

The Church of Scotland
Galashiels Parish Church of Scotland

Accounts for the year ended 31 December 2025

Congregation No:040297

Charity No: SC010389

Galashiels Parish Church of Scotland SC010389

Trustees' Annual Report

for the year ended 31 December 2025

The trustees present the annual report and accounts for Galashiels Church of

Reference and Administrative Information

Charity Name:	Galashiels Parish Church of Scotland		
Charity Registration Number:	SC010389		
Congregation Reference No:	040297		
	St. Pauls	St. Johns	Trinity
	Scott Crescent	Hawthorn Road	High Street
	Galashiels	Galashiels	Galashiels
	TD1 3JU	TD1 2JZ	TD1 1SE
Contact Address (Treasurer)	Mrs. M. McKendrick 1 Hayward Drive Galashiels TD1 3JB		

Trustees

The trustees who served during the year were:

Mrs. I. Adamson	Mr. R. Adamson	Ms. M. Alexander
Ms. M. Anderson	Ms. D. Baird	Ms. E. Baird
Ms. F. Belford	Mr. R. Belford	Mr. A. Bell
Ms. L. Beswick	Ms. S. Bird	Mr. J. Blackie
Ms. K. Brockie	Mr. D. Cameron	Mr. W. Cheyne
Ms. E. Clipston	Ms. L. Fairbairn	Mr. M. Farquhar
Ms. S. Henderson	Ms. L. Jones	Ms. M. Lawson
Mr. T. Lawson	Mr. D. Leckey	Ms. J. Lewis
Mrs. A. MacKay	Mr. E. Martin	Ms. S. Martin
Mr. R. McKendrick	Mr. S. Robertson	Mr. P. Sandison
Ms. E. Simpson	Mr. K. Simpson	Ms. C. Thomson
Mr. D. Wight	Mr. A. Wilson	
Ms. G. Brown (ret Apr'25)	Ms. M Gladstone (ret Mar'25)	Ms. A. Noble (ret Nov'25)

Principal Office-bearers

Minister	Rev. Dr. Graeme Glover
Session Clerk	Mr. D. Leckey
Church Treasurers	Mrs. M. McKendrick, Mr. Richard Collins, and Mr. William. Cheyne

Independent Examiner

Mr Gary Brown
17 Annfield Gardens
Galashiels. TD1 3DE

Bankers

The Bank of Scotland,
3 Channel Street
Galashiels. TD1 3DE

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Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution of the Church of Scotland. The governing body is the Kirk Session which oversees the spiritual affairs of the church, maintains the membership roll, oversees the temporal and financial affairs of the church and oversees the care and maintenance of its buildings, furnishings, utilities and grounds.

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 to oversee the spiritual affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Candidates chosen by the Kirk Session to become elders are inducted into the office of elder at special ordination services. Members of the Kirk Session are chosen for life.

Organisational Structure

Kirk Session meets regularly. The Kirk Session maintains the Communion roll of the church and carries out regular visits to check on the welfare of its members. Kirk Session meetings are moderated by the minister. A Session Clerk is appointed to keep an accurate record of the meetings, to assist in receiving incoming correspondence, and preparing outgoing correspondence for the church. The Kirk Session responds to special remits from the General Assembly and the Presbytery, plans and oversees mission and outreach activities within the parish, and oversees the stewardship and pastoral affairs of the church.

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for the year ended 31 December 2025

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. The following regularly scheduled ministries and activities are carried out by the church.

Sunday Worship:

11.00am and 6.30pm each Sunday

Sunday Club

Caters for School children every Sunday morning

Bible Studies:

10.00am each Tuesday (home study).

Prayer Groups

Open to all weekly. Wednesday 7.15

Choir

Meets each Thursday to learn 3 & 4 part harmonies for special worship songs and revise music for Sunday's hymns.

Seniors Badminton:

10.00 - 12.00am each Wednesday.

Church Guild:

2.00pm two Tuesdays a month from October to March.

1st Galashiels Girls Brigade:

Monday evenings

The Coffee Stop:

Tuesday 10am till 12noon.

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Achievements and Performance

The church's ministerial and outreach activities for the parish and the surrounding community are highlighted in the following details:

The Guild, for women and men, met fortnightly from January - March and October - December. We welcomed some new members to hear the minister talk on our three-year theme - Let us build a house' - this year we are looking at 'living stones'. We were joined by Earlston Guild members for a lively talk from 'Bear Necessities' - one of our projects. We've heard about a project in Malawi and a local one - Lavender Touch. A members' day out gave us an insight into working in the lab at Peel Hospital. All enjoyed a Burns lunch with entertainment from an accordianist and 3 violinists.

Sunday Club

In Sunday Club young people explore and develop their faith through crafts, games and stories. They gather with the congregation for the first part of the service then leave to enjoy their own age-appropriate activities to learn more about Jesus and the Bible. Between 2 and 8 regular attendees were joined at Christmas time by Girls Brigaders to put on a well-received Nativity play. Many of the youngsters stay on to enjoy games in the hall afterwards over teas & coffees and through this are beginning to develop warm relationships with the older members of the congregation.

Outreach

Messy Church is our community outreach for children which runs 2 monthly and now takes place in Langlee community centre. Up to 35 children attend and parents/carers are encouraged to stay; many do. The 90 minute themed programme has bible teaching, songs, story, games and crafts and is followed by a hot meal & pudding also attended by the families. Many are non churched families, Many of the girls attending also go to Girls Brigade, thus building on relationships with the families. At Easter Messy Church ran on Good Friday followed by a church service for all to attend, then lunch. At Christmas we joined with Langlee Residents Association for a torchlight parade followed by a community carol service with drinks and festive nibbles. Other services, such as the Christingle service, are widely advertised and non-churched people come along too.

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Achievements and Performance (cont'd)

Choir

The Choir, meeting weekly and singing in 3 & 4 part harmony, rehearsed lovely new songs for Easter and Christmas and other new-to-the- choir songs. Several introits and blessings were learned and sung regularly in church. We welcome all voices and, as always, require more men and ladies.

We have fun and chat and sing a variety of different styles of music.

We normally meet January to Easter and August to December.

Seniors Badminton

Seniors badminton has 13 members who meet each Wednesday, seeking to maintain their very high standards of play. Half-way through they trouble-shoot their games over a cup of tea/coffee and reflect on their minor lapses of concentration resulting in the occasional miss or overhit or inability to reach the shuttle-cock! Despite these short-comings they are sure they are about to prove themselves a force to be reckoned with in the future! Come and join them!

The Girls Brigade

The Girls Brigade meet now on Thursdays in Langlee Community Centre (St.Johns Church having closed). Despite the move of venue and evening 31 girls registered this year.

The girls explore aspects of faith through fun, games, crafts, songs and service to others

In July, 2 Brigaders joined the GB camp in Wisconsin USA as they celebrated their 125th birthday.

GB girls did lots of fundraising for this trip beforehand and are thankful for the support of the Church family.

The younger Brigaders had great fun at a PGL camp in May while Explorers and Juniors enjoyed a trip on the train in November to the National Museum in Edinburgh sponsored by our friends in the Borders Rail Community Partnership.

The Coffee Stop

Coffee Stop now takes place on Tuesdays from 10am-12noon at Langlee Community Centre, in the Roundabout Café. Drop in whenever you like. We provide a safe and welcoming place where regular guests and visitors can enjoy tea, coffee, toast etc while meeting up with friends and making new ones. For Advent we provided a devotional book by Tim Chester for those who enjoy a guide through Advent using daily bible readings, and a little book by Sam Chan 'The Missing Peace', designed to be read and given away to friends or family.

We love to see everyone enjoying being at Coffee Stop and there is room for you. Do please come!

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Financial Review

Offerings£,73347 (£73314, 2024), plus gift aid tax refunded, £17037 (£8571, 2024) are main sources of income.
Rental of premises £22969 (£23692, 2024).
Investment income £9478, (£7509 2024)
Market value of investments £215002, (£189021 2024).

In 2025 it was decided to only use the St.Pauls church building in our 3 church union.
Until the other 2 church buildings and the redundant manse are disposed of, ongoing maintenance, utility and insurance costs are still being incurred.
Also, the many one-off costs of combining the buildings (furniture and sundries disposal etc) have contributed to the increased deficit.
So, hopefully, the operating loss for 2026 will be less.

Reserves Policy

It was agreed to hold a reserve of approximately three months' expenditure in the General Fund.

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 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

D. Leckey.....

Session Clerks

Date.....

Galashiels Parish Church of Scotland SC010389

Independent Examiner's Report to the Trustees of Galashiels Church of Scotland

for the year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 9 to 14

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

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 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 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

Mr. Gary Brown
17 Annfield Gardens
Galashiels
Galashiels. TD1 1DE

Date _____ Signature _____

Galashiels Parish Church of Scotland SC010389

Receipts and Payments Account

for the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>						
Donations	3	104730.79			104,730.79	94,016
Legacies		0.00			0.00	1,000
Bank & Deposit interest		441.86			441.86	332
Investment income		8008.13		1403.71	9,411.84	7,177
		113180.78	0	1403.71	114,584.49	102,525
Bridge St flat rental		0.00			0.00	372
Bridge St flat sale		85336.40			85,336.40	0
8 Mossilee Rd manse rental		1200.00			1,200.00	2,400
Congregational Rent of Prem		142.05			142.05	204
Rental of Premises		22826.73			22,826.73	23,488
Grants. Better Heating Sch		145.00			145.00	0
Grants. Listed POW		395.98			395.98	595
					0.00	0
					0.00	0
Total Receipts		<u>223226.94</u>	<u>0</u>	<u>1403.71</u>	<u>224,630.65</u>	<u>129,584</u>
<u>Payments</u>						
Costs of generating funds	4	157.16			157.16	175
Charitable activities		256360.85		0.00	256,360.85	154,144
Total Payments		<u>256518.01</u>	<u>0</u>	<u>0.00</u>	<u>256,518.01</u>	<u>154,319</u>
Excess of Receipts over Payments for the year before transfers		-33291.07		1403.71	-31,887.36	-24,735
Transfers between funds					0.00	0
Excess of Receipts over Payments for the year		<u>-33291.07</u>		<u>1403.71</u>	<u>-31,887.36</u>	<u>-24,735</u>

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Statement of Balances
for the year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	<u>Note</u>					
Bank & Deposit Balances						
Bank & deposit balances brought forward	2	200,856.45		2,851.00	203,707.45	228,443
Movement in year						
Excess of Receipts over payments for the year		-33,291.07		1,403.71	-31,887.36	-24,735
 Bank & Deposit balances carried forward		<u>167,565.38</u>		<u>4,254.71</u>	<u>171,820.09</u>	<u>203,708</u>
 Investments at market value		<u>161,846.75</u>		<u>53,154.82</u>	<u>215,001.57</u>	<u>189,021</u>
Investments at cost £90696						
 <u>Assets</u>						
 Gift Aid Receivable		<u>3,400</u>		<u> </u>	<u>3,400</u>	<u>6,088</u>
		3,400			3,400	6,088
 <u>Liabilities</u>						
Heat & Light not yet billed		<u>2,000</u>		<u> </u>	<u>2,000</u>	<u>2,914</u>

The accounts were approved by the Trustees
For and on behalf of the Trustees

Session Clerks

Treasurers

Date

Galashiels Parish Church of Scotland SC010389

Notes to the Accounts

for the year ended 31 December 2025

1 Trustee Remuneration and Related Party Transactions

Our minister, Rev. Dr. Graeme Glover received the following expenses:-

Council Tax £2875

Contribution to phone/broadband expenses £312

From Cochrane Trust £40.

2 Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
COS Dep 040297/1 P Designated Fabric Fund	3231.37	142.86		-142.86	3231.37
COS Dep 040297/2 P Designated Charity Fund	1216.71	53.79		-53.79	1216.71
COS Dep 040297/3 P Designated Organ Fund	499.43	22.09		-22.09	499.43
COS Dep 040297/4 P Designated Floodlighting Fund	469.19	20.75		-20.75	469.19
COS Dep 040297/5 P Designated Hall Chairs Fund	980.86	43.37		-43.27	980.96
COS Dep 040297/6 T General Purposes	3596.16	159.00		-3159.00	596.16
BoS 00684821 P General Fund	112721.71	215650.71	256518.01	-3728.06	68126.35
COS Inc 040297/5 T Floral Fund	501.12	64.80		-64.80	501.12
COS Inc 040297/7 Congregational Purposes BSS	0.00	2657.08		13050.92	15708.00
BSS = Bridge St. flat Sale	123216.55	218814.45	256518.01	5816.30	91329.29
Unrestricted Funds					
COS Inc 040297/4 T General Purposes	14396.44	1138.20		-1138.20	14396.44
COS Gr 040297/2 T General Purposes	8723.63	1141.29		-1141.29	8723.63
COS Inc 040297/1 P Designated Reserve Fund	32433.06	2133.00		-2133.00	32433.06
	<u>55553.13</u>	<u>4412.49</u>	<u>0.00</u>	<u>-4412.49</u>	<u>55553.13</u>
Restricted Funds					
Endowment Funds					
COS Inc 040297/2 P The Helen Ferguson Bequest	5996.76	389.40		-389.40	5996.76
COS Gro 040297/1 P The Emma J. Turnbull Challenge	499.46	29.84		-29.84	499.46
COS Inc 040297/3 P The Sybil Barker Bequest	1001.28	50.40		-50.40	1001.28
COS Inc 040297/6 T Bequest Minister	2344.50	135.00		-135.00	2344.50
COS Gr 040297/3 T Bequest Fund Investments	15095.67	799.07		-799.07	15095.67
	<u>24937.67</u>	<u>1403.71</u>	<u>0.00</u>	<u>-1403.71</u>	<u>24937.67</u>
	203707.35	224630.65	256518.01	0.10	171820.09

Purposes of Unrestricted Funds

Reserve Fund: The trustees have set aside funds for unplanned expenditure.

Fabric Fund: The trustees have set aside funds for the maintenance of the Church property.

Charity Fund: The trustees have set aside funds to support causes that the church deems to be worthy.

Organ Fund: The trustees have set aside funds for the maintenance of the organ for use in worship.

Floodlighting Fund: This was established in 2000 to mark the millennium and for the on-going maintenance of the floodlights.

Hall Chairs Fund: The trustees have set aside funds to purchase new chairs.

General Purposes Funds: To be used for general expenditure.

Floral fund: To be used for church flowers expenses.

BSS: To be used for congregational purposes.

Purposes of Endowment Funds

The Emma J. Turnbull Challenge: For the winner of a Bible Challenge given to young people in the church's Underground Church

The Helen Ferguson Bequest: To be used for educational purposes within the church.

The Sybil Barker Bequest: To be used to contribute to Sunday School presents.

T Bequest Minister: To be used by the minister for charitable purposes.

T Bequest Fund Investments: To be used at the discretion of the session

Galashiels Parish Church of Scotland SC010389

Notes to the Accounts

for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	2024 £
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	13919.32			13919.32	15585.30
Gift Aid Donations	48047.28			48047.28	46740.58
Tax Recovered on Gift Aid Donations	17037.02			17037.02	8571.35
Ordinary Offerings (Open Plate)	11380.34			11380.34	10988.07
Fundraising	364.00			364.00	491.00
Other Offerings, Donations etc.	13982.83			13982.83	11639.37
	<u>104730.79</u>	<u>0.00</u>	<u>0.00</u>	<u>104730.79</u>	<u>94015.67</u>
4 Analysis of Payments					
Offering envelopes/ Record book	157.16			157.16	174.84
Charitable Activities					
Giving to Grow and	71987.04			71987.04	68676.00
Locum Salary Costs	0.00			0.00	0.00
	71987.04			71987.04	68676.00
Presbytery Dues	1588.00			1588.00	2228.46
Minister's Expenses & Travel	311.73			311.73	365.69
Pulpit Supply	592.20			592.20	332.40
Other staffing costs	21790.46			21790.46	13947.60
Support for Ministry Trainee	1500.00			1500.00	0.00
Rental of Langlee community Centre	2422.50			2422.50	0.00
Fabric Repairs & Maintenance	12686.51			12686.51	11460.02
Renovation costs	83500.80			83500.80	0.00
Manse Council Tax Woodlea	2875.46			2875.46	2659.77
Manse Council Tax 8 Mossilee Rd	2456.33			2456.33	0.00
Heating & lighting	23619.65			23619.65	23378.46
8 Bridge Street management fee; exps	539.55			539.55	750.00
Insurance	17557.48			17557.48	16917.73
Other Building Costs	2700.13			2700.13	1498.06
Sunday Club	100.95			100.95	141.16
Girls Brigade	1197.00			1197.00	1120.00
Equipment & Furnishings	121.24			121.24	1415.42
Organ & Music	2438.69			2438.69	2161.90
6 Charitable donations	1431.50			1431.50	3133.77
Outreach	1912.95			1912.95	1821.88
Printing, Stationery & Advertising	135.98			135.98	4.97
Catering	1004.81			1004.81	622.84
Fund raising	0.00			0.00	89.26
Other expenses	1889.89			1889.89	1419.01
	<u>256360.85</u>	<u>0.00</u>	<u>0.00</u>	<u>256360.85</u>	<u>154144.40</u>
Total	<u>256518.01</u>	<u>0.00</u>	<u>0.00</u>	<u>256518.01</u>	<u>154319.24</u>

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.

Galashiels Parish Church of Scotland SC010389

Notes to the Accounts

for the year ended 31 December 2025

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 £32433 and the maximum stipend in 5th and subsequent years of service was £39856

6 Collections for Third Parties and Charitable Donations

	2025	2024
	£	£
Borders Scripture Union	0	0
Galashiels Food Bank	0	448
Christian Aid	906	1,455
Borders Street Pastors	0	281
Mary's Meals	80	480
Earl Haig Fund	0	88
Fire family	0	320
Blythwood Shoe Box Appeal	0	61
Galashiels Girls Brigade	1502	1120
	<u>2488</u>	<u>4,253</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES for the year ended 31 December 2025

	2025 £	2024 £
<u>55 CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	0.00	0.00
<u>56 Cons.Fab.Fund-Cap(II)</u>		
Credit Balances held at 31 December at cost	<u>485406.06</u>	<u>485406</u>
Market Value of Balances at 31 December	<u>497739.08</u>	<u>496108</u>
 <u>50 Consol. Fabric Fund - Rev</u>		
50 Credit Balance at 31 December	<u>96216.29</u>	<u>71626</u>
 <u>85 Temporary Funds</u>	-533.70	0.00