

KIRKURD AND NEWLANDS PARISH CHURCH
ROMANNO BRIDGE, WEST LINTON

CONGREGATIONAL ACCOUNTS
YEAR ENDED 31ST DECEMBER 2025

CONGREGATIONAL NUMBER: 040294
SCOTTISH CHARITY NUMBER: SCO 18087

Reference and Administration Information

Charity Name	Kirkurd and Newlands Parish Church
Charity Registration Number	SCO 18087
Congregational Reference Number	040294
Contact Address	Mr DB Henderson-Howat Stoneyknowe West Linton Peeblesshire EH46 7BY

Trustees	Mrs M Alexander	Mrs F Dunkley
	Dr M Habeshaw	Dr D Habeshaw
	Mr D Henderson-Howat	Mrs J Henderson-Howat
	Mrs S Magee	Mrs J Raeburn
	Mrs I Roehe	Mr S Rose
	Mrs R Sim	Miss F Young

Church Treasurer	Mr DB Henderson-Howat
Session Clerk	Mrs J Henderson-Howat
Minister	Rev Dr T Foley

Independent Examiner	Mrs J Macnab LL.B, C.A, C.T.A. 1 Medwyn Drive West Linton Peeblesshire EH46 7HW
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Bankers	Bank of Scotland 163A John Street Penicuik Midlothian EH26 8AT
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Trustees Annual Report

Year Ended 31st December 2025

Structure, Governance and Management

The Church is administered in accordance with terms of its Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session is chaired by the minister. The other 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.

Objectives and Activities

The Church exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. As a national Church, it acknowledges a distinctive call to share the Christian message with people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical activities.

On every Sunday morning, Kirkurd and Newlands welcomes everyone who wishes to come to a service of worship.

Organisation Structure

The Kirk Session, which normally meets 2-3 times a year, is responsible for financial management and the care of the heritable property as well as the spiritual well-being of the church and its members.

Since 23 March 2021, Kirkurd and Newlands has been part of a linked charge with Broughton, Glenholm and Kilbucho; Skirling; Tweedsmuir; Carlops; and St. Andrew's, West Linton. This new linkage is known as West Tweeddale. Following the creation of the West Tweeddale linkage, the Kirkurd and Newlands Church of Scotland Guild became a part of the West Tweeddale Guild.

Achievements and Performance

Services are held in Newlands Church on every Sunday. We are always delighted to welcome residents of Castle Craig Rehabilitation Clinic, and all other visitors, to our weekly services. During most of the year, the monthly parish magazine is distributed electronically, but once or twice a year physical copies are distributed to households throughout the parish.

Other highlights of 2025 included:

Messy Church: engaged in ecumenical/linkage-wide activity, holding five lively and well-attended sessions.

Pastoral Group: continued to operate as guided by the Minister.

Open Gate: free counselling service funded by the *Go For It Fund* to offer confidential help relating to problems such as anxiety, depression, low self-esteem or parenting difficulties.

Pudding night: a successful Pudding Night, held in February, raised £620 for Shelter Scotland.

Guild: leads informal worship on a monthly basis at the Whim Care Home.

Concerts: two very well-attended concerts were held in the church. In association with the visiting choirs, funds were raised for Macmillan Cancer Relief (£550) and Medecins sans Frontieres (£400).

Newlands Primary School: used the church for its Easter concert.

Harvest Thanksgiving Service and Harvest Supper: The produce brought to the Harvest Service was donated to the Peebles foodbank. There was also a Harvest Supper which filled the church, attracting several families and raising £245 for Bethany Christian Trust.

Remembrance: wreaths laid outside Newlands Church and at the Blyth Bridge war memorial.

Contributed to **Peeblesshire Youth Trust Christmas hampers** and **Blythswood shoebox appeal**.

Christmas Gift Service: gifts distributed through the Salvation Army in the Borders.

Christmas Eve Service: the collection (£200) was donated to Shelter Scotland.

Financial Review

The 2025 deficit of £1410 in unrestricted funds compares with a surplus of £4484 in 2024. In 2025, the principal sources of unrestricted income were: weekly offerings, regular Standing Orders, donations, and tax recovered from Gift Aid. Expenditure on church and Manse fabric is refunded through payments from the Fabric Fund Revenue Account, although not necessarily in the same financial year: thus, much of the £1500 contributed to the linkage-wide Manse Account in 2025 will be refunded in due course, after work has been undertaken on the Manse. The Manse Account is administered by the Treasurer of St. Andrew's Church. Within the linkage, Kirkurd and Newlands (K&N) pays 17% of shared ministry-related costs and manse-related costs.

The continuing generosity of everyone who gives money to the church is greatly appreciated, and remains vital for maintaining the long-term financial viability of the congregation so that it can continue to play its part in the life of the community.

Reserve Policy

It is the Trustees' policy to hold unrestricted reserves representing approximately 6-9 months expenditure. At the year end the Church held unrestricted funds of £22987 which is equivalent to about 10-11 months unrestricted expenditure (based on the average of the past four years).

Statement of Trustees' Responsibility

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 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.

J Henderson-Howat
Session Clerk

Jen Henderson-Howat

Dated *15 April 2026*

KIRKURD AND NEWLANDS PARISH CHURCH

Independent Examiner's Report to the Trustees of Kirkurd and Newlands Parish Church

I report on the accounts of the church for the year ended 31st December 2024 which are set out on pages 7 to 10.

Respective responsibilities on Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirements of Regulations 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 (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 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 Regulations 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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.

Jean Macnab LL.B, C.A, C.T.A.

Independent Examiner

1 Medwyn Drive

West Linton

Peeblesshire

EH46 7HW



Dated 15/4/26

KIRKURD AND NEWLANDS PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR TO 31st DECEMBER 2025

GENERAL FUND

	2025			2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
INCOME				
Freewill Offering	1,083		1,083	1,386
Regular Gift Aid	9,534		9,534	10,594
Tax Recovered from HMRC	2,885		2,885	1,536
Other Donations	324		324	-
Weddings and Funerals	200		200	100
Let of Premises	-		-	-
From Revenue Account (see note 8)	4,080		4,080	16,240
Collections for other Charities		1,715	1,715	1,100
Evelyn Rose Bible Fund (see note 5)		150	150	-
Open Gate (<i>Go For It Fund</i> - see note 6)		250	250	-
Interest on Deposit Account & sundries	794		794	623
	18,900	2,115	21,015	31,579

EXPENDITURE

Charitable Activities

Church of Scotland "Giving to Grow "	10,237		10,237	9,635
Minister's Travelling Expenses	291		291	404
Minister's other expenses	328		328	119
Linkage Administrative Assistant & office	386		386	793
Manse Council Tax and Insurance	723		723	987
Manse Repairs and Gardening	505		505	1,061
Manse Account	1,500		1,500	-
Church Insurance	1,676		1,676	1,532
Church Repairs and Maintenance	149		149	8,555
Church Heating and Lighting	2,105		2,105	1,514
Presbytery Dues	296		296	416
Stationery and website	226		226	231
Organist (see note 2)	500		500	540
Fire Protection	1,007		1,007	94
Wreaths	142		142	64
Evelyn Rose Bible Fund (see note 5)		144	144	-
Sundries	239	-	239	50
Open Gate (<i>Go For It Fund</i> - see note 6)		-	-	288
Donations to other Charities		1,715	1,715	1,100
	20,310	1,859	22,169	27,383

KIRKURD AND NEWLANDS PARISH CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR TO 31st DECEMBER 2025

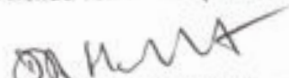
GENERAL FUND (CONTD)	2025		Total	2024
	Unrestricted	Restricted		Total
	£	£	£	£
Total Income	18,900	2,115	21,015	31,579
Total Expenditure	20,310	1,859	22,169	27,383
Surplus/Deficit	-1,410	256	-1,154	4,196
Surplus/Deficit	-1,410	256	-1,154	4,196
General Fund Balance at 1st January	24,397	54	24,451	20,255
General Fund Balance at 31st December	22,987	310	23,297	24,451

STATEMENT OF FUNDS AT 31st DECEMBER AND MOVEMENT OF FUNDS IN YEAR

	2025			Total	2024
	Current account		Deposit Fund		Total
	Unrestricted	Restricted	Unrestricted		
	£	£	£	£	£
Bank Balances					
At 1st January	7,397	54	17,000	24,451	20,255
Transfer between Funds	-5,000		5,000	0	0
Movement of funds	-1,410	256	0	-1,154	4,196
At 31st December	987	310	22,000	23,297	24,451

Other Assets	£
Gift Aid tax repayments - outstanding from HMRC	2121
Liabilities	None

DB Henderson-Howat (Treasurer)



Dated 15 April 2026

KIRKURD AND NEWLANDS PARISH CHURCH

APPENDIX TO RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDED 31 DECEMBER 2025

A. RESTRICTED FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION: CONSOLIDATED FABRIC FUND

Movement in Year (see Note 9)

	Balance at 31/12/2024	Receipts £	Payments £	Transfers £	Balance at 31/12/2025 £	Market Value at 31/12/25 £
Capital Account:	188,913				188,913	290,455
Revenue Account:	7,835	9,294	4,430		12,699	

B. MANSE ACCOUNT HELD BY ST ANDREWS WEST LINTON ON BEHALF OF LINKAGE

	£
Balance at 1st January 2025	64
Contributions from parishes in linkage	<u>4,500</u>
Works carried out using this fund	<u>-</u>
Balance at 31st December 2025	<u><u>4,564</u></u>

KIRKURD AND NEWLANDS PARISH CHURCH
NOTES TO RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

- 1 All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for National Insurance and Housing and Loan Funds. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For 2025 the minimum stipend was £32433 and the maximum stipend in 5th and subsequent years of service was £39856.
- 2 Payment to trustees: Margaret Habeshaw received £500 as remuneration for Organist's duties during 2025 and the Minister received £619 in travelling and other expenses
- 3 No costs were involved for the Independent Examiner.
- 4 These accounts have been prepared on a cash basis.
- 5 The Evelyn Rose Bible Fund, established in 2016 with the retiral offering at her funeral to buy bibles for Castle Craig leavers, has been topped-up as necessary by her family. Opening balance £1; income £150; expenditure £144; end year balance £7.
- 6 Open Gate (Go For It Fund project). Opening balance £53; income £250; expenditure £0; end year balance £303.
- 7 The linkage-wide Minister's Benevolent Fund is administered by the Treasurer of St. Andrew's Church, West Linton. Opening balance £2658. Income from donations £0. Payments £750 End year balance £1908.
- 8 The Consolidated Fabric Fund Revenue Account payments comprised the £4080 transferred to the congregation's General Fund (see page 7) and the General Trustees' administration charges of £350.