

The Church of Scotland
Legerwood Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

Congregation No: 050323

Charity No: SC 004582

Reference and Administrative Information

Charity Name: Legerwood Parish Church

Charity Registration Number: SC004582

Congregation Reference No: 050323

Contact Address: Galadean
Earlston
Berwickshire
TD4 6AP

Trustees

Congregational Board

Fiona Brewster
Meg Roper - Retired March 2025
Joan Scott-Aiton
Ruth Rowland
David Watt
Rory Jackson
Rosalind Watt - Appointed March 2025

Kirk Session

James Morison
Richard Montgomery - Appointed March 2025
Nancy Anderson
James Fullerton
Maggie Fullerton
Hans Waltl
Charlie Rodger

Principal Office-bearers

Minister:	Vacant
Session Clerk	James Morison
Church Treasurer	Charlie Rodger

Independent Examiner

Vivien F Hogg BA, CA
JRW Hogg & Thorburn
Riverside House
Ladhope Vale
Galashiels
TD1 1BT

Bankers

Royal Bank of Scotland
35 Bank Street
Galashiels
TD1 1EP

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the congregational minister and the elders of the church. The Congregational Board members are elected on an annual basis at the Annual General Meeting held in March of each year. Board members remain in office for three years and may serve two consecutive terms in office. They become eligible to serve again one year after leaving office.

Organisational Structure

The Congregational Board is chaired by a member of the Board and meets four times a year including the Annual General Meeting held in March of each year. The Kirk Session when chaired by the Moderator meets five times a year and is responsible for Constitutional matters. The Kirk Session and the Congregational Board are together responsible for the day to day running of the church and fundraising activities. When a moderator is not available for the meetings then they are only constituted as a "Board" . Legerwood Church was part of the presbytery of Duns until 1st January 2023 when the General Trustees allocated Legerwood to The Presbytery of Lothian and Borders. Under the new presbytery the churches that contituted the former Duns grouping have a new system of worship and pastoral care in which the limited number of ministers will each specialise in an aspect of the ministers duties - **worship, pastoral care, mission and Christian Education**. These ministers will not deliver the works but will train and coach and lead each congregation to deliver those aspects themselves from within the existing congregation but they are available and will attend for baptisms and for communion. The congregation has led eleven services without the prescence of a minister in this financial year.

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. The Congregation meets for worship on the first Sunday of each Month. There is normally a service on Christmas Eve each year which is well attended by families, friends and the wider community.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The congregation were sad to lose a much loved and active member late in the year and attendance at her funeral was such that over 100 people had to have the service streamed to the outside of the church. A significant amount was raised in the collection which was shared with a charity and we were pleased to receive a substantial donation. Members of the congregation led 11 of the 14 services held throughout the year. Defects in the roof were discovered during routine maintenance which required remedial works. We took the opportunity to carry out some work identified by the quinquennial report. During the course of the year we had a quiz night in Westruther village Hall, a choral evensong in the church with an Edinburgh choir, a barbeque after church at the Session Clerks home which combined generated £1,420. We had our usual candlelit Christmas eve service which generated a substantial plate collection.

Financial Review

The principle sources of income for the year were ordinary offerings £3,300.84 (£2,682.07 - 2024) and Gift aided donations £4,107.03 (£4,540.00 - 2024). The twelve coffee mornings that were held raised £1,338 (£1,043- 2024). The roof skews, gutter replacements and painting and barge board repairs cost £4,121 which although substantial, are not untoward in a building of this age (the main works were to the Chancel which is the oldest portion of the church). The value of our funds held in the investors trust increased by 7.8%. The excess of our receipts over payments was £3,342 (2024 - £3,036).

Stewardship

Legerwood Church Board continues to monitor the financial affairs of the Congregation and to find ways to increase its income. The Congregational board will endeavour to organise new events, in addition to holding its regular fundraising events throughout the year. It is also hoped that, we as a congregation, become more skilled in holding services that we may be able to attract new members to our fold and it is encouraging to see regular attendance by families with children. The church will reach its 900th anniversary in 2027 and we are proposing to hold events to commemorate this significant milestone, as it is thought to be the second oldest church in continued use in Scotland.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Reserves Policy

It had been the Trustees' policy to invest any surplus funds together with funds held for us by the Church of Scotland. Our funds remain there and amount to £11,786 in our consolidated fabric fund as valued at 31st December 2025 and £42,910 in the growth Fund of The Church of Scotland Investor Trust. Whilst these are significant reserves it should be noted that they are the result of financial investments and the value can go down as well as up, however the Trustees are confident that there are sufficient funds to meet all likely unexpected costs that may occur.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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,



James Morison
Session Clerk

Date 26.3.26.....

Independent Examiner's Report to the Trustees of Legerwood Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 10.

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.

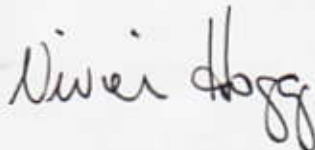
Basis of independent examiner's statement

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.



Name Vivien F Hogg BA, CA

Address: JRW Hogg & Thorburn
Riverside House
Ladhope Vale
Galashiels
TD1 1BT

Date 26.3.26

Legerwood Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	8,572.87	-	-	8,572.87	9,300.38
Legacies		-	-	-	-	-
Activities for Generating Funds	4	3,700.90	-	-	3,700.90	1,946.40
Bank & Deposit interest		358.70	-	-	358.70	410.03
Investment income		842.00	-	-	842.00	842.00
		<u>13,474.47</u>	<u>-</u>	<u>-</u>	<u>13,474.47</u>	<u>12,498.81</u>
War Stock Income		-	-	-	-	-
Grants Received		-	-	-	-	-
<u>Total Receipts</u>		<u><u>13,474.47</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>13,474.47</u></u>	<u><u>12,498.81</u></u>
<u>Payments</u>						
Costs of generating funds						
Charitable activities	5	10,132.63	-	-	10,132.63	9,461.94
Governance costs						
		<u>10,132.63</u>	<u>-</u>	<u>-</u>	<u>10,132.63</u>	<u>9,461.94</u>
<u>Total Payments</u>		<u><u>10,132.63</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>10,132.63</u></u>	<u><u>9,461.94</u></u>
Excess of Receipts over Payments for the year before transfers		3,341.84	-	-	3,341.84	£3,036.87
Transfer from Consolidated Fabric Fund - Revenue		-	-	-	-	-
Reinvestment in General Congregational Purposes-Growth fund		-	-	-	-	-
Excess of Receipts over Payments for the year		<u><u>3,341.84</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>3,341.84</u></u> #	<u><u>£3,036.87</u></u>

Legerwood Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances Charity No: SC004582	29,167.97			29,167.97	26,131.10
Movement in year:					
Surplus of Receipts over Payments for the year	£3,341.84			£3,341.84	£3,036.87
Bank & deposit balances carried forward	32,509.81	-	-	32,509.81	29,167.97
<u>Investments at market value</u>					
Church of Scotland Investors Trust Growth Fund (Cost £29,999.97)	-	42,910.56	-	42,910.56	39,792.06
<u>Assets</u>					
Gift Aid Receivable	-	-	-	-	-
<u>Liabilities</u>					
	-	-	-	-	-

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

For and on behalf of the Kirk Session and Financial Board

John Muir

Session Clerk

P. Pidge

Treasurer

Legerwood Parish Church
Notes to the Accounts
Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year, Reverend T Muir received travelling expenses of £30.00 and pulpit supply of £100.00 (£nil in 2024). No other trustee received remuneration or re-imbusement of expenses.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	2,839.92	-	-	-	2,839.92
Designated Music Fund					
Designated Sunday School Fund					
General Fund	26,328.05	13,474.47	(10,132.63)	-	29,669.89
	<u>29,167.97</u>	<u>13,474.47</u>	<u>(10,132.63)</u>	<u>-</u>	<u>32,509.81</u>
Restricted funds					
None	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Endowment funds					
None	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>29,167.97</u>	<u>13,474.47</u>	<u>(10,132.63)</u>	<u>-</u>	<u>32,509.81</u>

Purposes of Designated Funds

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

Purposes of Restricted Funds

There are none at present

Purposes of Endowment Funds

There are none at present

Legerwood Parish Church

Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)				-	-
Gift Aid Donations	4,107.03			4,107.03	4,540.00
Tax Recovered on Gift Aid Donations	-			-	1,898.31
Ordinary Offerings (Open Plate)	3,300.84			3,300.84	2,682.07
Other Offerings, Donations etc	1,165.00			1,165.00	180.00
	<u>8,572.87</u>	<u>-</u>	<u>-</u>	<u>8,572.87</u>	<u>9,300.38</u>
4. Analysis of Activities for Generating Funds					
Fund Raising Events	1,482.02			1,482.02	703.40
Coffee Mornings	1,343.05			1,343.05	1,043.00
Weddings and Funerals	875.83			875.83	200.00
	<u>3,700.90</u>	<u>-</u>	<u>-</u>	<u>3,700.90</u>	<u>1,946.40</u>
5. Analysis of Payments					
Charitable activities					
Ministries & Mission allocation	3,923.00			3,923.00	1,075.00
Mission and Renewal Fund Allocation	-			-	-
Presbytery dues	117.00			117.00	156.78
Shared Linkage Expenses	-			-	-
Voluntary Additional Stipend	-			-	-
Minister's travelling expenses	95.70			95.70	-
Ministerial Assistance	-			-	-
Pulpit supply	100.00			100.00	-
Other staffing costs	-			-	-
Fabric repairs & maintenance	4,121.16			4,121.16	5,672.08
Heat and light	190.71			190.71	801.90
Insurance	1,532.56			1,532.56	1,596.18
Organ & music	-			-	-
Printing, stationery and postage	-			-	-
Other expenses	52.50			52.50	160.00
	<u>10,132.63</u>	<u>-</u>	<u>-</u>	<u>10,132.63</u>	<u>9,461.94</u>
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments				-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Legerwood Parish Church

Notes to the Accounts

5. Analysis of Payments (continued)

Our Giving to grow contribution of £3,923 was net of stipend endowment of £999, glebe rent of £818 and a Transition allowance of £547. The total contribution was £8,618 for the year. The new Giving to Grow for next year will be £6,254 net after deduction of glebe rent and a stipend endowment.

6. 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 was £39,856. Legerwood did not have a minister and is currently served as a congregation with an interim moderator.

7. Collections for Third Parties

In October, a donation of £150.00 was sent to Queens House Dementia Unit in Kelso (retiring collection October)
In November, a donation of £150.00 was sent to Poppy Scotland (retiring collection November)

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CONSOLIDATED FABRIC FUND - CAPITAL</u>		
Credit Balances held at 31 December at cost	7,679.62	7,979.62
Realised Gain on rebalancing		
Transfer to Consolidated Fabric Fund (Capital)		-
Credit Balances held at 31 December at cost	7,679.62	7,679.62
Market Value of Balances at 31 December	<u>11,786.51</u>	<u>11,243.51</u>
<u>CONSOLIDATED FABRIC FUND - REVENUE ACCOUNT</u>		
Opening balance	765.11	360.14
Interest and dividends (less allocation of support costs)	107.31	404.97
Reinburse for Insurance & Fabric costs	-	-
Credit Balances held at 31 December at cost	<u>£872.42</u>	<u>765.11</u>
<u>DEPOSIT FUND - GROWTH FUND</u>		
Credit Balance at 31 December at cost	<u>29,999.97</u>	<u>29,999.97</u>
Market Value of Balances at 31 December	<u>42,910.56</u>	<u>39,792.06</u>

Notes

1. *If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
2. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
3. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*