St. Andrew's Parish Church of Scotland
West Linton

CONGREGATIONAL ACCOUNTS
Year ended 31 December 2025

Congregation No: 040290

Charity No: SC003938

Reference and Administrative Information

Charity Name	St. Andrew's Parish Church of Scotland West Linton
Charity Registration Number	SC003938
Congregational Reference No	040290
Contact Address	Mr Michael Knott 9 Tarfhaugh Brae West Linton Peeblesshire EH46 7DP

Trustees

Minister	Rev Dr Tony Foley
Joint Session Clerks	Mr Kevin Scott Mr Steven Whalley
Treasurer:	Mr Michael Knott
	Mrs Helen Bruce Mr Neil Calvert Mrs Kate Dykes Mrs Pat Graham Dr Daryll Green Mr Colin Herd Mr Tony Hoskins Miss Christine Leith Mrs Ann Lyon Mrs Marion Moore Mrs Mary Turnbull Mr Robert Wilson (resigned 15 April 2025)

Independent Examiner

Mrs Jean Macnab

Banker

Bank of Scotland
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 Unitary Constitution, the terms of which were formally approved at a meeting of the congregation in November 2019.

Recruitment and Appointment of Trustees

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 to manage the pastoral and business affairs of the Church.

Organisational Structure

The Kirk Session, which usually meets at least four times a year, is chaired by the Minister and is responsible for financial management, the care of heritable property and the spiritual well-being of the Church and its members.

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.

Worship at St. Andrew's takes place every Sunday morning, and afterwards the congregation meets informally over tea/coffee – or occasional lunches. Children of all ages are welcome in the church and the Sunday Club usually meets on the first Sunday of the month. Children from the uniformed organizations attend on occasions such as Thinking Day and Remembrance Day services. Communion is celebrated regularly throughout the year.

Achievements and Performance

Sunday morning services are held every week in St Andrew's Church and we are fortunate to have a team of Worship Leaders who support the Minister in the provision of services across the six linkage churches, providing a variety of worship styles and content. St Andrew's offers a blended approach to worship, with the opportunity to join services by Zoom appreciated by those

who are unable to attend in person. A small team of volunteers host the Zoom sessions, with the Powerpoint slides also enabling hymn words and intimations to be projected onto the wall above the pulpit for the benefit of the congregation in the Church.

During the village Whipman Week summer festival, the Sunday Whipman service was held, jointly with St Mungo's Church, in the marquee on the Village Green and was well received by all involved.

The Minister continues to forge closer links with the local village primary school, with end of term services being held in the Church building.

Organised activities, such as Messy Church, Baby Brunch, Guid Blethers and Table Tennis continue to meet regularly in the two Church halls. Sip and Share (formerly Cosy Café) continues to offer a warm space for people to meet, with company, soup, tea/coffee, home baking and board games available. The church halls are also used regularly by groups for our younger people, including Boys Brigade, Brownies, Rangers and Rainbows, as well as for other activities such as childrens' birthday parties, weekly Qi-Gong classes, art classes, occasional yoga and dance classes and other events such as the CAB drop-in sessions and meetings of the Historical Society, the Horticultural Society and occasionally the village Community Council.

Ties with our linkage partners in West Tweeddale continue to be developed through General Kirk Session meetings and cross-linkage groups focusing on pastoral care, communication and leading worship. Online and in-person linkage study series were held during Lent and again during Advent. In St Andrew's an important element of pastoral care to the wider community continues to be evidenced by the delivery of flowers, particularly in times of illness or bereavement.

Elsewhere, support was provided during the year for other charities, including Christian Aid, Peeblesshire Youth Trust Christmas hampers, Salvation Army gift collections and the annual Blythswood Shoebox Appeal. Retiring offerings were made for Poppy Scotland and for local efforts in support of the Bethany Christian Trust which provides a Care Van service for the homeless in Edinburgh. In partnership with St Mungo's Church in West Linton, volunteers continue to support a monthly Sunday evening Care Van outing, whether by providing soup and home baking or as part of the team which goes out on the van.

The Minister's Benevolent Fund remains available to provide support at a local level where required.

Financial Review

The principal sources of unrestricted income are Weekly Freewill Offerings, Monthly Standing Orders and other donations, tax recovered from Gift Aid payments, interest and dividends on investments and letting charges from the two Church halls.

Headline income from Freewill Offering and Gift Aid donations during 2025 saw a marked increase of around 20% on the previous year, due to a combination of both new and increased regular giving. A number of members have reviewed and increased their standing order payments in recognition of the effect of inflationary increases in many of the Church's running costs.

The increase in donations is also reflected in an increase in the tax recovered under the Gift Aid scheme, to just over £10,000 during 2025, though some £800 of this was a late payment in respect of the previous financial year. Gift Aid continues to be an important source of income and tax-payers are encouraged to make use of this by completing a Gift Aid declaration in favour of the Church and making their contributions via standing order or Freewill Offering envelopes which can then be evidenced for tax reclaim purposes.

In addition, an application to the Listed Places of Worship (LPW) scheme saw the successful recovery of the £2,300 VAT element of the £14,000 sum paid for the work carried out on the roof and walls of the Church building in 2023/4.

Following a near 10% increase in hall rent income in 2024, due largely to an increase in the hourly rates charged, income from this source held steady at around £17,000 during 2025. Much of this derives from the mutually beneficial arrangement with the Early Learners pre-school childcare facility which continues to be the main user of the New Church Hall, operating on a 4.5 day week basis during school term-time. This income was again sufficient to support the running costs of both the New Church Hall and the smaller Old Church Hall which is used regularly for the outreach activities of the Baby Brunch, Guid Blethers and Sip and Share groups as well as a meeting place for most of the uniformed organisations for our young people.

Overall income was up around £4,000 on the previous year, noting that the 2024 total had been boosted by grant income of around £8,000 from the Kenny Paul Trust towards the cost of improvements to the New Church Hall.

Expenditure in 2025 was around £20,000 (or 25%) lower than in the previous year, primarily due to reduced expenditure on property repair and maintenance (with the 2024 total having included the £14,000 cost mentioned above) and an easement of electricity costs following a further renewal of the Church of Scotland Energy Scheme terms effective from October 2025. It should be noted that some necessary property maintenance activity, chiefly the internal painting of the Church, has not progressed for a variety of reasons and the associated costs have merely been deferred.

Similarly, work to repair the chimney at the manse, as well as the painting of the external woodwork is planned for Spring 2026. Manse expenses are borne by the linkage congregations, with St Andrews' share anticipated to be £4,000 to £6,000 depending on the extent of the chimney repairs identified as necessary when the work is underway. In anticipation of this, a transfer of £1,500 was made to the separate manse account in late 2025 and other congregations in the linkage have made similar provisions.

It is pleasing to be able to report a net gain for the year of £15,500 which broadly has the effect of making good the shortfalls of £8,000 and £5,000 in 2024 and 2023 respectively.

Notwithstanding this, and being mindful of the additional costs, both known and unknown, to be incurred in future it remains important for income levels to be sustained and for expenditure to continue to be prudently managed. As mentioned earlier, a number of members have voluntarily increased their regular offerings during the year, in recognition of the general cost of living increases. The Trustees remain grateful to them, and to all who continue to faithfully contribute to the financial well-being of our Church.

Reserves Policy

For some years the Trustees' stated objective has been to maintain reserves of at least £35,000 to meet unexpected expenditure on maintaining the three ageing public buildings belonging to the Church.

While available funds exceed this sum, it is recognised that further expenditure on the Church building, principally on interior decoration, is likely to be incurred in the short term.

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:

Steven Whalley

Session Clerk

15 March 2026

St. Andrew's Parish Church of Scotland - West Linton
Independent Examiner's Report to the Trustees

I report on the accounts of the Church for the year ended 31 December 2025 which are set out on the following pages 8-13.

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 Trustees 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 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.

Jean Macnab

J. S. Macnab LLB, C.A., C.T.A. Independent Examiner
1 Medwyn Drive
West Linton EH46 7HW

15 March 2026

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDING 31 DECEMBER 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
INCOME					
Freewill Offerings		5,961	51	6,012	6,479
Gift Aid Donations		29,131	329	29,460	22,886
		35,092	380	35,472	29,365
Bank and Deposit Interest		2,386	0	2,386	2,805
Investment Income		294	0	294	294
Gift Aid - Tax Reclaim		10,057	0	10,057	7,524
VAT Reclaim		2,330	0	2,330	0
Transfer from General Trustees		0	0	0	0
Grant Funding		0	0	0	7,822
Fund-raising Events		0	0	0	0
Donations & Bequests		2,449	1,895	4,344	3,106
	(A)	52,607	2,275	54,882	50,916
Letting of premises		17,125	0	17,125	17,110
Transfers to Hall Funds		0	0	0	0
	(B)	69,732	2,275	**72,007**	68,026
EXPENDITURE					
Charitable activities (Note 4)		54,014	2,491	56,505	76,187
		54,014	2,491	**56,505**	76,187
SURPLUS/DEFICIT FOR YEAR		15,718	-216	**15,502**	-8,161

(A) denotes 'new money' received during the year, excluding rental income from Hall letting.

(B) is similar to (A) but allows for fund transfers and for rental income from Hall lets (including voluntary fund transfers by some groups with restricted funds, as contributions towards the upkeep of the hall in which they meet).

Unrestricted Funds represent the General Fund, Fabric Fund, Church Halls Fund and Bequest Fund.

Restricted Funds are held by Cosy Café, Messy Church, Baby Brunch and various other groups, as well as the Flower Fund and the Minister's Benevolent Fund. Further details are given in Note 3.

See section 8 for an explanation of the purpose of each fund.

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

STATEMENT OF BALANCES AT 31 DECEMBER 2025

	Unrestricted/ Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
BANK & DEPOSIT BALANCES				
Cash Balances on 1 Jan	68,556	4,896	**73,452**	81,613
Surplus/Deficit for year	15,718	-216	15,502	-8,161
Balances on 31 Dec	84,274	4,680	**88,954**	73,452

INVESTMENTS

Held by CoS General Trustees (cost £3,110)	2025 £	2024 £
Investors Trust Growth Fund (cost £222)	2,752	2,552
Investors Trust Income Fund (cost £2,888)	4,556	4,424
Total Market Value at 31 December	7,308	6,976

CONSOLIDATED FABRIC FUND ACCOUNT

Rental income from the Manse, net of agent's fees, is held by CoS General Trustees and can be drawn down to meet specific fabric expenditure. The amounts stated represent the share attributable to St Andrew's.	2025 £	2024 £
Amount drawn down from General Trustees during year	0	0
Account balance at 31 December	70	67

The following charitable donations were made during the year:	£
Poppy Scotland	565.68
Bethany Care van (local funds)	409.00
	974.68

These accounts were approved by the Kirk Session on 26 February 2026

For and on behalf of the Kirk Session:

Steven Whalley **Session Clerk**

Michael Knott **Treasurer**

ST ANDREW'S PARISH CHURCH OF SCOTLAND - WEST LINTON

NOTES TO THE ACCOUNTS

1 Trustee Remuneration and Related Party Transactions

[a] No trustee received any remuneration or expenses during the year, other than the Minister (see note 4 below) who received £598 for travel expenses, as well as reimbursement of a £242 share of mobile phone expenses. In addition, the Minister benefited indirectly from the payment of a £1,099 share of manse council tax costs and a £123 share of landline and broadband costs.

[b] Mrs Kate Whalley, the wife of an elder, received a £527 share of payment for services as linkage Admin Assistant during the year. No other trustee, or any other person related to a trustee, had any personal interest in any contract or transaction entered into by the charity during the year.

2 Accounting Policies

[a] The accounts are prepared on a cash basis.
[b] Heritable properties consisting of the Church, Halls and Manse are not recorded in the accounts.
[c] Normal fabric repairs and maintenance are charged to the General Fund, extraordinary repairs and improvements are met from the Fabric Fund and the Manse Fabric Fund
[d] Normal repairs and maintenance of the Halls are charged to the Hall accounts.

3 Movement of Funds (Bank & Deposit Balances)

	1 Jan. 2025	Income	Expenditure	Transfers	31 Dec. 2025
Restricted Funds	**£**	**£**	**£**	**£**	**£**
Flower Fund *	-98	916	-696	300	422
Benevolent Fund	2,658	0	-750	0	1,908
Youth Work Fund	105	0	-198	0	-93
Cosy Café Fund	606	206	0	0	812
Messy Church Fund	50	60	-49	0	61
Baby Brunch Fund	287	634	-539	0	382
Guid Blethers Fund	580	458	-235	0	804
Table Tennis Fund	708	0	-24	0	684
	4,896	2,275	-2,491	300	4,980
Unrestricted Funds					
General Fund	59,682	52,557	-36,516	-1,800	73,923
Fabric Fund	10,915	0	0	0	10,915
Church Halls Fund	-19,742	17,175	-17,498	0	-20,065
Bequest Fund	17,703	0	0	0	17,703
	68,557	69,732	-54,014	-1,800	82,475
Designated Funds					
Manse Fabric Fund	-1	0	0	1,500	1,499
Total	**73,453**	**72,007**	**-56,506**	**0**	**88,954**

4 Charitable activities:		2025	2025	2024
		£	£	£
Restricted Funds				
Flower Fund	Flowers*	696		
			696	713
Benevolent Fund	Disbursements	750		
			750	200
Cosy Café Fund	Supplies	0		
			0	0
Messy Church Fund	Food/catering	27		
	Books	22		
			49	98
Baby Brunch Fund	Food/catering	455		
	Christmas gifts	84		
			539	801
Youth Work Fund	Books/Prizes	136		
(Sunday Club)	Easter/Christmas	62		
			198	0
Guid Blethers Fund	Food/catering	25		
	Gifts for speakers	77		
	Travel	60		
	Christmas outing	73		
			235	237
Table Tennis Fund	Equipment	24		
			24	0
			2,491	2,049
Adjust for transfers to Hall & Other Funds (where stated above)			0	0
			2,491	2,049

* Some additional costs of purchasing flowers are not recorded here, i.e. where flowers are gifted by the donor and no reimbursement is sought.

Charitable activities (continued):	2025	2024
	£	£
Unrestricted/Designated Funds		
Giving to Grow (formerly Ministries & Mission)	20,455	19,587
Locum Costs (incl travel)	0	0
Minister's Travel Expenses	598	596
Minister's Expenses	242	59
Presbytery Dues	480	691
Pulpit Supply	0	0
Heat & Light	11,254	13,044
Repairs & Maintenance	5,768	23,621
Council Tax & Insurance Premiums	4,840	4,547
Organist Fees	1,000	1,000
Honoraria	1,570	1,450
Cleaning	5,187	3,708
Session Admin. Expenses	1,858	1,694
Equipment	0	0
Linkage Office Expenses	111	295
Admin Assistant Salary	527	1,073
Glebe/Mansewood Expenses	0	2,688
Manse Phone/Broadband	123	84
	54,014	74,138
Total Expenditure: Charitable activities	**56,505**	**76,188**

Analysis of Net Assets Between Funds at 31 December 2025

5

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
CoS Investors Trust (Deposit Fund)	74,895	0	0	74,895
Current & Savings Accounts	7,580	1,499	4,252	13,331
Cash funds	0	0	728	728
Bank & Deposit Balances	82,475	1,499	4,980	88,954
CofS Investments (cost £3,110)				
Market Value: 31 Dec 2025	7,308	0	0	7,308
Total Assets: 31 Dec 2025	**89,783**	**1,499**	**4,980**	**96,262**

In addition, the balance at 31 December 2025 of the Manse rental income in the Consolidated Fabric Fund held by the General Trustees for St Andrew's Church was £70 (2024: £67)

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pensions and housing and loan funds. 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 (after 5 years) was £39,856.

7 Kenneth Paul Trust

The Kirk Session has responsibility for the fund of the Kenneth Paul Trust. However, this is entirely separate from, and forms no part of, the Church's accounts.

8 Purpose of Various Funds

Restricted Funds

Flower Fund	For provision of flowers in Church and for community/outreach purposes
Benevolent Fund	For provision of small financial assistance to those in need in the area (including Foodbank assistance) - at the discretion of the Minister.
Youth Work Fund	Proceeds of the Adventurers' bank account, for use in Youth Work
Cosy Café Fund	Funds raised at Cosy Café afternoons
Messy Church Fund	Funds relating to Messy Church meetings
Baby Brunch Fund	Funds relating to Baby Brunch group
Table Tennis Fund	Funds relating to Table Tennis Club
Guid Blethers Fund	Funds relating to Guid Blethers group

Unrestricted Funds

General Fund	To meet day to day expenses of St Andrew's Church and congregation.
Fabric Fund	Money set aside for repairing the fabric of the Church.
Church Halls Fund	Except in extreme circumstances, the income derived from letting the halls pays for the upkeep of the halls' fabric.
Bequest Fund	Unrestricted bequests to the Church are held in this fund until such time as they are needed to make up other depleted funds.

Designated Funds

Manse Fabric Fund	This fund represents money set aside for upgrading the fabric of the Manse. It has no direct income but is funded by transfer from other Funds as required.