

The Church of Scotland

Jedburgh & Oxnam Parish Church of Scotland

Report and Financial Statements

for the year ended

31st December 2025

Congregation No: 030267

Charity No: SC 004530

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Reference and Administrative Information

Charity Name: Jedburgh & Oxnam Parish Church of Scotland

Charity Registration Number: SC 004530

Congregation Reference No: 030267

Contact Address: 41 Hartrigge Road
Jedburgh
TD8 6HF

Church Address: Jedburgh and Oxnam Parish Church
Oxnam Road
Jedburgh
TD8 6JJ

Trustees - Kirk Session

Members of the Kirk Session are as follows:

Mrs Francis Armstrong	Mr Richard Gordon
Mr Robert Armstrong	Mrs Morag McKeand
Mrs Caroline Barker	Mrs Sharon Hollywell
Mrs Trudi Davidson	Mrs Valerie Hunter
Mrs Moira Fleming	Mrs Moira Land
Mr Ken Fotheringham	Mrs Marie Munro (Resigned Jan 25)
Mrs Ann Fraser	Mr John Sharratt
Mrs Pamela Gordon	Mrs Carole Walker
Mrs Sarah Cook	

Principal Office-bearers

Mr Stuart Kelly	Interim Moderator	(post ended Nov 25)
Mrs Sarah Cook	Minister	(from Nov 25)
Mr Richard Gordon	Joint Session Clerk	
Mrs Morag McKeand	Joint Session Clerk	
Mr David Hynd	Church Treasurer	

Independent Examiner

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

Bankers

The Royal Bank of Scotland
6 The Square
Kelso
TD5 7HG

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Trustees' Annual Report
for the year ended 31 December 2025

The trustees present their annual report and the accounts for the year ended 31st December 2025. The trustees who served during the year and up to the date of this report are set out on the Reference and Administrative Information page.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution of the Church of Scotland (Unitary Form). The Church is in the Presbytery of Lothian and Borders

Recruitment and Appointment of Trustees

Under the Unitary Constitution the Charity Trustees are the members of the Kirk Session. 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. If no Minister is in office, Presbytery appoints an Interim Moderator to serve until such time as a Minister is appointed. The Minister, or Interim Moderator, is responsible to Presbytery for the governance of worship and sacraments and ministry exercised within the congregation.

Organisational Structure

The Kirk Session, which meets approximately six times in the year, is responsible for the spiritual and temporal affairs of 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 national 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.

Ministry - The church meets for worship at 11.15 am on a Sunday morning when a congregation of Between 35 and 40 gathers. Communion services are held quarterly when a slightly larger number of people present and we are joined by a number of people from the wider community at Christmas and Easter. Mr Stuart Kelly continued to act as Interim Moderator. Services have been conducted by a number of individuals and groups, including members of the congregation and the Guild but, since early autumn 2024, we have benefitted from the work of Sarah Cook who has undertaken duties as probationer minister at both Jedburgh and Oxnam. Jedburgh Old and Trinity united with Oxnam in August to form Jedburgh and Oxnam Parish Church. Meanwhile, the new united congregation was linked with Ale and Teviot United.

Achievements and Performance

Easter 2025 saw joint events with St Johns Episcopal Church, including the Walk of Witness. Members of both congregations and others took part in study sessions during Lent and Advent. Easter and Christmas saw staff and pupils from Jedburgh Grammar holding events in the church building. The majority of Jedburgh services are now held in Kenmore Hall, allowing savings to be made on energy costs whilst offering a comfortable and welcoming space for worship. The church building is still used for Communion services and can also be utilized for special occasions such as Easter, Kirking of the Callant during the local festival, Armistice, Christmas, Baptisms and Funerals and to comply with insurance we occupy the church building at least once every calendar month. A Pastoral Care group continues to operate offering support to housebound and others. At Easter and Christmas cards were issued to members in both Jedburgh and Oxnam offering a brief message and outlining details of services. A monthly coffee morning is held with proceeds being donated to Marys Meals charity. Regular Messy Church events for children were held in both Oxnam and Jedburgh during the year.

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Trustees' Annual Report (continued)
for the year ended 31 December 2025

Achievements and Performance (continued)

Giving: One of the strengths of the church is its willingness to give to mission work both in the UK and overseas. In 2025 various missions received support through the Richardson Bequest which is a trust set up for this purpose.

The Guild meets on a monthly basis over the autumn and winter months.

Jedburgh Churches Food Bank: The Food Bank continues to operate out of Kenmore Hall serving an area from Camptown to Newtown St Boswells. The Food Bank receives donations of cash and goods from various sources which are then distributed by the volunteers to their clients.

Website and Facebook: Our website continues to be developed and the church facebook page is updated several times a week.

Community use of Kenmore Hall: The hall is made available , and heavily used, by various community groups Monday to Friday throughout the year.

Financial Review

It should be noted that the Financial Statements have been prepared on a Receipts and Payments basis rather than a Fully Accrued basis, which means that the Statements reflect the balances on Bank Current and Deposit Accounts held at the beginning and end of the year. The Investments of the Church are shown by way of note.

The principal sources of income are from Covenants and Gift Aid, the tax recovered from Gift Aid, offerings through the Plate and Freewill Offerings.

The Bank Accounts in the name of Oxnam Kirk were finally closed down in January 2025 and merged with the existing Bank Accounts of Jedburgh Old and Trinity which had already been re-designated as Jedburgh and Oxnam Parish Church as from date of union.

The accounts have again fallen into significant deficit due to expenditure on maintenance of property and rising insurance. Going forward into 2026 further significant expenditure is anticipated with remedial work on the Manse to be undertaken before occupancy, repairs required to the boiler in the Jedburgh church building and structural maintenance required to both church buildings and to the hall.

Although we hold a satisfactory level of funds in the Church of Scotland Investment Trust and money is held on our behalf in the centrally held Consolidated Fabric Fund, any depletion of our Investment Trust holding will diminish our Dividend Income and will have an effect on our overall income and impact on the cash flow available for everyday expenditure.

Reserves Policy

The Trustees' policy is to maintain reserves to meet future expenditure at an appropriate level. At the end of the year the Church held total funds, including investments, of some £249,889 (2024 - £259,732) of which £185,920 (2024 - £197,598) was held in the General Fund, £3,213 (2024 - £5,408) of which has been designated as per the various funds detailed in note 8, and the balance of £63,969 (2024 - £62,134) is held in restricted funds which have also been disclosed in note 7 and 8 to these accounts. These fund balances are considered to be at a satisfactory level at this time.

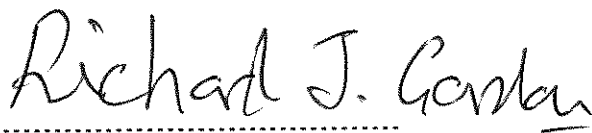
The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Trustees' Annual Report (continued)
for the year ended 31 December 2025

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 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,



.....
Mr Richard Gordon (Session Clerk)

Date

.....
17/05/26

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Independent Examiner's Report to the Trustees of Jedburgh & Oxnam Parish Church of Scotland

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.

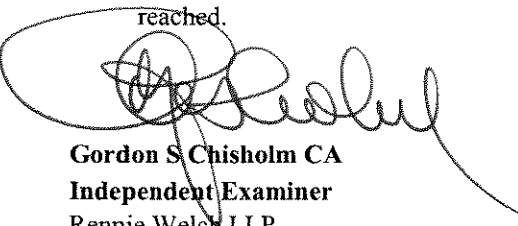
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 as amended. 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
Independent Examiner
Rennie Welch LLP
Academy House
Shedden Park Road
Kelso
TD5 7AL

Date: 22/5/26

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Receipts and Payments Account
for the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations	2	57,984	-	57,984	50,319
Legacies		-	-	-	-
Activities for Generating Funds	3	942	-	942	2,681
Bank & Deposit interest		-	-	-	-
Investment income		7,969	3,338	11,307	11,220
		<u>66,895</u>	<u>3,338</u>	<u>70,233</u>	<u>64,220</u>
Rental of premises		6,233	-	6,233	5,985
Sale of investments		-	-	-	-
Weddings & Funerals		700	-	700	200
Life & Work		70	-	70	-
Other Receipts		1,434	-	1,434	6,104
Transfer of Union Balance		-	-	-	19,409
<u>Total Receipts</u>		<u><u>75,332</u></u>	<u><u>3,338</u></u>	<u><u>78,670</u></u>	<u><u>95,918</u></u>
<u>Payments</u>					
	4				
Costs of generating funds		754	-	754	1,055
Charitable activities		91,828	3,300	95,128	68,676
Governance costs		1,360	-	1,360	1,320
<u>Total Payments</u>		<u><u>93,942</u></u>	<u><u>3,300</u></u>	<u><u>97,242</u></u>	<u><u>71,051</u></u>
Excess of Receipts over Payments for the year before transfers					
		(18,610)	38	(18,572)	24,867
Transfers					
		-	-	-	-
Excess of Receipts over Payments for the year					
		<u><u>(18,610)</u></u>	<u><u>38</u></u>	<u><u>(18,572)</u></u>	<u><u>24,867</u></u>

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Statement of Balances
as at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank and deposit balances brought forward		27,629	1,890	29,519	4,652
Movement in year:					
Excess of Receipts over Payments for the year		(18,610)	38	(18,572)	24,867
Bank and deposit balances carried forward		<u>9,019</u>	<u>1,928</u>	<u>10,947</u>	<u>29,519</u>
<u>Investments at market value</u>					
(cost £ 212,602)	7	<u>176,901</u>	<u>62,041</u>	<u>238,942</u>	<u>230,213</u>
<u>Short Term Deposits</u>					
Church of Scotland Investors Trust		<u>2</u>	<u>-</u>	<u>2</u>	<u>2</u>
<u>Assets</u>					
Gift Aid Receivable		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
Independent examiner		1,360	-	1,360	1,080
		<u>1,360</u>	<u>-</u>	<u>1,360</u>	<u>1,080</u>

The Accounts were approved by the Kirk Session and Financial Board onand signed on their behalf by:

Richard J. Gordon Mr Richard Gordon (Session Clerk)

John Sharratt Mr John Sharratt (Trustee)

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Notes to the Accounts
for the year ended 31 December 2025

1. Accounting Policies

The Accounts should be read in conjunction with the Annual Report of the Trustees. The principal accounting policies are as follows:

Accounting Convention

The Accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended.

Income and Expenditure

Income and Expenditure are accounted for on a cash basis.

Capital Expenditure

All repairs and maintenance are charged to the general fund and any items of a capital nature are written off to revenue.

Investments

Investments are stated at market value.

2. Donations

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Gift Aid Donations	26,656	-	26,656	25,713
Tax Recovered on Gift Aid Donations	8,297	-	8,297	7,902
Freewill Offerings / Open Plate	12,017	-	12,017	8,161
Other Offerings, Donations etc	11,014	-	11,014	8,543
	<u>57,984</u>	<u>-</u>	<u>57,984</u>	<u>50,319</u>

3. Activities for generating funds

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Fundraising	525	-	525	1,637
Special collections	417	-	417	1,044
	<u>942</u>	<u>-</u>	<u>942</u>	<u>2,681</u>

4. Analysis of Payments

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Costs of generating funds				
Offering envelopes	-	-	-	75
Fundraising Expenses	754	-	754	980
	<u>754</u>	<u>-</u>	<u>754</u>	<u>1,055</u>

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Notes to the Accounts (continued)
for the year ended 31 December 2025

4. Analysis of Payments (continued)	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Ministries & Mission allocation	29,865	-	29,865	26,431
Presbytery dues	749	-	749	1,024
Minister's expenses	247	-	247	-
Pulpit supply	100	-	100	925
Other staffing costs	6,226	-	6,226	5,322
Fabric repairs & maintenance	18,126	-	18,126	7,706
Council Tax	-	-	-	-
Telephone	584	-	584	500
Heat and light	8,803	-	8,803	5,766
Insurance	9,485	-	9,485	7,811
Other building costs	472	-	472	225
Life & Work	175	-	175	210
Donations paid	741	3,300	4,041	5,042
Organ & music	293	-	293	293
Printing, stationery and postage	1,151	-	1,151	665
Foodbank expenses	11,678	-	11,678	5,885
Other expenses	3,133	-	3,133	871
	<u>91,828</u>	<u>3,300</u>	<u>95,128</u>	<u>68,676</u>
Governance costs				
Independent examiner's fees	<u>1,360</u>	<u>-</u>	<u>1,360</u>	<u>1,320</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. Trustee Remuneration and Related Party Transactions

During the year 10 trustees (2024 - 1) received reimbursement of expenses totalling £1,201 (2024 - £38).

In addition 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.

In addition a sub-committee of Kirk Session members are responsible for the Lizars and Wilson Fund which is a separate charity having a 12th July year-end date and therefore has been excluded from these Accounts. The Fund owns investments in Barclays Bank PLC and income there from is dispersed annually to members of the congregation in accordance with the Trust deed terms.

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Notes to the Accounts (continued)
for the year ended 31 December 2025

7. Fixed Asset Investments	2025	2024
	£	£
<u>Valuation</u>		
At 1st January 2025	230,213	225,172
Disposals	-	-
Net realised and unrealised gain / (loss)	8,729	5,041
At 31st December 2025	<u>238,942</u>	<u>230,213</u>
Historical cost as at 31st December 2025	<u>212,602</u>	<u>212,602</u>
The following investments are held:		
Church of Scotland Investors Trust - Growth		
- General Reserve Unrestricted legacy: 1,757 units	12,088	11,210
- General Purposes: 4253 units	29,261	27,134
	<u>41,349</u>	<u>38,344</u>
Church of Scotland Investors Trust - Income		
- General Purposes: 11,901 units	135,552	131,625
- The Richardson Bequest: 5,447 units	62,041	60,244
	<u>197,593</u>	<u>191,869</u>
General Reserve Fund Total	176,901	169,969
Restricted Funds: The Richardson Bequest	62,041	60,244
	<u>238,942</u>	<u>230,213</u>

8. Movements in Funds	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
General Fund	22,221	65,217	(81,632)	-	5,806
	<u>22,221</u>	<u>65,217</u>	<u>(81,632)</u>	<u>-</u>	<u>5,806</u>
Unrestricted funds (Designated)					
Guild Fund	600	828	(631)	-	797
Sunday School Fund	83	-	-	-	83
Boxes Fund	1,983	-	-	-	1,983
Foodbank Fund	4,137	9,286	(11,678)	-	1,745
Property	(3,378)	-	-	-	(3,378)
Special Collections	(102)	-	-	-	(102)
Outreach Fund	2,085	-	-	-	2,085
	<u>5,408</u>	<u>10,114</u>	<u>(12,309)</u>	<u>-</u>	<u>3,213</u>
Restricted funds					
Richardson Bequest	666	3,338	(3,300)	-	704
Mary Wyllie Grave Fund	955	-	-	-	955
Mission Fund	(22)	-	-	-	(22)
Prayer Meetings	291	-	-	-	291
	<u>1,890</u>	<u>3,338</u>	<u>(3,300)</u>	<u>-</u>	<u>1,928</u>
Total funds	<u>29,519</u>	<u>78,669</u>	<u>(97,241)</u>	<u>-</u>	<u>10,947</u>

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Notes to the Accounts (continued)
for the year ended 31 December 2025

8. Movements in Funds (continued)

Purposes of Designated Funds

- Guild Fund: Used for a variety of Guild projects and for the support of the Church.
- Sunday School Fund: Used to support work among children and young people.
- Boxes Fund: For the purpose of fundraising.
- Foodbank Fund: Used to provide emergency food parcels to the poorest and most vulnerable.
- Property: For major repairs or improvements to fabric of the Church.
- Special Collections: An agency fund for retiral offerings at communions and special services.
- Outreach Fund: Used for local mission and evangelism.

Purposes of Restricted Funds

- Richardson Bequest: For the support of evangelisation at home and abroad.
- Mary Wyllie Grave Fund : Upkeep Of Grave
- Mission Fund: Receives income from voluntary donations placed in boxes in the church building. Funds are distributed for Mission work in the United Kingdom and overseas. No donations were paid out of this fund during the year ended 31st December 2025.
- Prayer Meetings: Collects donations at the regular weekly prayer meeting. Funds are distributed for Mission work in the United Kingdom and overseas. The choice of whom to support is made by those people who regularly attend the prayer meeting.

The following donations were made from the Richardson Bequest fund during the	2025	2024
	£	£
Christain Aid	600	600
Mission Aviation Fellowship	700	700
Scripture Union (Borders)	600	600
Tear Fund	700	700
Zambesi Mission	700	700
	<u>3,300</u>	<u>3,300</u>

9. 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
	£	£
Erskine	324	435
Mary's Meals	417	707
Guild Projects	247	600
	<u>988</u>	<u>1,742</u>

The Church of Scotland
Jedburgh & Oxnam Parish Church of Scotland

Appendix

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

Revenue Account

Balance b/f	7,745.23	6,119.33
Dividends received on Capital A/c investment	1,256.54	1,241.02
Interest received re-invested	349.43	514.06
Admin Charge	(320.00)	(129.18)
	<u>9,031.20</u>	<u>7,745.23</u>

Released to Congregation	-	-
Credit balance held at 31st December 2025	<u>9,031.20</u>	<u>7,745.23</u>

Consolidated Fabric Fund - Capital(11)

Credit Balane held at 31st December 2025	27,653.17	27,653.17
Transferred from Temprory Fund	-	-
Transferred from Consolidated Fabric Fund Capital	-	-
Interest Received	-	-
	<u>27,653.17</u>	<u>27,653.17</u>

Credit Balance held at 31st December 2025	<u>27,653.17</u>	<u>27,653.17</u>
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Market Value held at 31st December 2025	<u>30,444.04</u>	<u>30,074.84</u>
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