

The Border Kirk
Unaudited Financial Statements
Congregational reference number 070422
31 December 2025

GORDON CONSULTANCY LIMITED

Chartered accountants
Briar Lea House
Brampton Road
Longtown
Carlisle
Cumbria
CA6 5TN

The Border Kirk

Financial Statements

Year ended 31 December 2025

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The Border Kirk

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	The Border Kirk
Charity registration number	SC043454
Principal office	The Church Office Chapel Street Carlisle CA1 1JA

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

The trustees

Mr K Herd
Mrs E Law
Mrs C Batey
Mrs E Dodds
Mrs E Ewart
Mrs J Moore
Mrs I Scott
Mrs L Brown
Mr J Holder
Mrs M Iveson
Mr D Oliver
Mr I Robertson
Mr S Saeedi
Mr R Shokri
Mr D Tanner
Miss H Carlyle
Mr J Edwards
Mr G Fisher
Mrs K Fisher
Mr I Gopsill
Mrs A Moffatt
Mrs L Tanner
Mrs A Cockrane
Mrs G Connolly
Mrs P Edwards
Ms F Edwards
Mrs J Gopsill
Mrs F Harrison
Miss L Harrison
Mr I Hiddleston
Mrs J Hiddleston
Mrs A McCutcheon
Mrs C Mountain
Mrs C Robertson
Mrs G Robinson
Mrs J Shepherd

The Border Kirk no longer has a Congregational Board

Principal Office-bearers

Minister: Rev. Wesley Brandon - Inducted January 2022
Session Clerk: Mr Ian Gopsill, from July 2021
Church Treasurer: Mrs Pat Edwards
Property Convener: Mr Ken Herd

Independent examiner

Mr RW Gordon, FCA
Briar Lea House
Brampton Road

Longtown
Carlisle
Cumbria
CA6 5TN

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Bankers

The Royal Bank of Scotland
Drummond House Branch
Drummond House
1 Redheughs Avenue
Edinburgh
EH12 9JN

Structure, governance and management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution, having moved from its previous Model Constitution in 2019. In September 2022, following The Church of Scotland reorganisation, the former Presbytery of Annandale and Eskdale became part of The South West Presbytery (Scotland).

Recruitment and Appointment of Trustees

Members of the Kirk Session and 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 Church of Scotland seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities. The Church of Scotland is one of the largest organisations in Scotland. We have around 280,000 members, with more regularly involved in local congregations and our work. We have around 650 ministers serving in parishes and chaplaincies, supported by both centrally and locally employed staff. Most of our parishes are in Scotland, but we also have churches in England, Europe and afield. The Church of Scotland plays a pivotal role in Scottish society and works with communities worldwide. Due to our location in England The Border Kirk has a gathered rather than parish based membership. The Kirk Session which meets around 8 times a year is responsible for spiritual and development affairs within the church. As a Unitary Constitution, committees with varying focus meet independently and report back at each Session meeting: They are Worship and Learning, Mission - Outreach and Communications, Pastoral Care and Nurture, Stewardship and Finance, Safeguarding and Buildings. Each committee comprises a convenor and elders with others members who may be interested in the issues involved. The aim of the structure is greater involvement of members in the running of church affairs.

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.

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Objectives and activities *(continued)*

Services. At The Border Kirk Carlisle we have a weekly Sunday service at 11am Worship and special services during Holy week and Advent. The Sacrament of Holy Communion is celebrated at least four times a year in Carlisle. Services in Longtown are led by the Methodists in Longtown and by The Border Kirk Minister on the first Sunday in the month at 9.30a.m. in the local Community Centre. At various times in the year we celebrate joint services with other churches in the city as part of our ecumenical focus. Services are live streamed to Facebook with the recording being accessible after the service. The Order of Service Bulletin is distributed through an email list and posted to Facebook with the full service printed and home delivered when required. The Border Kirk is viewed as a safe place for refugees seeking Christian Worship with many of the asylum seekers we welcomed to The Border Kirk being granted the right to remain and have been joined by family members who also contribute to our Christian community.

Young People. Each service has an all-age time prior to Sunday club for young children. The Sunday Club is reliant members of the congregation to provide educational activities. The Kirk Session is aware of the urgent need to encourage families and young people to the Kirk.

Guild. The Border Kirk has not had a Guild since 2019 but former members continue to link with the National Guild and meet regularly with the United Reform Guild in their premises. Some members also meet socially in The Border Kirk.

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Community. The Border Kirk has continued to support the local foodbank and those in need through collections of donated items. We also host a weekly breakfast for homeless or lonely. Following the use of The Border Kirk as a support for asylum seekers we now host Penrith and Eden Refugee Network (PERN). PERN pay a monthly rental as outlined in the accounts. We also host Carlisle Refugee Action Group (CRAG) for a weekly drop in and community support. As asylum seekers and refugees see The Border Kirk as a safe place the Local Authority also use the Kirk facilities to provide advice and support sessions on a weekly basis. Churches together in Carlisle and District (C.T.C.&D) have met regularly at the Border Kirk and we also have been involved in hosting joint services in the city, the Border Kirk being very active in C.T.C&D affairs. As the Border Kirk has catering facilities, we are able to host a weekly Churches Together Carlisle breakfast service for the homeless. To protect our worshippers, user groups and local community we have installed a CCTV system which has also been accessed by our Community Neighbourhood Policing Team. This was funded by the South West Presbytery.

Hall Users. During 2025 we hosted weekly meetings for Gamblers Anonymous. The Breath of Life pensioners' group. The hall and rooms are also used for conferences,

The Border Kirk

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Achievements and performance

We have an active and enthusiastic congregation who aim to bring God's word to a wider audience. We have the services of our organist, Mark Rimmer, and a praise band offering a different type of musical approach when times allow. We are also fortunate to have so many people from the Kirk Session and congregation willing to give their time and skills to enhance the life of The Border Kirk. - The Worship group regularly lead a café Church Sunday with refreshments available throughout the service in the sanctuary. - We are able to host pre service Easter Breakfast with family activities.- Spring coffee morning.

- We held a second Summer picnic with weekly service at a local village hall in June. This has become an annual event with plans for 2026 including an invitation to other churches to join us for. - Christmas coffee morning with various stalls, which raised funds for Kirk funds. - Christmas card prepared from seasonal pictures by our children is sent to all members, neighbours and local organisations. - After Service soup and desserts has been well supported by the congregation.

None of these events could take place without the dedicated support of so many.

Financial review

The principal source of income continues to be through the weekly/monthly offertory. Donations continue from weekly freewill offering, gift aid, open plate, other offerings and donations plus Gift Aid tax recovered. Members are encouraged to donate with Gift Aid. The Development Fund was set up to raise funds for special large expenditure capital projects, Staffing costs consist of the wages of the administrator, one church cleaner and the organist. The cleaner works 4 hours per week and the administrator work two hours per week and their hours will be kept under review as the demands on The Border Kirk increase. Payment of £29,225.00 for 'Giving to Grow' was met in full. A part-time Youth Worker was appointed but unfortunately, she resigned after two months. The Youth Worker Fund is still held with the Skipton Building Society.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. policy to transfer any significant surplus at the end of the year into the Fabric and Contingency Fund to be held in reserve for any major repair and maintenance expenditure on the properties at Chapel Street. The Border Kirk was established in 1832 and as we approach our bicentennial it has been noted by Kirk Session that substantial work was required to maintain the sandstone frontage of the building. Due to loose masonry this work was prioritised and completed from reserves at a cost of £20,000.

At the year end the Church held unrestricted cash funds of £98,942 of which £54,072 is held in the designated Fabric Fund. Restricted Funds of £51,621 cash balances are spread over the various funds and listed in the Consolidated Statement of Balances. The Church owns a 2 bedroom flat and is let at £390.00 per calendar month. After Letting Agent expenses we receive £331.50 per c/m. Investments valued at £96,056 31 December 2025 are also held.

The trustees' annual report was approved on 31 March 2026 and signed on behalf of the board of trustees by:



Mr I Gopsill
Trustee



Mrs P Edwards
Trustee

The Border Kirk

Independent Examiner's Report to the Trustees of The Border Kirk

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of The Border Kirk ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales (ICAEW) which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr RW Gordon, FCA
Independent Examiner

Briar Lea House
Brampton Road
Longtown
Carlisle
Cumbria
CA6 5TN

The Border Kirk

Statement of Financial Activities

Year ended 31 December 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	6	40,515	776	41,291	52,687
Charitable activities	7	3,529	—	3,529	3,382
Other trading activities	8	18,432	—	18,432	12,512
Investment income	9	3,706	2,628	6,334	11,577
Other income		300	—	300	124
Total income		<u>66,482</u>	<u>3,404</u>	<u>69,886</u>	<u>80,282</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies		94	—	94	123
Expenditure on charitable activities		83,762	858	84,620	60,806
Total expenditure		<u>83,856</u>	<u>858</u>	<u>84,714</u>	<u>60,929</u>
Net gains on investments		5,806	—	5,806	6,752
Net (expenditure)/income and net movement in funds		<u>(11,568)</u>	<u>2,546</u>	<u>(9,022)</u>	<u>26,105</u>
Reconciliation of funds					
Total funds brought forward		206,566	49,075	255,641	229,536
Total funds carried forward		<u>194,998</u>	<u>51,621</u>	<u>246,619</u>	<u>255,641</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 9 to 14 form part of these financial statements.

The Border Kirk

Statement of Financial Position

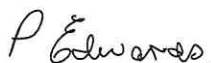
31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	12	96,056	90,250
Current assets			
Cash at bank and in hand		150,563	165,391
Net current assets		150,563	165,391
Total assets less current liabilities		246,619	255,641
Funds of the charity			
Restricted funds		51,621	49,075
Unrestricted funds		194,998	206,566
Total charity funds	13	246,619	255,641

These financial statements were approved by the board of trustees and authorised for issue on 31 March 2026, and are signed on behalf of the board by:



Mr I Gopsill
Trustee



Mrs P Edwards
Trustee

The notes on pages 9 to 14 form part of these financial statements.

The Border Kirk

Notes to the Financial Statements

Year ended 31 December 2025

1. Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, £28,137 and the maximum stipend (in the 5th and subsequent years) £34,577.

2. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is The Church Office, Chapel Street, Carlisle, CA1 1JA.

3. Investments at market value

At the year end the market valuations of the investments were:

4. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

5. Accounting policies

Basis of preparation

The financial statements have been prepared on the payments and receipts basis.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2025

5. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when received by the church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

The Border Kirk

Notes to the Financial Statements (continued)

Year ended 31 December 2025

5. Accounting policies (continued)

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

6. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
WFO Scheme	1,066	—	1,066
Gift Aid Donation	27,781	—	27,781
Tax Recovered on Gift Aid Donations	8,644	—	8,644
Ordinary Offerings (Open Plate)	2,671	—	2,671
Other Offerings, Donations etc	353	—	353
Children's Activities	—	—	—
Youth Worker Fund	—	666	666
Local Outreach	—	110	110
Grants			
Grants receivable	—	—	—
	<u>40,515</u>	<u>776</u>	<u>41,291</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
WFO Scheme	981	—	981
Gift Aid Donation	27,815	—	27,815
Tax Recovered on Gift Aid Donations	8,438	—	8,438
Ordinary Offerings (Open Plate)	1,393	—	1,393
Other Offerings, Donations etc	1,966	339	2,305
Children's Activities	—	750	750
Youth Worker Fund	—	4,005	4,005

The Border Kirk

Notes to the Financial Statements (continued)

Year ended 31 December 2025

6. Donations and legacies (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
Grants receivable	7,000	—	7,000
	<u>47,593</u>	<u>5,094</u>	<u>52,687</u>

7. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Flat rental	<u>3,529</u>	<u>3,529</u>	<u>3,382</u>	<u>3,382</u>

8. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Hall lettings	16,023	16,023	11,130	11,130
Activities for generating funds	<u>2,409</u>	<u>2,409</u>	<u>1,382</u>	<u>1,382</u>
	<u>18,432</u>	<u>18,432</u>	<u>12,512</u>	<u>12,512</u>

9. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Bank interest receivable	<u>3,706</u>	<u>2,628</u>	<u>6,334</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>9,068</u>	<u>2,509</u>	<u>11,577</u>

10. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>216</u>	<u>216</u>

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The Border Kirk

Notes to the Financial Statements *(continued)*

Year ended 31 December 2025

12. Investments

	Other investments £
Cost or valuation	
At 1 January 2025	90,250
Additions	–
Fair value movements	5,806
At 31 December 2025	<u>96,056</u>
Impairment	
At 1 January 2025 and 31 December 2025	–
Carrying amount	
At 31 December 2025	<u>96,056</u>
At 31 December 2024	<u>90,250</u>

All investments shown above are held at valuation.

Listed investments

The aggregate market value of listed investments is £– (2024: £962) and the stock exchange value is £– (2024: £69,053).

13. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2025 £
General fund	152,494	66,482	(83,856)	–	5,806	140,926
Fabric fund	54,072	–	–	–	–	54,072
	<u>206,566</u>	<u>66,482</u>	<u>(83,856)</u>	<u>–</u>	<u>5,806</u>	<u>194,998</u>

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
General fund	132,607	72,679	(58,965)	(579)	6,752	152,494
Fabric fund	54,072	–	–	–	–	54,072
	<u>186,679</u>	<u>72,679</u>	<u>(58,965)</u>	<u>(579)</u>	<u>6,752</u>	<u>206,566</u>

Purposes of Designated Funds

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

The Border Kirk

Notes to the Financial Statements (continued)

Year ended 31 December 2025

13. Analysis of charitable funds (continued)

Restricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2025 £
Development Fund	39,053	2,503	—	—	—	41,556
Local Outreach	3,555	110	—	—	—	3,665
BA Gready	1,971	—	—	—	—	1,971
Third Party Collections	—	—	—	—	—	—
10 to 10	—	—	—	—	—	—
Sunday School	491	—	—	—	—	491
Children's Activities	—	—	—	—	—	—
Youth Worker Fund	4,005	791	(858)	—	—	3,938
	<u>49,075</u>	<u>3,404</u>	<u>(858)</u>	<u>—</u>	<u>—</u>	<u>51,621</u>

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
Development Fund	36,544	2,509	—	—	—	39,053
Local Outreach	3,425	130	—	—	—	3,555
BA Gready	2,121	—	(150)	—	—	1,971
Third Party Collections	—	209	(209)	—	—	—
10 to 10	191	—	—	(191)	—	—
Sunday School	491	—	—	—	—	491
Children's Activities	85	750	(1,605)	770	—	—
Youth Worker Fund	—	4,005	—	—	—	4,005
	<u>42,857</u>	<u>7,603</u>	<u>(1,964)</u>	<u>579</u>	<u>—</u>	<u>49,075</u>

Purposes of Restricted Funds

Local Outreach - This fund is to be used for local mission and outreach.

Anne Gready Fund - This is a fund to be used, by young members, towards the cost of travel to Youth Assembly, gatherings etc.

10 to 10 Fund is specifically to be used to purchase material for 09:50am Service every second Sunday.

Third Party Collections Fund consists of funds raised on behalf of other charities which had not been paid out at the year end.

The Border Kirk

Management Information

Year ended 31 December 2025

The following pages do not form part of the financial statements.

The Border Kirk

Detailed Statement of Financial Activities

Year ended 31 December 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
WFO Scheme	1,066	981
Gift Aid Donation	27,781	27,815
Tax Recovered on Gift Aid Donations	8,644	8,438
Ordinary Offerings (Open Plate)	2,671	1,393
Other Offerings, Donations etc	353	2,305
Children's Activities	—	750
Youth Worker Fund	666	4,005
Local Outreach	110	—
Grants receivable	—	7,000
	<u>41,291</u>	<u>52,687</u>
 Charitable activities		
Flat rental	<u>3,529</u>	<u>3,382</u>
 Other trading activities		
Hall lettings	16,023	11,130
Activities for generating funds	<u>2,409</u>	<u>1,382</u>
	<u>18,432</u>	<u>12,512</u>
 Investment income		
Bank interest receivable	<u>6,334</u>	<u>11,577</u>
 Other income		
Other receipts	<u>300</u>	<u>124</u>
 Total income	<u><u>69,886</u></u>	<u><u>80,282</u></u>

The Border Kirk

Detailed Statement of Financial Activities *(continued)*

Year ended 31 December 2025

	2025 £	2024 £
Expenditure		
Costs of raising donations and legacies		
Offering envelopes	94	123
Expenditure on charitable activities		
Wages and salaries	3,185	3,511
Rates and water	1,002	792
Light and heat	4,983	4,324
Repairs and maintenance	25,579	3,983
Insurance	2,718	2,593
Legal and professional fees	216	216
Telephone	549	489
Other office costs	893	284
Ministries & Mission allocation	29,225	31,444
Minister's expenses	960	960
Pulpit supply	581	474
Other staffing costs	1,444	—
Manse Costs	3,221	2,797
Third Part collections paid out	335	209
Other expenses	4,124	5,106
Flat Expenses	815	1,010
Local Ministry	260	234
Equipment	3,482	—
Presbytery Dues	1,048	775
Youth Fund	—	1,605
	<u>84,620</u>	<u>60,806</u>
Total expenditure	<u>84,714</u>	<u>60,929</u>
Net gains on investments		
Gains/(losses) on listed investments	<u>5,806</u>	<u>6,752</u>
Net (expenditure)/income	<u>9,022</u>	<u>26,105</u>

