

Ruberslaw Country Parishes

Church of Scotland



TRUSTEES' ANNUAL REPORT and ACCOUNTS

31ST DECEMBER 2025

**Church of Scotland Congregation No.: 030269
Scottish Charity Registrations No.: SC034629**

Reference and Administrative Information

Charity Name: Ruberslaw Country Parishes Church of Scotland

Charity Registration Number: SC034629

Congregation Reference No: 030269

Contact Address: c/o Mrs Christine Rodger, Kirkview, Minto, Hawick, TD9 8SG

Website (with linked congregation): www.hobkirkwithRuberslaw.org

Trustees

Minister

Rev Rachel Wilson

Session Clerk

Mrs Laura Millar

Treasurer

Mrs C M Rodger

Other Elders

Mrs C Douglas

Mrs A Henderson

Miss H B Howden

Mrs M H King

Mr F Beaton

Mrs V Amos

Mrs J Falla

Mr D McFayden

Miss M Mitchell

Mr J P Shanks

Mrs A Shanks

Mr I A R Smith

Mrs N Smith

Mr S Tait – Died 7/12/2025

Mrs A Witherington

Mrs J Griffiths

Mr C Bewley

Mrs Jennifer Poie

Mr P Douglas

Mrs H Rae

Mrs B Glennie

Mr S Smith

Elders Emeritus

Mrs M Allen

Mrs W McLean

Mrs A S Hemming

Mr H Douglas

Mr A Dowler-Smith

Mrs G Woolfenden

Mrs A Howden

Mr R Curtis

Mr T A Milligan

Safeguarding Officer

Mr H Bunch

Health and Safety Officer

Mr G M Beveridge

Independent Examiner

Mr J R Biggar, Orchard Cottage, Kirkside, Denholm, Hawick, TD9 8NG

Bankers:

Bank of Scotland, 7 High Street, Hawick, TD9 9DA and Royal Bank of Scotland, Galashiels

**Ruberslaw Country Parishes Church of Scotland
Trustees' Annual Report
Year ended 31st December 2025**

The trustees of Ruberslaw Country Parishes Church of Scotland present their annual report together with accounts of the charity for the year ended 31st December 2025. The information set out on page 2 is part of this report.

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The 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 the Presbytery. If no minister is in office the Presbytery appoints an interim moderator to serve until such time as a minister is appointed.

Organisational Structure

The Kirk Session which meets at least once a year is responsible for the spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Property Committee and the Way & Means Committee.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Ruberslaw Country Parishes met weekly for Sunday worship held on alternate weeks in Denholm and Hobkirk Churches with quarterly "Sunday Café" in Denholm Church Hall and Laidlaw Memorial Hall, Bonchester. The Worship Team supports the minister by assisting with some services. Monthly visits were made to local carehomes and youth activities are arranged when possible. The minister holds the local school chaplaincy.

The Ruberslaw and Southdean Guilds offer fellowship and an opportunity to support selected charitable projects. A variety of social and fundraising events are organised in the communities within the parish and Denholm Church Hall is used by a number of community organisations.

Achievements and Performance

The Minister was absent due to ill health on a number of occasions during the year where worship was led by Rev Una Stewart, Mrs Frances Selkirk, Mr Stuart Kelly and the Worship Team.

A service was led at the summit of Ruberslaw on Easter Sunday, a lambing service on 11 May 2025 and Harvest at Hobkirk on 28 September 2025 where donations were made to Jedburgh Foodbank and the retiring collection was donated to RSABI (Royal Scottish Agricultural Benevolent Institution).

A Remembrance Sunday Service was held at Hobkirk Church led by the Minister. Traditional Acts of Remembrance were led by the Worship Team, Elders and the Minister at Parish War Memorials at Bedrule, Bonchester Bridge, Chesters, Denholm and Minto. Wreaths were laid by representatives of each community.

A Christmas family service was held on 14 December 2025 in Denholm including 1st Denholm Rainbows, carol singing at Minto, Christmas Eve Family Services at Denholm and Hobkirk and a traditional Watchnight Service in Denholm. The collections on Christmas Eve were donated to Denholm Primary School.

The Kirk Session at their meeting on 21 January 2025 agreed unanimously to sell the three churches, Bedrule, Minto and Southdean which were identified in the Presbytery Plan as to be disposed of. Bedrule has been sold to Bedrule Church Future, Southdean was placed on the open market where a number of offers were received which are with the General Trustees and Minto is to be sold on the open market.

Three Parish Newsletters were distributed to all households in the Parish. The Spring edition included the May to September calendar and the Autumn newsletter included the October to December calendar. The Winter newsletter including the calendar for January to June 2026 was distributed along with a Christmas Card featuring a picture drawn by a pupil of Denholm Primary School.

The website is updated periodically and all services and events are published on this and Facebook.

A small Safeguarding Team was formed and the aim is for a number of Elders to obtain their PVGs.

The Kirk Session agreed to participate in "Growing Young", a two-year project led by Lothian and Borders Presbytery which focuses on changing church culture so that everyone benefits. A number of webinars and in personal seminars have been attended.

The "Little Fishes" Baby and Toddler Group and Thursday afternoon "Singing for Fun" led by our church organist continue to meet in Denholm Church Hall.

There was one baptism, two weddings and six parish funerals during the year.

There are currently 214 members on the Communion Roll, 14 Adherents and 28 on the Supplementary Roll.

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

Financial Review

It has now been a full year since our union with Hobkirk & Southdean and although it is difficult to compare like for like figures in the accounts because in 2024 the accounts were split between the two congregations.

Our regular giving is fairly steady although we have lost a few members during the year who gave on a regular basis. Our Gift Aid tax recovery is down slightly but our Gift Aid Small Donations Scheme tax recovery is up – indicating that more folks are giving through the open plate or are unable to sign Gift Aid Declarations but they still give on a regular basis. In December we were gifted a electronic card machine to take donations via card, this will save us paying as much cash into our bank which now incurs bank charges, a small fee is taken by the card machine company but less than bank charges. It is another method of securely receiving income. We have not requested any income from our investments this year but in 2026 it is expected that we will require these funds to undertake the work required at the Manse and upgrading the remaining Church Buildings.

Expenses have been controlled in 2025 with our Giving to Grow Contributions being £25,703 after endowment and glebe income. The electricity & insurance costs remain high these costs will reduce in 2026 as the number of buildings is reduced, the pulpit supply costs have been high due to our Minister's absence due to ill health. There is a total deficit of £11,679 which although not sustainable is not unexpected during the initial Union phase.

The trustees reviewed the congregation's investments policy when considering the budget for the year and made no changes. In a year when markets were steadier our Capital Investments at Market Value have increased by £12,283 and the Revenue & Temporary Accounts are sitting at £53,239 an increase of £29,366 (mainly due to income from sale of Bedrule Church).

Reserves Policy

It is Trustees' policy to hold reserves to cover approximately one year's general fund expenditure together with necessary reserves for fabric expenditure. The Church is responsible for the upkeep of churches at Denholm, Hobkirk, Minto & Southdean (the later two are now on the market for sale), and the Manse situated in Denholm. These are old buildings, listed as of architectural interest, where the need for substantial works may arise at any time. In the circumstances fabric reserves of £200,000 are considered desirable. At the year-end General Fund stood at £60,252 which is considered adequate. The designated Fabric Fund together with a revenue balance with the Church of Scotland Trustees stood at £103,665. Legacies and benefactions are sought to enhance this fund. A capital sum of £266,653 held by Church of Scotland General Trustees is only available to the congregation if exceptional circumstances arise that persuade its trustees to release it.

Ruberslaw Guild held £211 of restricted funds at the year-end. The remainder, apart from a working balance, is disbursed each year to the congregation's general funds and to Church of Scotland and Guild projects. Hobkirk & Southdean Guild held £1,055 of restricted funds at the year-end.

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

Statement of Trustees' Responsibilities

The Trustees, being the members of the Kirk Session must prepare an annual report and accounts which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The trustees 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 Trustees' annual report and accounts comply the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Regulations for Congregational Finance 2007 (revised 2008) approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees, being the Kirk Session and signed on their behalf on 24th March 2026



Mrs Laura Millar
Session Clerk

Independent Examiner's Report to the Trustees of Ruberslaw Country Parishes Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 16.

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

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 item or disclosures in the accounts, and seek 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 9 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 be reached.



JR Biggar

Date: 28th March 2026

Ruberslaw Country Parishes Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

		General Funds 2025	Designated Funds 2025	Total Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£	£	£
Receipts	4a,6a						
Donations		38,323		38,323	2,274	40,596	31,817
Legacy/Grants		450		450		450	2,884
Fundraising		1,354		1,354		1,354	2,435
Bank & Deposit				0		0	0
Interest				0		0	0
Investment							
Income		1,193	2,666	3,859		3,859	3,680
		41,319	2,666	43,985	2,274	46,259	40,816
Contributions to costs for use of premises		150		150		150	400
Sale of Assets				0		0	0
Receipts from General Trustees				0		0	3,796
		150	0	150	0	150	4,196
Total Receipts		41,469	2,666	44,135	2,274	46,409	45,012
Payments							
Fundraising Costs	5a	121		121		121	925
Charitable							
Activities	5b, 6b	52,037	4,051	56,088	1,879	57,967	40,740
Event Costs				0		0	0
Other Costs				0		0	0
Purchase of Investments	5d			0		0	0
Total Payments		52,158	4,051	56,209	1,879	58,088	41,665
Excess of Receipts over Payments for the year before transfers		-10,689	-1,385	-12,074	395	-11,679	3,347
Transfers	4b, 6c	450	0	450	450	0	0
Excess of Receipts over Payments for the year		-10,239	-1,385	-11,624	-55	-11,679	3,347

Note: The receipts and payments recorded above exclude sums received for and disbursed to other charities, see Note 7

Ruberslaw Country Parishes Church of Scotland

Statement of Balances

At 31 December 2024

		General Funds 2025	Designated Funds 2025	Total Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£	£	£
Bank & Deposit							
Balances	3,8						
Bank & Deposit							
Balances brought							
forward		22,094	10,381	32,475	1,321	33,796	33,796
Movement in the							
year: Excess of							
Receipts over							
Payments for the							
year		-10,239	-1,385	-11,624	-55	-11,679	3,347
Bank & Deposit							
balances carried							
forward		11,855	8,996	20,851	1,266	22,117	37,143
Investments at							
Market Value	3,9	45,644	92,061	137,705	0	137,705	129,110

The accounts on pages 8 to 16 were approved by the Trustees, being the Kirk Session on 24th March 2026

For and on behalf of the Trustees

Lara C Millar

Mrs Laura Millar - Session Clerk

Christine M Rodger

Mrs C Rodger - Treasurer

Ruberslaw Country Parishes Church of Scotland

Notes to the accounts

1. Accounting Policies and other notes

a. Ministers 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.

b. Endowments and reliefs

An endowment fund is held by the Church of Scotland General Trustees from which the income is applied towards the congregation's contribution to the National Stipend Fund. The Ministries and Mission contribution shown in note 5b to the accounts has been reduced by £8,351 (2024, £8,351) in respect of this endowment income and £1,946 Glebe Rent Income (2024 - £1,946).

c. Fabric Expenditure

Maintenance costs, repairs and improvements are met from Fabric Fund and by special fundraising.

d. Church Property

The Congregation is responsible for the upkeep of Bedrule Church to 19/12/25, Denholm Church and Hall, Hobkirk Church, Minto Church, and Southdean Church and for the upkeep of Denholm Manse. The Title Deeds of Denholm Church and Hall are held by the Solicitor to the Church of Scotland. The Title Deeds for Bedrule Church, Hobkirk church, Minto Church, Southdean Church and Denholm Manse are held by the Church of Scotland General Trustees.

e. Church Furnishings

The Congregation hold furnishings and effects in its several properties.

2. Trustee Remuneration and Related Part Transactions

During the year no-one received a trustee remuneration or related part transaction. The ministers' stipend scale is detailed in Note 1a. Trustees Indemnity Insurance is paid for by the charity.

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

3 Movement of Funds

	31 Dec 2024	Receipts Note 4a, 6a	Payments note 5, 6b	Transfers Note 4b, 6c	31 Dec 2025
	£	£	£	£	£
Unrestricted Fund					
Bank & Deposit Balances					
Union Transfer 1/10/24 (	17,748				
General Fund (	4,346	41,469	52,158	450	11,855
Union Transfer - Fabric Fund (	727				
Designated Fabric Fund (	9,654	2,666	4,051		8,996
	32,475	44,135	56,209	450	20,851
Restricted Funds					
Bank & Deposit Balances					
Hobkirk & Southdean Guild	1,021	1,832	1,498	300	1,055
Ruberslaw Guild Funds	300	442	381	150	211
	1,321	2,274	1,879	450	1,266
Total Bank & Deposit Balances	33,796	46,409	58,088	900	22,117
Unrestricted Funds					
Investments at Market value					
Union Transfer - General (	10,782				
General Fund (	32,004	2,858			45,644
Union Transfer - Fabric (	8,932				
Designated Fabric Fund (	77,392	5,737			92,061
Total Investments	129,110	8,595	0	0	137,705
Total Funds	162,906	55,004	58,088	900	159,822

Purposes of Designated Funds

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

Purposes of Restricted Funds:

Ruberslaw Guild Fund : This fund was to be used for the purposes of Ruberslaw Guild and in managed separately.

Hobkirk & Southdean Guild Fund. This fund was used for the purposes of Hobkirk & Southdean Guild and is managed separately.

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

4 Unrestricted Funds

	General Fund	Designated Fabric Fund 2025	Total Unrestricted Funds 2025	Total Unrestricted Funds 2024
	£	£	£	£
a Receipts				
Gift Aid Donations	20,345		20,345	14,874
Tax recovered on Gift Aid Donations	5,037		5,037	5,282
WFO scheme (not Gift Aid)	1,422		1,422	842
Other regular offerings			0	0
Ordinary Offerings (open plate)	5,417		5,417	4,610
Tax recovered on small donations (GASDS)	1,643		1,643	1,034
Weddings and Funerals	940		940	1,559
Other offerings, donations etc	3,519		3,519	2,259
Total Donations	38,323	0	38,323	30,460
Legacies	0		0	
Grants	450		450	2,884
Fundraising	1,354		1,354	2,435
Bank & Deposit interest	1,193	2,666	3,859	3,680
Investment Income			0	
	2,997	2,666	5,663	8,999
Contributions to costs for use of premises	150		150	400
Sale of Assets			0	
Receipts from General Trustees			0	3,796
	150	0	150	4,196
Total Receipts	41,469	2,666	44,135	43,655
b Transfers				
To General Fund				
From Ruberslaw Guild	150		150	
From Southdean Guild	300		300	250
	450	0	450	250
c Total Payments (Note 5)	52,158	4,051	56,209	40,252
d Excess of Receipts & Transfers over Payments	-10,239	-1,385	-11,624	3,653

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

5 Unrestricted Funds

	General Fund £	Designated Fabric Fund 2025 £	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
a Fundraising Costs				
Events Costs			0	785
Offerings Stationery	121		121	140
	121	0	121	925
b Charitable Activities				
Ministries & Mission contribution (Note 1b)	25,703		25,703	16,540
Presbytery dues	739		739	537
Minister's and Locum's expenses	833		833	675
Pulpit Supply	1,442		1,442	378
Pulpit Supply reclaimed			0	0
Other staffing costs			0	0
Church fabric repairs & maintenance		2,392	2,392	2,491
Manse fabric improvements & maintenance		681	681	667
Organ and piano maintenance		978	978	155
Heat and light	7,224		7,224	5,244
Manse Council tax	2,670		2,670	1,925
Insurance	10,614		10,614	6,789
Newsletter, website, advertising	2,041		2,041	627
Other expenses	321		321	415
Expenses from Grant Income	450		450	2,884
	52,037	4,051	56,088	39,327
c Governance costs				
Independent examiner's fees				
Total Expenses (a+b+c)	52,158	4,051	56,209	40,252
d Other payments				
Purchase of investments				
Total Payments	52,158	4,051	56,209	40,252

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

6 Restricted Funds

Analysis	Hobkirk & Southdean Guild Fund £	Ruberslaw Guild Fund 2025 £	Total Restricted Funds 2025 £	Total Restricted Funds 2024 £
a Receipts				
Other offerings, donations etc	1,832	442	2,274	1,357
Fundraising				
	<u>1,832</u>	<u>442</u>	<u>2,274</u>	<u>1,357</u>
b Fundraising costs				
Event costs				0
c Payments, charitable events				
Church of Scotland Guild and other projects	1,648	231	1,879	405
Denholm Senior Citizens Christmas Afternoon Tea		0	0	83
Other Expenses			0	925
	<u>1,648</u>	<u>231</u>	<u>1,879</u>	<u>1,413</u>
d Transfers				
To General Fund	150	300	450	

7 Collections for other Charities

In addition to the receipts reported, the following sums were received and disbursed during the year to other Charities (Guild projects are reported in Note 6c)

	2025 £	2024 £
Christian Aid	245	257
Mary's Meals	265	300
Water Aid		100
First Light (Remembrance)		120
Tiny Changes (Christmas Services)		184
Opportunities Zambia (Harvest)		161
RSABI (Harvest)	160	
Denholm Primary School (Christmas)	423	328
	<u>1,093</u>	<u>1,450</u>

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

8 Bank & Deposit Balances	2025	2024
General Fund		
Church of Scotland Investors Trust	2,754	2,743
RBS	8,002	17,505
Bank of Scotland	7,522	1,846
	18,278	22,094
Designated Fabric Fund		
Church of Scotland Investors Trust	2,608	2,604
RBS Union Transfer		623
Bank of Scotland		7,154
	2,608	10,381
The Guilds		
Hobkirk and Southdean	1,055	1,021
Ruberslaw	211	300
	1,266	1,321
Total	22,153	33,796

9 Investments

Church of Scotland Investors Trust
At cost (Market Value Note 3)

General Fund		
1,690 units Growth fund - Union Transfer	5,002	5,002
3,418 units Growth Fund	7,289	7,289
922 units Income Fund	9,990	9,990
	22,281	22,281
Designated Fabric Fund		
1,400 units Growth Fund - Union Transfer	4,088	4,088
8,809 units Growth Fund	29,997	29,997
1,916 units Income Fund	20,000	20,000
	54,085	54,085
Total	76,366	76,366

Ruberslaw Country Parishes Church of Scotland

Notes to the Accounts (cont)

APPENDIX

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

	2025	2024
	£	£
1 Capital Account		
Funds at Cost - Union Transfer		122,367
Funds at Cost	173,764	51,397
	173,764	173,764
Total Funds at Market Value	266,653	254,369

2 Revenue Account

Represented by Bank Balances

Funds brought forward - Union Transfer		22,815
Funds brought forward	23,873	2,318
Investment Income	6,792	2,536
Released to Congregation re Ruberslaw fabric costs		-3,796
Temporary Fund (Sale of Bedrule - Property selling Expenses)	22,574	
Funds Carried Forward	53,239	23,873

Purposes

The Trustees release income to the Congregation against claims in respect of qualifying fabric expenditure on the properties in its care. The Trustees would only release capital in the event of exceptional circumstances which they might consider to warrant such a release.