Pencaitland Parish Church (Church of Scotland)

RECEIPTS & PAYMENTS ACCOUNTS

Year Ended 31st December 2025

Congregation No: 030229

Scottish Charity No: SC 004871

Pencaitland Parish Church
Reference and Administrative Information
Year ended 31 December 2025

Charity Name	Pencaitland Parish Church (Church of Scotland)
Charity Registration Number	SC004871
Congregation Reference No	030229
Contact Address	c/o 4 Kirkhill Court Gorebridge Midlothian EH23 4TW

Trustees

Kirk Session
Rev Andrew Dick (Interim Moderator)
Mrs Eileen Henderson
Mr Robert Scholze
Mrs Marilyn Scholze
Mrs Kathryn Reid

Congregational Board
Mr Gordon Bauld
Mrs Margaret Cleat
Mr Chris Greenwood
Mrs Katie Greenwood

Principal Office-bearers

Interim Moderator	Rev Andrew Dick
Session Clerk & Clerk to the Board	Mrs Eileen Henderson
Church Treasurer	Mrs Margaret Cleat

Independent Examiner
Mr Andrew Weddell
29/6 Albert St
Edinburgh
EH7 5LH

Bankers
Bank of Scotland
44 Court Street
Haddington
East Lothian
EH41 3NP

Pencaitland Parish Church
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 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. All elders are members of the Congregational Board, and the number of non-elders cannot exceed the number of elders.

Organisational Structure
The Congregational Board may be chaired by the minister or a member of the Board and meets five times in a year, with extra meetings being convened as the need arises. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which is moderated by the minister and meets six times a year with other meetings as appropriate, is responsible for spiritual affairs within 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 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. In Pencaitland, particular activities include:

- regular public worship every Sunday morning, with additional services during the year, e.g. Christmas and Easter, and other occasional joint services with Ormiston Parish Church, our linked congregation
- home groups and Bible studies, prayer meetings and other Christian courses
- youth and seasonal activities and joint events with Ormiston
- working with the local primary school
- blessings, baptisms, weddings, funerals and other events marking significant occasions in the life of individuals and members of the community
- pastoral care - visiting hospital, housebound, ill and bereaved
- caring for the elderly - visits to nursing homes and weekly lunch club
- communication with the community via the church website and Facebook, access to Zoom and YouTube services
- communication with the church membership via regular newsletters
- provision and availability of Carriage House (church meeting rooms) for community and wider church use
- provision of a church and community café for everyone
- support for other Christian activities and organisations outwith the parish

Achievements and Performance

Rev Andrew Dick continues as Interim Moderator. This year Zoom services continued for those who were reluctant or unable to attend in person and services were also available for viewing on YouTube.

The Congregational Board and Kirk Session continued to meet throughout the year and the Interim Moderator has chaired Session meetings.

The Carriage House has continued to be available to rent for various activities and has been used weekly on Fridays by Connections Café. Various groups meet regularly and the premises are available for workshops, parties etc.

Connections Café continues to provide a warm and welcoming space for visitors from the community and further afield. Takings in 2025 were slightly down on 2024 although customer numbers seem steady. Material for new table coverings and a number of extra chairs were purchased. There were four fundraising days in the year - Baby and Toddler Group, Carriage House Defibrillator, Pencaitland Bowlers Green Maintenance Fund and the School Nursery. We lost a few volunteers due to family circumstances but also managed to recruit a few, including two soup-makers, a home baker and full and part time in-house helpers.

Sadly, our Twinning arrangement with South West Sikkum Pastorate appears to have come to a halt, hopefully temporarily. There has been no correspondence from them for a while and we can only assume they are busy with church and congregational matters

Pencaitland Parish Church continues to be a faithful and very loyal supporter of Dunbar Parish Church Foodshare. At least once each month a very full car of necessary food, cleaning items, personal need items, some treats and very often cash is delivered to the Foodshare.

Pastoral Care has continued to be vital throughout the year, overseen by the Pastoral Care coordinator, to whom we are indebted for keeping us up to date with village pastoral needs.

A regular newsletter, with articles from various contributors, news of church initiatives and updates on various aspects of church and village life continued throughout the year and was delivered to all members and the local nursing home. Huge credit and thanks are due to the editor for the production of the very well received newsletter and thanks to those who regularly delivered the issues. This continues to be an especially important way of keeping in touch with members, particularly those who cannot engage with the online services. Copies were also available for uplift by the community.

Achievements and Performance

A Harvest lunch was held in October after the Harvest Thanksgiving service. A Presbytery Cluster barbecue was hosted by us in June and was very well received.

The Christmas Fair, which is our main fundraising event of the year, was a huge success, raising around £1500. A vast array of crafts, gifts, baking etc was donated and we were delighted to welcome so many people on the day. A Christmas newsletter and card were also delivered to all members and the local nursing home.

There were two Gift Days during the year, one in Spring, the other in the Autumn, with an extremely generous and very welcome response to both.

The major change to property was the disposal of the manse along with the Courtyard flat. The new owners moved in early July and will restore the property to its former glory.
The church office has been moved from the manse to the Hay Loft in the Carriage House. A new remotely controlled zoom camera was installed in the church which offers a much better viewing experience via YouTube and Zoom for folk who are not able to attend services. A defibrillator was installed at the Carriage House. The only other work involved standard services, safety checks and minor repairs to stonework at the Carriage House.

The church continues to benefit from a committed and hard-working core of people within the congregation. The Flower Committee ensures that worship is enhanced every week by the floral arrangements around the church and coordinates seasonal displays on the church gates. Volunteers regularly clean the church building, read the lessons, help with prayers and provide a welcoming face at the door each Sunday. The sound desk is manned by three dedicated technical volunteers and coffees and teas are provided after worship by a willing band of volunteers.

* * *

Financial Review

Income for the year is £50,110 (2024 - £64,111) and expenditure is £52,117 (2024 - £51,934), resulting in a deficit of £2007 (2025 surplus £12,177).

The principal source of General Fund income is donations totalling £27,776 (2024 £22,032). This included spring and autumn gift days donations of £4,805. Gift Aid tax amounting to £9,291 received during the year was in respect of 2024 and 2025. The café generated net income of £9,188. Income also included £1,542 which was raised for the purchase of a defibrillator. Expenditure included £13,204 for heat and light (2024 £1,440) and corrected an error in 2024 when usage was charged to another church in error.

During the year the manse was sold for £935,000 and after a 15% levy was paid to The General Trustees and the deduction of other charges, the sum of £775,703 is held as Restricted Funds by the General Trustees for the benefit of the congregation. These funds are held and controlled by the General Trustees and whilst they are for the benefit of the congregation, they do not form part of the congregational funds. (Note 7)

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £52,011 of which £1,119 had been designated for particular purposes. The remaining balance of £50,892 represents approximately 12 months' expenditure. The Trustees are aware of the need to look at increasing costs.

The church also held £1582 of restricted funds that have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and 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 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,

Eileen P. Henderson .....

Eileen Henderson
Session Clerk

Date 25 March 2026 .....

Pencaitland Parish Church
SC 004871
Independent Examiner's Report to the Trustees of Pencaitland Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 11.

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
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 view given by the accounts.

Independent examiner's statement
In the course of my examination, no matter has come to my attention

- 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 8 of the 2006 Accounts Regulations have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Weddell
.....
Andrew Weddell

Date 23/3/26

PENCAITLAND PARISH CHURCH
Receipts and Payments Account
Year Ended 31st December 2025

Receipts	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Donations	3	27,776	-	27,776	22,032
Activities for generating funds		1,783	-	1,783	2,295
Bank & deposit interest		633	-	633	1,049
		30,192	-	30,192	25,376
Legacy		-	-	-	10,000
Use of premises		5,942	-	5,942	5,401
Receipts from General Trustees		1,367	-	1,367	11,240
Receipts from Ormiston Parish Church		225	-	225	-
Receipts for defibrillator		1,542		1,542	-
Café		10,842	-	10,842	12,094
Total Receipts		50,110	-	50,110	64,111
Payments					
Costs of generating funds					
Charitable activities	4	50,752	60	50,812	51,809
Governance costs		125	-	125	125
Purchase of defibrillator		1,180		1,180	
Total Payments		52,057	60	52,117	51,934
Excess of Receipts over Payments for the year before transfers		(1,947)	(60)	(2,007)	12,177

PENCAITLAND PARISH CHURCH
Statement of Balances
At 31st December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Bank & Deposit Balances				
Bank & deposit balances brought forward	54,018	1,582	55,600	43,423
Movement in year - Excess of Receipts over Payments for the year	(1,947)	(60)	(2,007)	12,177
Bank & deposit balances carried forward	52,071	1,522	53,593	55,600

The accounts were approved by the Kirk Session and Congregational Board on 25 MARCH 2026

For and on behalf of the Kirk Session and Congregational Board

Eileen P. Henderson ..... **Session Clerk**

Margaret McNeat ..... **Treasurer**

PENCAITLAND PARISH CHURCH
Statement of Balances
Notes to the Accounts
Year Ended 31st December 2025

1 Trustee Remuneration and Related Party Transactions

During the year no trustee received reimbursement of expenses incurred in respect of travel, telephone, council tax and out-of-pocket expenses

2 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	52,839	50,110	(52,057)	0	50,892
Designated					
- Benevolent Fund	1,117	-	(60)	-	1,057
- Manse Maintenance Fund	62	-	-	-	62
	54,018	50,110	(52,117)	-	52,011
Restricted funds					
Alpha Fund	380	-	-	-	380
Music Fund	171	-	-	-	171
Youth Fund	1,031	-	-		1,031
	1,582		-		1,582
Total funds	55,600	50,110	(52,117)	-	53,593

Purposes of Designated Funds

Benevolent Fund - The Trustees have set aside funds to be used at the discretion of the Minister in providing financial assistance within the community where considered necessary.

Manse Maintenance Fund - This is a fund financed jointly with the linked charge of Ormiston to pay manse maintenance costs.

Purposes of Restricted Funds

Alpha Fund - This is a fund to help towards the cost of running Alpha courses.
Church Restoration Fund - This is a fund to restore the fabric of the church.
Music Fund - This is a fund to help towards the cost of music books.
Youth Fund - This is a fund to help towards the cost of outings & residential events for youths.

PENCAITLAND PARISH CHURCH

Statement of Balances

Notes to the Accounts (continued)

Year Ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
3	**Analysis of Donations**				
	WFO scheme (non gift aid)	520	-	520	2,820
	Gift aid donations	10,312	-	10,312	10,080
	Tax	9,291	-	9,291	
	Ordinary offerings (open plate)	2,498	-	2,498	2,145
	Gift day donations	4,805	-	4,805	4,050
	Other offerings, donations, etc	350	-	350	2,937
		27,776	-	27,776	22,032
4	**Analysis of Payments**				
	Costs of generating funds				
	Offering Envelopes	-		-	
	Charitable activities				
	Giving to Grow	24,598	-	24,598	18,693
	Presbytery dues	489	-	489	653
	Minister's expenses	-	-	-	-
	Pulpit supply	450	-	450	493
	Organist salary, supply & music	£ -	-	-	79
	Youth work	-	-	-	-
	Flowers	-	-	-	-
	Books, certificates, cards & posters	46	-	46	32
	Printing, stationery and postage	506	-	506	517
	Life and Work	49	-	49	-
	Equipment & furnishings	1,315	-	1,315	4,866
	Repairs & Maintenance	1,666	-	1,666	2,425
	Flat expenses	286	-	286	-
	Repairs funded by General Trustees	1,367	-	1,367	11,240
	Heat and light	13,204	-	13,204	1,440
	Insurance	2,834	-	2,834	3,409
	Cleaning & Consumables	910	-	910	843
	Council tax	273	-	273	4,080
	Café	1,654	-	1,654	1,668
	Other expenses	1,105	60	1,165	1,371
		50,752	60	50,812	51,809
	Costs of generating funds				
	Independent examiner's honorarium	125	-	125	125

PENCAITLAND PARISH CHURCH
Statement of Balances
Notes to the Accounts (continued)
Year ended 31 December 2025

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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

	2025	2024
	£	£
6 Collections for Third Parties		
East Lothian Foodbank	-	232
PPS PTA	-	390
1st Pencaitland Guides	-	397
Pencaitland Playgroup	-	376
Love Oliver	-	440
Sanctuary Care	-	400
Pencaitland Mother and Toddler	444	-
Pencaitland Bowling Club	374	-
PPS Nursery	344	-
	1162	2235

7 Restricted Funds held by the General Trustees for the benefit of the congregation at 31 December 2025

These funds are held and controlled by the General Trustees and whilst they are for the benefit of the congregation . They do not form part of the congregational funds.

Consolidated Fabric Fund Capital Account	£775,703
Consolidated Fabric Fund Revenue Account	£23,233