

The Church of Scotland
Penicuik Trinity Community Church

RECEIPTS AND PAYMENTS ACCOUNTS
for year ending 31st December 2025

Congregation No: 030231

Charity No: SC005838

Reference and Administrative Information

Charity Name: Penicuik Trinity Community Church

Charity Registration Number: SC005838

Congregation Reference No: 030231

Contact Address: Dr J Cape, [REDACTED]

Trustees

Members of Kirk Session

Mrs M Black	Mrs J E Cape	Dr J N Cape	Mrs M Darling
Mr I Dickson	Miss A Haggart	Mr D Hogg	Mrs J Hogg
Mrs C A Jackson	Mrs E Jacobs	Mr G MacDonald	Mrs J MacLean
Mr J D Paterson	Rev J C C Urquhart	Mrs M E Webster	Mr W T Webster

Principal Office Bearers:

Minister: Rev J C C Urquhart

Session Clerk: Dr J N Cape

Church Treasurer: Joyce MacLean, [REDACTED]

Independent Examiner: Rosalind Paterson, [REDACTED]

Bankers: Bank of Scotland, Penicuik Branch, 163A John Street, Penicuik EH26 8AT

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 (Unitary Form).

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.

Organisational Structure

The Kirk Session which meets approximately 10 times a year is responsible for spiritual and temporal 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.

Trinity Community Mission Statement

The congregation recognises the importance of developing positive patterns of church life for the future and commits itself to building a church that is:

- **Multigenerational**, with all generations finding a meaningful place in the church family.
- **Mission focussed**, reaching out to those in the community.
- **Pastorally attentive**, ensuring that members are nurtured and supported in faith and life.

Achievements and Performance

The present congregation has a membership of around 140, with 70-80 people worshipping regularly on a Sunday morning. Over the course of the year, we have seen a continuing number of new worshippers – some returning to church after a long break, others wanting to find out more about Christianity, and some families with children/young people.

We have continued the weekly recorded YouTube service, which is made available online after each Sunday morning service, extending it to a complete recorded service (except the songs because of copyright reasons) in place of the previous audio service with additional still photographs. Thanks are owed to our church officer for the extra camera work involved and the editing of the video of the services. We also continued the real-time transcription of the spoken word during services. The monthly newsletter is distributed by email or as a printed version to all members and attenders, and is available, along with recordings of our services, from our website: www.penicuiktrinitycommunity.church.

The weekly prayer meeting takes place each Sunday evening, in the hall. We have 6 regular Bible Study/House groups and host Penicuik Guild, which is attended by people from all the Penicuik churches. The hall is used by community organisations (Brownies, Rainbows, dance and fitness classes etc) for weekly, monthly or occasional events.

This year saw us enjoying the benefits of the carpets and more comfortable seating in the church, which also permitted the occasional modification of the seating arrangements (for example: for a family walk through Christmas event, involving crafts and story telling). Having been out of use for some months, the ageing sound system and video projectors needed to be replaced, with a marked improvement in audibility and visibility. We were able to host the Town Remembrance Service as usual, after not being able to do so in 2024, and provided a venue for the Kevoch Choir to give a concert in the church in the run up to Christmas. The hall has been used regularly by church and community groups throughout the year, despite some disruption during the hall improvements, which saw new storage space constructed, and the small meeting room completely refurbished, including the remediation of damp in the outside wall, installation of new double-glazed sash windows (also in the ladies' toilets) and redecoration, to make a more comfortable space for meetings and small groups. We also had to replace the old gas central-heating boiler at short notice.

The legally-required repair of the Bell Tower in the old St Mungo's churchyard (noted last year) was finally completed, and the protective fencing removed, along with the bright blue workmen's hut which had been obscuring the view of the church façade for over a year. The manse also required significant repairs to the floor and shower in the downstairs toilet, following discovery of a water leak under the floor.

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Despite the various repairs and improvements to the fabric of our buildings, church life continued without major disruption. We saw new worshippers arriving throughout the year, and instigated a welcome supper for 'newcomers' which was well received. We continue to support those in need locally through our Hardship Fund, which the minister administers, and our Good Causes Fund helps many charities at home and abroad to reach out to those in need. During the year we also initiated special offerings for those in poverty and those whose countries are devastated by famine, war or flood, including Christian Aid and Comfort International.

Most of our 'outreach' activities are organised jointly with other churches in the town, under the auspices of Penicuik Churches Together, representing most of the denominations in the town (details can be found at www.penicuikchurchestogether.org.uk)

- as in past years we have actively participated in 'trypraying', distributing booklets, and making them available to people passing by the church (www.trypraying.org);
- we have also encouraged the ACORN project, as a means of sharing our faith (see <https://ascend.churchofscotland.org.uk/2022/03/acorn-the-simplest-way-of-following-god-in-mission/>)
- Messy Church (supported by all the Penicuik churches, but led by Trinity Community Church) met monthly until May 2025, open to families with primary-age children, and featuring craft activities, worship and a hot meal – all free of charge. We have been encouraged by the commitment of the few families who attend regularly. However, we temporarily ceased operation through the autumn but hope to restart in 2026.
- Penicuik Churches Together organises weekly services in a local care home, Aaron House, and in Cowan Court (a sheltered housing complex), with a rota including our minister and other worship leaders;
- 'Renew 26' ('a place where it's OK not to be OK') had to stop meeting at the Glencorse Centre, but has continued to meet weekly at Penicuik North Kirk, staffed by members of Penicuik churches (<https://midspace.co.uk/services/renew-26-penicuik-churches/>);
- the Thursday morning open 'Coffee and Chat' in the church hall has continued to attract a regular clientele, mostly from the congregation, but with occasional visits from the general public;
- the Young People's Bible Group on a Tuesday evening, which started in 2024, has been well attended, and has led to a growing group of young people of High School age. The new Scripture Union groups which were established in local schools have continued to meet;
- as in 2024, a successful summer Holiday Club was run in Penicuik Trinity Community Church hall by Scripture Union, with assistance from members of Penicuik churches;
- members of the congregation continue to be actively involved in the local Food Community Hub (Food, Facts, Friends), and we also support the North Kirk's provision of 'emergency' food through Midlothian Social Work Department;
- a new Breakfast Club at Penicuik High School ran into initial difficulties related to safeguarding certification of volunteers from the churches, but has eventually started on one day per week, and it is hoped that the remaining issues can be resolved to permit operation on 4 days per week.

We give praise and thanks to God for his grace in guiding us, and seek his blessing and direction for our continuing work for his kingdom in Penicuik, in conjunction with the other Christian congregations. We look forward with a God given confidence to fresh expressions of outreach and witness in the Community.

Financial Review

Once again we thank our Father for his presence and his guidance in the monetary affairs of Trinity Community Church. We had extensive expenditure on Church buildings once more of approximately £120,000, with additional expenditure being in the region of £100,000. We were able to cover some of this by withdrawing monies from our investments with the Church of Scotland. Other items rose in price, the major one being, as always, our utilities bill. The Kirk Session extends its grateful thanks to all our members for their faithful giving throughout the year and to their response last year when we asked people to consider increasing their donations. The giving did rise. The 2024 figure was £58,699 and this year saw an income of £66,512 – an additional £8,000. Further work will be ongoing, of course, in the coming years and we trust that members will continue in their generosity.

We give thanks for answered prayer that we are involved in outreach especially to children. Work with teenagers uses Youth for Christ material, Kidspage for the younger children require materials to bring learning about Jesus to their hearts; thanks to all the Church members who volunteer there, and we have started to run a Breakfast Club for the pupils of Penicuik High School, where the attendees receive a morning snack. Thanks, as always, to the members of the Finance Committee who oversee the expenditure and to all those who count the offering after Church. Finally, thanks to our accountant for always being there to take telephone calls and for the efficient compilation of the Church Accounts.

Reserves Policy

The charity trustees have considered the reserves required and have considered their current and future liabilities. It is the trustees’ policy to hold reserves of at least 6 months’ expenditure including designated funds. At the year end the congregation held cash funds of £42,977 in addition to cash reserves on Deposit with the Church of Scotland of £513,331

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,

J Neil Cape

J N Cape
Session Clerk

Date ...21 April 2026.....

Independent Examiner's Report

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

Respective responsibilities of trustees and examiner

The charity 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 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, of the statement of accounts for the year ended 31 December 2025, 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. which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Rosalind J Paterson

Date: 29th May 2026

Penicuik Trinity Community Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note				
Donations	3	72982	-	72982	64692
Legacies		-	-	-	-
Activities for Generating Funds		1036	1281	2317	1410
Deposit Interest and Investment income		26276	-	26276	39857
		<u>100294</u>	<u>1281</u>	<u>101575</u>	<u>105959</u>
 Rental of premises		 2018	 -	 2018	 2364
Sale of assets		-	-	-	-
Sale of investments		-	-	-	-
Grants		-	-	-	-
Other Receipts	4	12768	3285	16053	17794
 <u>Total Receipts</u>		 <u>115080</u>	 <u>4566</u>	 <u>119646</u>	 <u>126117</u>
 <u>Payments</u>	5				
Costs of generating funds					
Charitable activities		220567	617	221184	257458
Governance costs		0		0	
 <u>Total Payments</u>		 <u>220567</u>	 <u>617</u>	 <u>221184</u>	 <u>257458</u>
 Excess of Receipts over Payments for the year before transfers		 -105487	 3949	 -101538	 -131341
 Transfers from reserves		 71525		 71525	 121810
 Excess of Receipts over Payments for the year		 <u>-33962</u>	 <u>3949</u>	 <u>-30013</u>	 <u>-9532</u>

Penicuik Trinity Community Church

Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward		58901	14090	72991	82523
Movement in year:					
Excess of Receipts over Payments for the year		-33962	3949	-30013	-9532
Bank & deposit balances carried forward		<u>24939</u>	<u>18039</u>	<u>42978</u>	<u>72991</u>
<u>Investments at market value</u>					
CoS DEPOSIT Funds	7	513331	0	513331	542795
COSIT Investment Funds (cost £ 565968)		682559	0	682559	643948
		<u>1195890</u>	<u>0</u>	<u>1195890</u>	<u>1186743</u>

The accounts were approved by the Kirk Session on 21/04/2026

For and on behalf of the Kirk Session

J Neil Cape

Session Clerk

Joyce MacLean

Treasurer

Penicuik Trinity Community Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustees received reimbursement of expenses incurred. [REDACTED], who is a member of the Kirk Session, received £1932 for providing his services as church officer during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	1448		854	400	994
Church Guild Fund	2480	1027	1619		1888
General Fund	54975	185576	218094	-400	22056
	<u>58903</u>	<u>186603</u>	<u>220567</u>	<u>0</u>	<u>24938</u>
Restricted funds					
Religious Knowledge Society Fund	89		50		39
SU Holiday Club Fund	423	179	250		352
Pipe Organ Restoration Fund	24				24
Good Causes Support Fund	1039	715			1754
Hardship Fund	657	566			1223
Gift Day 2023	1240				1240
National Giving Day	577				577
Youth Worker	970				970
Specific Outreach Projects	9071	3105	317		11859
	<u>14090</u>	<u>4565</u>	<u>617</u>	<u>0</u>	<u>18038</u>
Total funds	<u>72993</u>	<u>191168</u>	<u>221184</u>		<u>42976</u>

Purposes of Designated Funds

Fabric Fund: set aside funds for the maintenance, renovation and extension of church properties

Church Guild Fund: used to account for Guild receipts and payments separately from the General a/c

Purposes of Restricted Funds

Religious Knowledge Society Sunday School Grant Fund: grants made by RKS for Sunday School

SU Holiday Club Fund: fund held on behalf of Penicuik Churches for financing Holiday Club

Pipe Organ Restoration Fund: to cover costs of restoring parts of the Church Pipe Organ

Good Causes Support Fund: to support charities and/or good causes chosen by the Kirk Session

Hardship Fund: to provide emergency payments in case of need, disbursed by the Minister

Gift Day 2023: funds awaiting disposition

National Giving Day: funds awaiting disposition

Youth Worker:: funds donated to support appointment of a Youth Worker

Specific Outreach Projects: funds donated specifically for outreach projects,

including monies held on behalf of Penicuik Churches Together

(‘Gather on the Green’ and Penicuik High School Breakfast Club)

and funds donated specifically for employment of a youth/Families Worker

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
Open Plate offerings & Gift Aid Donations	66512		66512	58699
Tax Recovered on Gift Aid Donations	6470		6470	5993
Activities for generating funds	<u>1036</u>	<u>1281</u>	<u>2317</u>	<u>1410</u>
	<u>74018</u>	<u>1281</u>	<u>75299</u>	<u>66102</u>
4. Analysis of Other Income				
Life and Work Donations	294		294	252
Insurance Claim	3444		3444	0
Online giving	5390		5390	9872
Weddings & funerals	40		40	1245
Guild income	1027		1027	2795
Other income	<u>2573</u>	<u>3285</u>	<u>5858</u>	<u>3630</u>
	<u>12768</u>	<u>3285</u>	<u>16053</u>	<u>17794</u>
5. Analysis of Payments				
Charitable activities				
Giving to grow allocation	57892		57892	54261
Presbytery dues	1262		1262	1740
Minister's expenses	0		0	0
Other staffing costs	3817		3817	3351
Accountant	1250		1250	1000
Minor fabric repairs & maintenance	1254		1254	10870
Church hall repairs	41076		41076	
Bell tower repairs	65493		65493	93396
Church repairs	13985		13985	64941
Manse repairs	7006		7006	0
Manse Council Tax	3494		3494	3236
Heat and light	8934		8934	8140
Insurance	4077		4077	3904
Guild expenses	1619		1619	1562
Life & Work	172		172	340
Bank charges	417		417	341
Church office expenses	795		795	756
Outreach expenses	2517	317	2834	0
SU Holiday club		250	250	227
Other expenses	<u>5508</u>	<u>50</u>	<u>5558</u>	<u>9395</u>
	<u>220568</u>	<u>617</u>	<u>221185</u>	<u>257460</u>
Governance costs				
Independent examiner's fees	<u>0</u>		<u>0</u>	<u>0</u>
	<u>220568</u>	<u>617</u>	<u>221185</u>	<u>257460</u>

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) £39,856.

7. Funds held on behalf of the Congregation by the Church of Scotland General Trustees
Consolidated Fabric Fund

	31/12/25	31/12/24
Capital	£ 59291	£ 68887
Revenue	<u>£ 8291</u>	<u>£ 16360</u>
	<u>£ 67582</u>	<u>£ 85247</u>