

FRIENDS OF BOWDEN KIRK

Trustees Annual Report

for the period to

31st December 2025

Scottish Charity No: SC021873

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Reference & Administrative Information

Charity Name: Friends of Bowden Kirk

Scottish Charity No: SC021873

Charities Trustees on date of approval including office held:

Chairperson	Colin Hogg
Secretary	Sarah Gant
Treasurer	Fiona Lynn

Names of other trustees during the period:

Lord Sanderson of Bowden
Walter Riddell Carre
Sarah Wilkinson
Lady Sarah Cameron
Colin Armstrong

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

Bankers: Royal Bank of Scotland
Galashiels

Structure, Governance & Management

Governing Document:

Friends of Bowden Kirk is a charitable association administered by a management committee under the terms of a constitution.

Trustee Recruitment & Appointment:

All of the associations Management Committee are officially appointee or reappointed at an Annual General Meeting held within six months on the Year End.

Objectives & Activities

The Charities Charitable Purpose:

As set out in the 'Constitution' and 'The Charities and Trustee Investments (Scotland) Act 2005' the purpose(s) of Friends of Bowden Kirk are the following: -

To provide grants for the maintenance of the Bowden Kirk, Church of Scotland property as well as the Manse in Melrose, being the residence for the minister of Bowden

Achievement & Performance

In 2025 the trust was able to complete funding the new kitchen with tea and coffee making facilities within the kirk, which will provide a useful resource for pilgrims following St Cuthberts Way. It is also intended for community use. The Trust donated towards community events.

Financial Review

The trust holds funds in investment with Brewin Dolphin and has an on hand balance of over £7000 with RBS at the end of the year 2025

Details of any deficit:

This year there was a deficit due to transferring a sum to the portfolio.

Details of Donated Facilities & Services:

The Charity benefits from the time given by all the Trustees to the running of the Charity, including monitoring, supervision and meeting times.

Statement of Trustees Responsibilities

The members of the Charity must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The members of the Charity are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity 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.

They are also responsible for safeguarding the assets of the Charity 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 by
Chairperson Colin Hogg

Dated: 2 June 2026

Independent Examiner's Report on the Accounts

Report to the trustees of Friends of Bowden Kirk
Registered charity number SC021873
On the accounts of the charity for the period to 31st December 2025

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) 2005 Act 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 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 G. Ovens

Signed:

Kenneth Ovens, Invercraig, Springfield Terrace, St Boswells, TD6 0EP

Date: ..3 June 2026.....

Relevant professional qualification(s) or body:

HNC Accountancy

FRIENDS OF BOWDEN KIRK TRUSTEES 2025

Lt. Colonel Colin Grant Ogilvie Hogg, Viewfield, Bowden, Melrose, TD6 0ST. Dob: 06/12/1943
Telephone: 01835 824211 Email: colin.hogg25@outlook.com

Jillian Sarah Gant, Eyre, Bowden, Melrose, TD6 0SS. Dob: 11/01/1954
Telephone: 01835 822717 Email: sarahgant246@btinternet.com

Fiona Jean Lynn, 5 John Younger Gardens, St Boswells, Melrose, TD6 0DD. Dob: 04/02/1943
Telephone: 01835 822053 Email: john777lynn@gmail.com

Walter Gervase Riddell-Carre, Cavers Carre House, Melrose. TD6 9EJ. Dob: 10/01/1944
Telephone: 07979 941755 Email: walter@caverscarre.co.uk

Lord Russell Sanderson of Bowden, Beckettsfield, Bowden, Melrose, TD6 0ST. Dob: 30/04/1933
Telephone: 01835 822736 Email: rsanderson235@gmail.com

Colin Maxwell Armstrong, 49 Brunton Park, Bowden, Melrose, TD6 0SZ. Dob: 19/10/1947
Telephone: 07546501473 Email: cmarm2@gmail.com

Lady Sarah Elizabeth Cameron, Kirk House, Bowden, Melrose, TD6 0SU. Dob: 30/08/1977
Telephone: 07831708728 Email: sarahmaclay@yahoo.com

Sarah Du Cane Wilkinson, 230 Route des Champs, Araches la Frasse, France 74300. Dob: 01/08/1974
Telephone: 07887612900 Email: sarahDCW@outlook.com

Friends of Bowden Kirk Trust Fund SCO21873
 Receipts & Payments Account for the year ended 31st December 2025
 Expendable Endowment Fund

	£	2025	£	2024
Receipts				
Donations		500.00		0.00
Interest Received		54.12		130.52
Dividends received		5,095.53		5,082.58
			5,649.65	5,213.10
Payments				
Investment Management Costs		1,931.69		2,892.72
Grants *		2,308.65		4,059.06
Transfer to BF portfolio		5,000.00		0.00
			9,240.34	6,951.78
Purchase of Investments from cash		0.00		0.00
			9,240.34	6,951.78
Surplus/Deficit		-3,590.69		-1,738.68
* Grants 2025				
wall unit		506.40		
kitchen & water heater		1,802.25		

Statement of Balances 31/12/25

	2025	2024
Cash:		
Opening Balances		
Bank	8,792.09	7,638.05
Brewin Dolphin	5,106.28	7,999.00
Deficit	3,590.69	1,738.68
	10,307.68	13,898.37
Closing Balances		
Bank	7,133.09	8,792.09
Brewin Dolphin	3,174.59	5,106.28
	10,307.68	13,898.37
Investments:		
Market Value Brewin Dolphin	220,344.00	196,551.00
Total	230,651.68	210,449.37
Brewin Dolphin Capital Account		
	2025	2024
Balance BF	5,106.28	7,999.00
Sales	0.00	0.00
	5,106.28	7,999.00
Purchases	0.00	0.00
	5,106.28	7,999.00
Investment Mgt Cost	-1,931.69	-2,892.72
	3,174.59	5,106.28
Brewin Dolphin Income	0.00	0.00
Balance C/F	3,174.59	5,106.28