

Cheviot Churches: Church of Scotland

Report and Financial Statements

for the year ended

31st December 2025

Congregation No: 060381

Charity No: SC003023

Cheviot Churches : Church of Scotland

Reference and Administrative Information

Charity Name: Cheviot Churches: Church of Scotland

Charity Registration Number: SC003023

Congregation Reference No: 060381

Contact Address: Mr Brian Kelly
5 Morebattle Road
Yetholm
TD5 8RL

Trustees

Current members of the Kirk Session are as follows:

Minister	Rev Colin Johnston
Session Clerk	Mrs Susan Stewart
Church Treasurer	Mr B Kelly - Retired 31/12/25
Church Treasurer	Mr S Oldham - Appointed 01/01/26
Gift Aid Convener	Miss R Scott
Mr A Bates	Mrs A Harvey
Mrs D Brown	Mr S Kelly
Mrs A Brown - Deceased Dec 25	Mr T D Lang
Mrs C Butler	Mr G Lees
Mrs C Mabon	Mrs M McTavish
Mrs P Emerson	Mr S Oldham
Mrs J Flannigan - Deceased Nov 25	Mrs L Thomson
Mr M J Fleming	Mr G McInally
Miss P Gentry	Mr J Stobart
Mr K Cleland	Mr G Watson
Mrs R Redpath	
Mr T Burnham - Appointed 18/06/25	

Independent Examiner

Gordon S Chisholm CA
Rennie Welch LLP
Academy House
Shedden Park Road
Kelso
TD5 7AL

Bankers

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

Cheviot Churches : The 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 congregation is a registered charity, number SC003023, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. 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 Kirk Session is responsible for spiritual and temporal affairs within the church. Certain responsibilities are delegated to various committees within the congregation. These committees discuss matters appropriate to their remit and make recommendations to the Session.

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 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.

This congregation exercises an extensive territorial ministry to four large rural parishes. As well as providing worship and sacraments at five places of worship, a pastoral ministry is offered to all residents of the parish. Christian education is offered through an active children's ministry and study groups. Through various working groups a parish magazine is circulated, events and exhibitions organised and an on-line website available to try to engage in the life of the communities within the parish area. The Kirk Session meets bi-monthly with additional meetings held as deemed necessary e.g. to approve accounts etc.

Achievements and Performance

The Past year has been a very busy and varied year in the life of Cheviot Churches for many reasons.

The linkage with Kelso Old and Sprouston was discussed and presented to the congregations to vote on, and the votes were clearly in favour of the linkage with 53 voting for, 6 against and 1 abstention in Cheviot and at Kelso Old 27 voted for and 1 voted against

A very successful and well attended service of linkage took place on 14th May at Kelso Old and there has also been one joint Session meeting with more planned in the coming year.

Sadly, this linkage has meant that we have to look at the disposal of two of our church buildings - Hownam and Linton. This process has now been put in motion, and a service of closure took place at Hownam in the Autumn and the Linton Heritage Trust are looking at the purchase of Linton Church.

The linkage has also meant changes to the weekly service plan, and we are extremely grateful and thankful that we have a number of Worship Leaders who are able to take weekly services within Cheviot Churches. This will be reviewed in the coming year by the Session and will involve the congregation as well.

Communion services continue at regular intervals throughout the year in our Churches and we also have the added opportunity to attend informal evening Communion throughout the year.

Cheviot Churches : The Church of Scotland

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

Achievements and Performance (continued)

The coffee after the services in Yetholm each week continues and the weekly coffee and chat, also in Yetholm Church, continues to grow in popularity and is well supported by many in our community. We are now welcoming many new faces to this event on a regular basis, and this includes the children from the nursery at Yetholm School at least once a month.

The various committees within the church continue to meet regularly throughout the year and the Ways and Means group have successfully produced a set of postcards of our churches which are available for locals and visitors to take for a small donation.

The Craft Club continues to run on a Monday afternoon in Yetholm Church and over the last year has welcomed many new members to the group. Thanks must go to Diane Gittus for her continued work with this group.

The Toast Club continues to run twice weekly in Yetholm School from October to March and continues to be enjoyed by the children at the school. To date we have been unable to resume the club in Morebattle, but we hope that in the coming year this will be something we can work towards.

The Music and Movement Group continues to run successfully in Yetholm Church on a Thursday morning. Thanks to all who attend and support this group.

The Harvest Services this year were very well attended and the Harvest Brunch service in Yetholm was very well supported, and the bacon rolls were very much enjoyed by all.

The choir in Morebattle is well supported and enhances the weekly services for all to attend. The choir in Yetholm continues and we are grateful for the support this has from all who attend and special thanks to Mrs Ann Campbell who despite moving to Selkirk has continued to play the organ weekly in Yetholm. Thanks must also go to Debbie Brown who has resumed the handbell group, and this was enjoyed at the joint service and at Christmas.

We were extremely pleased to welcome the Moderator of the General Assembly to take a joint service in Morebattle in March. This was well received by all who attended and a special presentation was made to Rita Purves for her service to the church as organist for 75 years.

Various fundraising events have taken place throughout the year, and thanks must go to all involved in organising and running these functions. They included a coffee morning, a talk by one of our Elders on his year as Rotary International President and a concert by Berwick Male Voice Choir to name a few.

We welcomed Tom Burnham as an Elder and his knowledge and experience of working with congregations in the Middle East is something we hope to expand and work on in the coming year.

Our Christmas services were all very well attended and due to the linkage and closure of Hownam some took a slightly different format. We must also thank Margaret Rustad for the play which was written by her and produced in Yetholm Church on 21st December, as this involved a number of children and families. We do hope this can be continued in years to come.

At the end of this year the roll stood at 245 members, having been advised by Presbytery that no supplementary roll should be kept. Anyone on this roll had been transferred to the adherents' roll which stood at 37.

Sadly, in this year we have lost three long serving Elders of Cheviot Churches. We thank them for their many years of service to our church.

Cheviot Churches : The Church of Scotland

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

Achievements and Performance (continued)

We have also had to say a fond farewell to our long serving Treasurer Brian Kelly and thank him most sincerely for all his hard work and dedication to the work and upkeep of Cheviot Churches. We wish him well in a well-deserved retirement.

We have to thank our minister Rev. Colin Johnston for all his dedication and support to us over the last year. His workload has increased greatly with the linkage to Kelso Old and Sprouston and we are truly grateful for his commitment and unswerving leadership through what has been a very challenging year for all.

Finally, all the office bearers and congregation of Cheviot Churches are to be sincerely thanked for their faith, support and good humour which have carried and guided us through another busy year.

Financial review

Year 2025 shows an annual income of £83,610 down from 2024 income of £104,096. This reduction is mainly down to a very generous legacy of just under £30,000 received in 2024. During 2025 our Direct Debits, FWO, Open Plate and Donations were all up which was very encouraging. There was also an increase in our income from fund raising etc and from our investments. There was however a drop of almost £5,600 in what is classed as Receipts from General Trustees.

Our Expenditure in 2025 rose by around £4,000. The biggest of these was in Heat and Light. This was because of admin problems with the new supplier who despite many queries, had not been billing us for some of our buildings since 2023 and so we received substantial bills when it was eventually sorted out. The other noticable increases in expenditure were in organist fees and fabric maintenance. These items apart most of our expenditure was similar to 2024.

Investment policy and performance

Investments are held with the Church of Scotland, M&G Investments and Morebattle Community Shop, and have been for a number of years. Investments are held in order to generate capital growth and supplement the Church's income for the purposes of fabric maintenance, etc. The trustees review investments held by the Church on a regular basis to ensure they are performing in line with expectations. At present the investments held meet the objectives set by the trustees.

Risk management

The major risk facing this and all other congregations is an ageing congregation whose numbers are not being replaced as death removes some. The risk is that this continuing drop will lead to a position difficult to sustain financially. However, it has to be said that our support comes from many sources and is not wholly dependent on numbers. To ameliorate this risk we need to be aware of a changing pattern and that Sunday worship is not the priority it once was. In acknowledging this we have asked what else the Church might be for. A congregation that develops a presence through teaching and culture, developing spirituality and pastoral care should continue to be sustainable.

Reserves Policy

The Trustees' policy is to maintain reserves to meet future expenditure at a level which approximates to three to six months of ordinary expenditure which would be between approximately £22,777 and £45,555 including designated funds. In addition sufficient reserves are held to ensure the cost of any necessary replacements of equipment can be met.

At the year end the Church held total funds of £68,530 (2024- £72,093) of which a deficit of £17,596 (2024 deficit - £12,075) was held in the General Fund, a surplus of £52,347 (2024 - £53,292) has been designated as per the various funds detailed in note 9, and the balance of £33,779 (2024 - £30,876) is held in restricted funds which have also been disclosed in note 9 to these accounts. The general fund balance is lower than would be desired and the trustees are aware that they would not be sufficient to meet liabilities as they arise. The trustees are looking at ways to resolve this issue.

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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 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,



.....
Mrs Susan Stewart (Session Clerk)

Date 24/06/26

Cheviot Churches : The Church of Scotland

Independent Examiner's Report to the Trustees of Cheviot Churches

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.

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. 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.

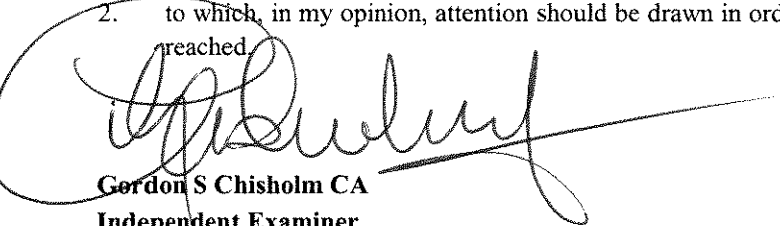
Independent examiner's statement

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: 24-6-26

Cheviot Churches : The Church of Scotland**Receipts and Payments Account
for the year ended 31 December 2025**

	Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>						
Donations and legacies	4	61,663	410	-	62,073	81,711
Income from charitable activities	5	7,099	784	-	7,883	4,431
Investment income	6	377	3,608	2,900	6,885	5,585
		69,139	4,802	2,900	76,841	91,727
Receipts from General Trustees		-	6,769	-	6,769	12,369
<u>Total Receipts</u>		69,139	11,571	2,900	83,610	104,096
<u>Payments</u>						
Raising funds	7	218	-	-	218	218
Charitable activities	7	72,939	12,336	-	85,275	82,193
Governance Costs	7	1,680	-	-	1,680	1,560
<u>Total Payments</u>		74,837	12,336	-	87,173	83,971
Excess of Receipts over Payments for the year before transfers		(5,698)	(765)	2,900	(3,563)	20,125
Transfers		177	(180)	3	-	-
Excess of Receipts over Payments for the year		(5,521)	(945)	2,903	(3,563)	20,125

Cheviot Churches : The Church of Scotland

Statement of Balances as at 31 December 2025

	Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank and deposit balances brought forward		(12,075)	53,292	30,876	72,093	51,968
Movement in year:						
Excess of Receipts over Payments for the year		(5,521)	(945)	2,903	(3,563)	20,125
Bank and deposit balances carried forward		<u>(17,596)</u>	<u>52,347</u>	<u>33,779</u>	<u>68,530</u>	<u>72,093</u>
<u>Investments at market value</u>						
(cost £72,647 (2024 - £72,647))	8	<u>-</u>	<u>64,183</u>	<u>68,595</u>	<u>132,778</u>	<u>121,477</u>
<u>Assets</u>						
Gift Aid Receivable		2,023	-	-	2,023	1,800
Receipts from General Trustees		-	-	-	-	695
Funerals		-	-	-	-	1,326
Fabric Claim		3,934			3,934	-
Kelso Old		1,680			1,680	-
		<u>7,638</u>	<u>-</u>	<u>-</u>	<u>7,638</u>	<u>3,821</u>
<u>Liabilities</u>						
Special Collections to be disbursed		2,931	-	-	2,931	2,107
Ministers Travel Expenses		-	-	-	-	758
Property costs - church fabric repairs and maintenance		-	-	-	-	212
		<u>2,931</u>	<u>-</u>	<u>-</u>	<u>2,931</u>	<u>3,077</u>

The Accounts were approved by the Kirk Session and Financial Board on ..26/06/26..... and signed on their behalf by:

 Mrs Susan Stewart (Session Clerk)

 Mr Brian Kelly (Treasurer)

Cheviot Churches : The 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.

Income and Expenditure

Income and Expenditure are accounted for on a cash basis.

Capital Expenditure

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

Investments

Investments are stated at market value.

2. Trustee Remuneration and Related Party Transactions

During the year 3 trustees received reimbursement of expenses totalling £9,974 (2024 - £6,404 paid to 4 trustees).

In addition the following members of the Kirk Session received the following amounts:

	2025 £	2024 £
Mr B Kelly (as administrator, session clerk and treasurer)	1,680	1,680
	<u>1,680</u>	<u>1,680</u>

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 other than £540 paid to Mrs Heather McNally (organist), who is the wife of Gordon McNally (2024 - £nil), and £nil paid to Mrs Carolyn Kelly (supply organist), who is the wife of Mr Brian Kelly, Treasurer (2024-£495).

3. 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) £39,586.

Cheviot Churches : The Church of Scotland

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

4. Donations

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Offerings	4,627	-	-	4,627	4,186
Gift aid / covenants	33,587	-	-	33,587	32,802
Tax recovered on gift aid	9,495	-	-	9,495	8,983
Donations	7,490	150	-	7,640	4,692
Special collections	1,464	-	-	1,464	839
Membership receipts	-	260	-	260	255
Legacies	5,000	-	-	5,000	29,954
	<u>61,663</u>	<u>410</u>	<u>-</u>	<u>62,073</u>	<u>81,711</u>

5. Income from charitable activities

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Weddings and funerals	2,321	-	-	2,321	1,505
Life and work	180	-	-	180	298
Fundraising events	4,598	675	-	5,273	2,293
Social and other activities	-	109	-	109	240
Other	-	-	-	-	95
	<u>7,099</u>	<u>784</u>	<u>-</u>	<u>7,883</u>	<u>4,431</u>

6. Investment income

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Dividends received	-	2,933	2,722	5,655	4,165
Deposit income	377	675	178	1,230	1,420
Sale of Investments	-	-	-	-	-
	<u>377</u>	<u>3,608</u>	<u>2,900</u>	<u>6,885</u>	<u>5,585</u>

Cheviot Churches : The Church of Scotland

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

7. Analysis of Payments

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Raising Funds					
Offering Envelopes	218	-	-	218	218
Other Fundraising Costs	-	-	-	-	-
	<u>218</u>	<u>-</u>	<u>-</u>	<u>218</u>	<u>218</u>
Charitable activities					
Ministries & Mission allocation	34,279	-	-	34,279	34,506
Presbytery dues	904	-	-	904	1,260
Pulpit supply / vacancy costs	-	-	-	-	-
Minister's expenses	3,808	-	-	3,808	2,751
Administrator	1,939	-	-	1,939	1,680
Organists	5,240	-	-	5,240	3,860
Council tax and rates	2,411	-	-	2,411	2,233
Other building costs - heat and light	10,314	-	-	10,314	4,708
Property costs - church fabric repairs and maintenance	-	9,354	-	9,354	15,422
Property costs - manse ground upkeep	-	500	-	500	-
Property costs - manse costs	-	1,209	-	1,209	167
Equipment repairs and maintenance	394	-	-	394	519
Property costs - insurances	7,209	-	-	7,209	7,523
Printing, stationery and postage	1,716	-	-	1,716	1,636
Telephone and internet	863	-	-	863	837
Hire of premises	30	190	-	220	180
Organ and music expenses	633	-	-	633	735
Life and work	336	-	-	336	469
Donations	641	773	-	1,414	729
Paid to C of S central expenses fund	-	240	-	240	210
Mission and outreach expenses	819	-	-	819	1,601
Other expenses, gifts and honoraria	1,403	70	-	1,473	1,167
Coronation Mugs	-	-	-	-	-
	<u>72,939</u>	<u>12,336</u>	<u>-</u>	<u>85,275</u>	<u>82,193</u>
Governance Costs					
Independent examiner's fees	1,680	-	-	1,680	1,560
	<u>1,680</u>	<u>-</u>	<u>-</u>	<u>1,680</u>	<u>1,560</u>
	<u>74,837</u>	<u>12,336</u>	<u>-</u>	<u>87,173</u>	<u>83,971</u>

Cheviot Churches : The Church of Scotland

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

8. Fixed Asset Investments

	2025 £	2024 £
<u>Valuation</u>		
At 1st January 2025	121,477	115,730
Unrealised gain / (loss)	11,301	5,747
At 31st December 2025	<u>132,778</u>	<u>121,477</u>
 Historical cost as at 31st December 2025	 <u>72,647</u>	 <u>72,647</u>
 The following investments are held:		
Church of Scotland Investors Trust - Growth fund		
- Fabric fund: 2,507 units	17,248	15,994
- General reserve fund: 1,000 units	6,880	6,380
- J.M.M. Scott benevolent fund: 4,092 units	28,153	26,107
	<u>52,281</u>	<u>48,481</u>
Church of Scotland Investors Trust - Income		
- Fabric fund: 1,000 units	11,390	11,060
- General reserve fund: 1,000 units	11,390	11,060
- J.M.M. Scott benevolent fund: 1,081 units	12,313	11,956
	<u>35,093</u>	<u>34,076</u>
M & G Equities Investment Fund for Charities - "Charifund"		
- Fabric fund: 1,000 units	17,275	14,724
- J.M.M. Scott benevolent fund: 1,207 units	20,851	17,772
	<u>38,126</u>	<u>32,496</u>
Morebattle Community Shop		
- Morebattle Community Shop: 200 units	<u>7,044</u>	<u>6,424</u>
 Fabric fund total	 45,913	 41,778
General reserve fund total	18,270	17,440
J.M.M. Scott benevolent fund total	68,361	62,259
	<u>132,544</u>	<u>121,477</u>

The value placed on the Morebattle Community Shop shares has been set at the Balance Sheet value per the Independently examined accounts at 31st January 2025.

Cheviot Churches : The Church of Scotland

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

9. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	(12,075)	69,139	(74,837)	177	(17,596)
	<u>(12,075)</u>	<u>69,139</u>	<u>(74,837)</u>	<u>177</u>	<u>(17,596)</u>
Unrestricted funds (Designated)					
Fabric fund	35,598	9,609	(11,063)	(180)	33,964
General reserve fund	14,992	791	-	-	15,783
Morebattle guild	1,820	1,021	(1,120)	-	1,721
Yetholm guild	280	-	-	-	280
Special collections	273	-	-	-	273
Toast club	329	150	(153)	-	326
	<u>53,292</u>	<u>11,571</u>	<u>(12,336)</u>	<u>(180)</u>	<u>52,347</u>
Restricted funds					
JMM Scott benevolent fund	24,996	2,900	-	3	27,899
Linton fabric fund	5,880	-	-	-	5,880
	<u>30,876</u>	<u>2,900</u>	<u>-</u>	<u>3</u>	<u>33,779</u>
Total funds	<u>72,093</u>	<u>83,610</u>	<u>(87,173)</u>	<u>-</u>	<u>68,530</u>

Purposes of Designated Funds

Fabric fund	The Trustees have set aside funds for the maintenance and upkeep of the Church properties.
General reserve fund	The purpose of this account is to fund exceptional future expenditure.
Morebattle guild	This fund is for the use of the Morebattle Guild.
Yetholm guild	This fund is for the use of the Yetholm Guild.
Special collections	This fund is a holding fund for monies collected for other specified charities, which will duly be paid over to the respective charities.
Toast club	This fund is for the provision of breakfast to pupils at Yetholm Primary School, three mornings every week.

The following donations were made from the Morebattle Guild fund during the year:	2025	2024
	£	£
Cheviot Churches	-	400
The Vine Trust	400	-
UNIDA	-	150
Camera Club Donation	20	-
Donation to P4P	50	-
C of S Project (bear necessities)	150	-
	<u>620</u>	<u>550</u>

Purposes of Restricted Funds

J.M.M. Scott benevolent fund	This fund is held for the benefit of Morebattle Church and the residents of Morebattle & District, and presently includes a balance of approximately £125 which belongs to the Morebattle Sunday school children.
Linton fabric fund	This fund is held specifically for the benefit of the fabric of Linton Church.

Cheviot Churches : The Church of Scotland

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

10. 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
	£	£
Christian Aid	641	712
Embrace the Middle East	-	400
Retiral Offerings	324	-
Kelso Food Bank	500	
	<u>1,465</u>	<u>1,112</u>

Cheviot Churches : The Church of Scotland
Year ended 31 December 2025

Appendix 1

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

	2025	2024
	£	£
<u>Revenue Account</u>		
Balance brought forward at 31 December 2024	10,667	3,890
Rent received	6,466	2,423
Dividends received on capital account investment	933	933
Interest received re-invested	535	274
Deposit Fund Interest	2,992	4,112
Scottish Power Refund	-	175
	<u>21,593</u>	<u>11,807</u>
Fence Repair	-	(285)
Released to congregation	-	(175)
Administration charges	-	(680)
Property costs - Fabric works	(6,769)	-
Allocation of Support costs	(870)	-
	<u>13,954</u>	<u>10,667</u>
Credit Balance at 31 December 2025	<u>13,954</u>	<u>10,667</u>

Consolidated Fabric Fund - Capital

Balance brought forward at 31 December 2024	84,944	97,138
Released to Congregation	-	(12,194)
Credit Balance at 31 December 2025	<u>84,944</u>	<u>84,944</u>
Market Value at 31 December 2025	<u>98,902</u>	<u>97,056</u>

Temporary Funds

Balance brought forward at 31 December 2024	-	-
Property Costs - Linton Church	(5,202)	-
Property Costs - Hownam Church	(1,281)	-
Credit Balance at 31 December 2025	<u>(6,483)</u>	<u>-</u>

Cheviot Churches : The Church of Scotland
Year ended 31 December 2025

Appendix 2

Summary of total of Bank, Cash & Deposit balances plus investments at market value

	<u>At 31 Dec 2025</u>			<u>At 31 Dec 2024</u>		
	<u>Cash</u>	<u>Investments</u>	<u>Total</u>	<u>Cash</u>	<u>Investments</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Unrestricted funds</u>						
General Fund	(17,596)	-	(17,596)	(12,075)	-	(12,075)
<i>Designated:</i>						
Fabric fund	33,964	45,914	79,878	35,598	41,778	77,376
General reserve fund	15,783	18,270	34,053	14,992	17,440	32,432
Morebattle guild	1,721	-	1,721	1,820	-	1,820
Yetholm guild	280	-	280	280	-	280
Special collections	273	-	273	273	-	273
Toast club	326	-	326	329	-	329
<u>Restricted funds</u>						
JMM Scott benevolent fund	27,899	68,361	96,260	24,996	62,259	87,255
Linton fabric fund	5,880	-	5,880	5,880	-	5,880
<u>Total</u>	<u>68,530</u>	<u>132,545</u>	<u>201,075</u>	<u>72,093</u>	<u>121,477</u>	<u>193,570</u>

Purposes of Unrestricted Funds

General fund	General purposes of Cheviot Churches
Fabric fund	The Trustees have set aside funds for the maintenance and upkeep of the Church properties.
General reserve fund	The purpose of this account is to fund exceptional future expenditure.
Morebattle guild	This fund is for the use of the Morebattle Guild.
Yetholm guild	This fund is for the use of the Yetholm Guild.
Special collections	This fund is a holding fund for monies collected for other specified charities, which will duly be paid over to the respective charities.
Toast club	This fund is for the provision of breakfast to pupils at Yetholm Primary School, three mornings every week.

Purposes of Restricted Funds

J.M.M. Scott benevolent fund	This fund is held for the benefit of Morebattle Church and the residents of Morebattle & District, and presently includes a balance of approximately £125 which belongs to the Morebattle Sunday school children.
Linton fabric fund	This fund is held specifically for the benefit of the fabric of Linton Church.

