the appointment of Rev Dr Kwame Ahaligah as full-time minister there was no further need for payments to locum/temporary ministers. The Receipts and Payments Account reports a deficit of £1,240 compared with a deficit of £287 last year: It is worth noting that this deficit is after the receipt of £5,988 (2024: £5,380) from funds held by the General Trustees, to support the Church in meeting repair, insurance and utility costs.

At 31st December 2025 the Church held investments with a market value of £20,846 (2024: £19,331) over and above the bank balances.

Reserves Policy

It is the Trustees' policy to hold reserves to meet future expenditure at a level of 3-6 months ordinary expenditure which equates to £8,706 and £17,412. At the year end the Church held unrestricted funds of £12,488 of which £4,000 is to be returned to the Restricted Account (see Note 2) and therefore equates to £8,488. The Church held £51,841 of Restricted Funds which have been provided for the purposes specified in Note 2.

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 as amended, and the Regulations Anent Congregations 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

Ms Nora Hunter
Session Clerk

Date:

Nora Hunter
8/9/26

Trustee
Date:

Ann Blundell
08.09.26
(MRS Ann Blundell)

Independent Examiner's Report to the Trustees of Ettrick & Yarrow 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 as amended.

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



David Campbell
Chartered Accountant - ICAS
27 North Bridge Street, Hawick, TD9 9BD

Date: 10/9/26

Ettrick and Yarrow Parish Church
Statement of Balances
At 31st December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£
<u>Bank and deposit balances</u>		11,676	53,893	65,569	65,856
Bank & deposit balances brought forward					
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year		812	(2,052)	(1,240)	(287)
Bank and deposit balances carried forward		<u>12,488</u>	<u>51,841</u>	<u>64,329</u>	<u>65,569</u>
<u>Investments at market value (cost £1,515)</u>		<u>20,846</u>	-	<u>20,846</u>	<u>19,331</u>
<u>Assets</u>					
Gift Aid recoverable		3,047	-	3,047	1,072
Giving to Grow overpaid		-	-	-	850
Total assets		<u>3,047</u>	-	<u>3,047</u>	<u>1,922</u>
<u>Liabilities</u>					
Shared costs minister, Pastoral assistant expenses		1,386	-	1,386	-
Web site annual costs		183		183	331
Travel expenses		-	-	-	240
Total liabilities		<u>1,569</u>	-	<u>1,569</u>	<u>571</u>

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

For and on behalf of the Kirk Session (Trustees)

Noa Hunter Session Clerk Ann B. Bunnell Elder (Trustee)

Noa Hunter Treasurer

Ettrick and Yarrow Parish Church
Receipts and Payments Account
Year Ended 31st December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>Receipts</u>	Note	£	£	£	£
Donations	3	17,609	5,000	22,609	22,550
Legacies		-	-	-	-
Activities for Generating Funds		1,040	-	1,040	559
Bank & Deposit income		601		601	649
Investment Income		-	-	-	-
Sub total		19,250	5,000	24,250	23,758
Rental of Premises (Glebe rent)		3,006	-	3,006	3,492
Sale of investments		-	-	-	-
Grants		-	-	-	-
Receipts from General Trustees		5,988	-	5,988	5,380
Allocation from Presbytery		-	-	-	-
Other receipts					
- Stipend Endowment income		6,149	-	6,149	5,007
- Sundry income		257	-	257	-
<u>Total receipts</u>		<u>34,650</u>	<u>5,000</u>	<u>39,650</u>	<u>37,637</u>
<u>Payments</u>	4				
Costs of generating funds		-	-	-	-
Charitable activities		37,838	3,052	40,890	37,924
Governance costs		-	-	-	-
<u>Total Payments</u>		<u>37,838</u>	<u>3,052</u>	<u>40,890</u>	<u>37,924</u>
Excess of Receipts over payments for the year before transfers and correcting adjustments		(3,188)	1,948	(1,240)	(287)
Transfers		5,000	(5,000)	-	-
		(1,000)	1,000	-	-
Excess of Receipts over Payments for the year		<u>812</u>	<u>(2,052)</u>	<u>(1,240)</u>	<u>(287)</u>

Ettrick and Yarrow Parish Church
Year ended 31st December 2025

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year, 3 trustees received reimbursements of expenses incurred totalling £915 (2024 – 2 trustees received £842). 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	11,676	34,650	(37,838)	*5,000 (1,000)	12,488
Restricted fund					
Fabric fund	53,080	5,000	(2,239)	*(5,000) 1,000	51,841
Tumutumu fund	813	-	(813)		-
Total funds	<u>65,569</u>	<u>39,650</u>	<u>(40,890)</u>	-	<u>64,329</u>

Purposes of Restricted Funds

Fabric fund: This fund is to support the ongoing maintenance of the church properties

* £5,000 was borrowed from Restricted fund to give emergency support to General Fund. Permission to do this was given by Kirk Session (Trustees) meeting on 28/5/25. £1,000 has been paid back in 2025 and it is anticipated the remaining £4,000 will be paid back in 2026. Cashflow problems in 2025 were caused by change of Treasurer in January 2025 and subsequent delays in administration (name changes) for Bank and HMRC.

Tumutumu fund: This fund was set up over 10 years ago to provide jotters and pencils for school children in Africa. The Kirk Session (Trustees) decided to donate in 2025 the money to ITW Malawi Partnership (Charity number: SC001100) to be used to support GET-IT Girls (Girls Education in Thondwe). Donors and congregation have been informed.

3. Analysis of Donations

	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
	£	£	£	£
WFO scheme (non Gift Aid)	1,215	-	1,215	1,643
Gift Aid donations	5,649	-	5,649	5,540
Tax recovered on Gift Aid donations	2,106	-	2,106	2,747
Ordinary offerings (Open Plate)	6,478	-	6,478	5,730
Other offerings, donations etc	2,161	5,000	7,161	6,890
Totals	17,609	5,000	22,609	22,550

4. Analysis of Payments

	Unrestricted funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
Costs of generating funds				
Investment Manager Fees	-	-	-	-
Offering envelopes	-	-	-	-
Charitable activities				
Giving to Grow allocation (prev. Ministry and Mission)	26,474	-	26,474	17,245
Presbytery dues	518	-	518	725
Pastoral Assistant*	1119	-	1119	-
Minister Expenses	1,761	-	1,761	323
Locum fees	-	-	-	2,578
Pulpit supply	239	-	239	583
Fabric repairs and maintenance	-	2,239	2,239	4,716
Charitable donations	-	813	813	-
Council Tax	846	-	846	412
Heat and light	1,354	-	1,354	1,337
Insurance	4,234	-	4,234	4,107
Other building costs	-	-	-	-
Church office expenses	-	-	-	-
Organ & Music	320	-	320	-
Printing, stationery and postage	67	-	67	240
Other expenses	906	-	906	5,658
	<u>37,838</u>	<u>3,052</u>	<u>40,890</u>	<u>37,924</u>
Governance costs				
Independent examiner's fees	-	-	-	-
Other payments				
Purchase of assets	-	-	-	-
Purchase of investments	-	-	-	-

*After deducting the Presbytery Allowance of £668

5. Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's 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 5th and subsequent years of service) was £39,856.

6. Collections for third parties

Collections for third parties during the year to 31st December 2024 and 2025 are noted below.

	Total 2025	Total 2024
	£	£
Selkirk Food Bank	305	290
MSF		290
SmileTrain	305	
	<u>610</u>	<u>580</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
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	£	£
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CONSOLIDATED FABRIC (CAPITAL) ACCOUNT (II)

Credit Balances held at 31 December at cost		
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	<u>414,994</u>	<u>414,994</u>
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Market Value of Balances at 31 December		
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	<u>571,645</u>	<u>533,647</u>
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	2025	2024
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	£	£
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REVENUE ACCOUNT

Credit Balance at 31 December		
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	<u>43,885</u>	<u>35,562</u>
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