

The Church of Scotland
Wilton Parish Church of Scotland

TRUSTEES' ANNUAL REPORT and CONGREGATIONAL ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation No: 060356

Charity No: SC017381

Prepared on Receipts and Payments Basis

Reference and Administrative Information

Charity Name:	Wilton Parish Church of Scotland
Charity Registration Number:	SC017381
Congregation Reference No:	060356
Contact Address:	6 Dovecote Mews Hawick, TD9 9QL

Trustees

Minister -

Rev Lisa-Jane Rankin

Kirk Session -

Mrs V Carlisle	Mrs M McLeod
Mrs M Christie	Mrs K Rayner
Mrs J Graham	Mrs E Rennie
Mrs S Graham	Mr J Scott
Miss M Hume	Mrs C Scott
Mr B McLeod	Mrs C Suddon

Principal Office-bearers

Minister	Rev Lisa-Jane Rankin
----------	----------------------

Session Clerks	Miss M Hume
----------------	-------------

Mrs C Scott

Treasurer:	Mrs Pauline Tofts
------------	-------------------

Property Convener	Mr B Mactaggart
-------------------	-----------------

Safeguarding Coordinator	Mr B McLeod
--------------------------	-------------

Principal Office	Dickson Street, Hawick, TD9 7HQ
------------------	---------------------------------

Independent Examiner	Miss L Rankine, MA, CA, 1 Wellington Road, Hawick, TD9 7DX
----------------------	---

Bankers	The Royal Bank of Scotland, 35 Bank Street, Galashiels, TD1 1EP
---------	--

WILTON PARISH CHURCH OF SCOTLAND
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2025

The trustees present the annual report and accounts for Wilton Parish Church for the year ended 31st December 2025. The financial statements have been prepared in accordance with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment Act (Scotland) 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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. Wilton Parish Church attempts to make the church inclusive to all and includes the following:

- a) Weekly services on Sunday mornings
- b) Weddings and funeral services for church members, residents of the Parish of Wilton and the general public
- c) Baptism for the children, grandchildren or family of church members
- d) Annual Bereavement Service in Wilton Parish Church during the month of December with the local undertakers and other churches
- e) Special Services at significant times of the year
- f) Services of worship in St Andrew's Nursing Home
- g) Chaplaincy to two local primary schools
- h) Social events

Achievements and Performance

The present minister, the Reverend Lisa-Jane Rankin was ordained and inducted to the charge of Hawick: Wilton linked with Teviothead on 12 November 2003. Wilton continues to provide full circle of life services (Baptisms and Thanksgivings, Weddings and Funerals) to church members, people who live within the parish and those who request a service. The minister and Kirk Session run the church in accordance with the law of the Church of Scotland.

Worship services are offered every Sunday morning, including Remembrance Sunday, as well as Christmas Day and Good Friday. Wilton Church Fellowship meets on the second Tuesday of the month and offers entertainment and friendship, although sadly it closed at the end of December. The Fellowship also ran a wonderful Daffodil Tea which had over 75 people in attendance, with music provided. The money made from this was split between church funds and the local Dementia Club, a local group who provide weekly fellowship for those who have dementia. The 3rd Hawick Girls Brigade (under the oversight of the Kirk Session) meets in the hall during the school year, and is now the only company operating in Hawick. They received funding from the Hope Trust for running costs this year. A monthly games morning is held in a local sheltered housing complex, bringing fellowship to residents who often feel isolated. A Christmas coffee morning, which brought in a good income. A wine-tasting was held through Laithwaite's Wines in the hall, which generated much-needed income.

The minister is chaplain to the two primary schools within the parish, and pupils enjoyed services in the church at Easter, Harvest and Christmas. The children, with the help of the minister and session clerk, performed a nativity play which went down well the children and parents. A Christmas Eve service with signing from a local choir brought many non-members to the church. The minister conducts a monthly service in the local nursing home, as well as quarterly Communion at a sheltered housing complex within the parish. The church hall is available for hire, although is not hired at the moment. The Kirk Session continues with its programme of updating and maintaining the church and hall, ensuring that the buildings are all fit for the future. The Kirk Session will need to do more fundraising next year to help with running costs as well as a large increase in its Giving to Grow contribution to the Church of Scotland.

WILTON PARISH CHURCH OF SCOTLAND
TRUSTEES ANNUAL REPORT (Cont'd)
For the year ended 31 December 2025

Financial Review

The principal sources of revenue are offerings and donations through the freewill offering scheme. Income from ordinary collections amounted to £33,586 compared to £31,978 in 2024. Total income for the year has increased from the previous year.

Income from donations (including donations for fabric repairs) increased but there was a significant decrease in income from the use of premises by outside groups.

Ordinary expenditure, which totalled £51,891 was less than the previous year, mainly due to a decrease in monies paid to the Giving to Grow Fund. The excess of expenditure over income produced a deficit of £859 compared to a deficit of £6,087 in 2024.

Funds

The result above has left the Church with funds in bank at 31st December 2025 of £3,090 (2024 £3,949). The amount of £16,490 was owed to Church of Scotland for Giving to Grow at that date. A Gift Aid tax refund of £2,991 was receivable. There is still need to build up a more prudent level of reserves in order to (1) meet our ongoing ministerial costs and (2) to maintain our ageing buildings.

Budget 2026

Due to the projected ongoing costs for 2026, member's offerings will need to increase in order to cover our costs. If not, the Church General Funds will return to a negative position, so we ask everyone to review prayerfully the amount that they give to the work of our Church.

Reserves Policy

It is the Trustees' policy to hold reserves in the General Fund of approximately four months expenditure. At 31st December 2025 the Church (when taking into account outstanding creditors and debtors) had almost £2,991 in unrestricted funds which equals about one months expenditure. Therefore additional sources of funding will be required in order to meet ongoing expenditure and to carry out fabric repairs and maintenance.

Structure, Governance and Management

Wilton Parish Church operates under a unitary constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders of the church who are chosen from members of the congregation who attend regularly and 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.

**WILTON PARISH CHURCH
TRUSTEES ANNUAL REPORT (Cont'd)
For the year ended 31 December 2025**

Organisational Structure

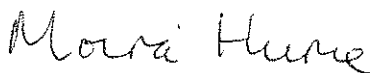
The Kirk Session is chaired by the minister and is responsible for the management of all functions carried out by Wilton Parish Church, including finance and spiritual affairs. The Kirk Session meets monthly except during the months of July and August, although the Kirk Session can constitute at other times if required. Various sub-committees are appointed and report to the Kirk Session. They are as follows:

- | | |
|----------------------------|---|
| Property Committee | - who ensure that the church, church hall and manse are all maintained in good condition. |
| Visitation Committee | - members visit the elderly, bereaved, housebound and those in residential homes. |
| Organisations Committee | - members of this committee visit organisations operating within the church to ensure they are operating satisfactorily. |
| Entertainments Committee | - organise functions for fund raising and to open church activities to members of the public who are not members of the church. |
| Child Protection Committee | - to ensure all aspects of child protection laws are complied with in church organisations. |

Statement of Trustees Responsibilities

The trustees must prepare financial statements 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 disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 28/6/26 and signed on their behalf,



**Miss M. Hume
Session Clerk.**

**Independent Examiner's Report to the Trustees of Wilton Parish
Church of Scotland, Hawick
SC017381**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

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 also to state whether particular matters have come to my attention.

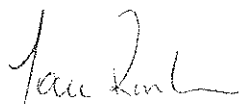
Basis of independent examiner's statement

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

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.



Lorna Rankine MA CA

Wellington Road
Hawick.
TD9 7DX

29-6-26

Wilton Parish Church of Scotland, Hawick
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	48,998	761	49,759	45,638
Activities for Generating Funds		0	0	0	3,103
Bank & Deposit interest		43	0	43	103
		<u>49,041</u>	<u>761</u>	<u>49,802</u>	<u>48,844</u>
Rental of Premises		986	0	986	200
Receipts from General Trustees	App.	1,000	0	1,000	8,657
Listed Places of Worship Grants		0	0	0	0
<u>Total Receipts</u>		<u>51,027</u>	<u>761</u>	<u>51,788</u>	<u>57,701</u>
<u>Payments</u>	4				
Costs of generating funds		0	0	0	159
Charitable activities		51,891	756	52,647	63,629
<u>Total Payments</u>		<u>51,891</u>	<u>756</u>	<u>52,647</u>	<u>63,788</u>
Excess of Receipts over Payments for the year before transfers		(864)	5	(859)	(6,087)
Transfers				0	0
Excess of Receipts over Payments for the year		<u>(864)</u>	<u>5</u>	<u>(859)</u>	<u>(6,087)</u>

Wilton Parish Church of Scotland, Hawick
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Note £	£	£	£	£
<u>Cash, Bank & Deposit Balances</u>				
Balances brought forward	3,605	344	3,949	10,036
Movement in year:				
Excess of Receipts over Payments for the year	(864)	5	(859)	(6,087)
Balances carried forward	2 2,741	349	3,090	3,949
<u>Assets</u>				
VAT reclaim	0	0	0	1,127
Gift Aid Receivable	2,741	0	2,741	1,390
	2,741	0	2,741	2,517
<u>Liabilities</u>				
Gas and Electricity	0	0	0	1,172
PAYE	0	0	0	126
Ministries and Mission Allocation	16,490	0	16,490	7,490
	16,490	0	16,490	8,788

The accounts were approved by the Kirk Session on 28 June 2026

For and on behalf of the Kirk Session

Christine H Scott

Mrs C Scott

Joint Session Clerk

Maria Hume

Miss M Hume

Joint Session Clerk

Pauline Tofts

Mrs P Tofts

Treasurer

Wilton Parish Church of Scotland, Hawick

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The minister received reimbursement of travel and telephone expenses totalling £830, and the council tax for the manse amounting to £2,987. No other trustees received remuneration or reimbursement of expenses.

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.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	0	2,395	(500)	0	1,895
Designated Flower Fund	151	345	(340)	0	156
Total Designated Funds	151	2,740	(840)	0	2,051
General Fund	3,454	48,287	(51,051)	250	940
	3,605	51,027	(51,891)	250	2,991
Restricted funds					
Guild Fund	94	761	(756)	0	99
	94	761	(756)	(250)	99
Total funds	3,699	51,788	(52,647)	0	3,090

Purposes of Designated Funds

Fabric Fund: From time to time the Trustees set aside funds for the maintenance of Church property.

Flower Fund: This fund provides flowers for services which are then delivered to members who are ill, bereaved or housebound.

Purposes of Restricted Funds

Guild Fund: This fund is used for the purposes of the Guild.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations				
WFO Scheme (non Gift Aid)	13,802	0	13,802	14,923
Gift Aid Donations	19,784	0	19,784	17,055
Tax Recovered on Gift Aid Donations	7,049	0	7,049	9,066
Ordinary Offerings (Open Plate)	0	0	0	0
Weddings and Funerals	0	0	0	965
Other Offerings, Donations etc	8,363	761	9,124	3,629
	<u>48,998</u>	<u>761</u>	<u>49,759</u>	<u>45,638</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes	0	0	0	159
	<u>0</u>	<u>0</u>	<u>0</u>	<u>159</u>
Charitable activities				
Giving to Grow allocation	18,683		18,683	20,612
Presbytery dues	630		630	904
Minister's travel expenses	830		830	830
Pulpit supply	691		691	84
Organist	1,678		1,678	1,678
Fabric repairs & maintenance	4,004		4,004	12,954
Organ Maintenance	372		372	720
Manse Council Tax	3,262		3,262	2,987
Insurance	10,893		10,893	9,548
Heat and light	7,935		7,935	9,800
Cleaning Materials & Laundry	646		646	959
Beadle/Caretaker	163		163	750
Upkeep of Grounds	570		570	660
Publicity & Advertising	259		259	279
Other expenses	1,275	756	2,031	864
	<u>51,891</u>	<u>756</u>	<u>52,647</u>	<u>63,629</u>
Governance costs				
Independent examiner's fees	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Payments	<u>51,891</u>	<u>756</u>	<u>52,647</u>	<u>63,788</u>

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 £31,986 and the maximum stipend (in the fifth and subsequent years of service) was £38,383.

APPENDIX

WILTON PARISH CHURCH OF SCOTLAND

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>5,160</u>	<u>5,172</u>
Market Value of Balances at 31 December	<u>9,478</u>	<u>8,916</u>
<u>REVENUE ACCOUNT</u>		
Funds brought forward	136	1,438
Investment Income	1,022	594
Released to Congregation	<u>0</u>	<u>(1,896)</u>
Credit Balance at 31 December	<u>1,158</u>	<u>136</u>