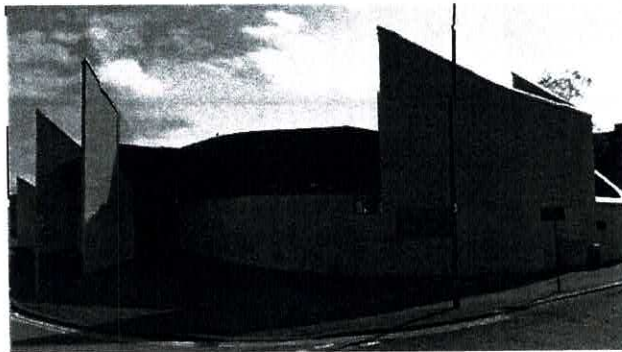


WHITBURN BURNFIELD VALLEY (North) PARISH CHURCH of SCOTLAND



ANNUAL REPORT & ACCOUNTS Year ended 31st December 2025 (SORP Accounts)

Congregation No: 010130

Scottish Charity No: SC024154

Trustees' Annual Report

Year ended 31st December 2025

The Trustees present the annual report and accounts for Whitburn Burnfield Valley (North) for the year ended 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations (as amended) and Accounting and Reporting by Charities 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 effective from 1st January 2019

Objectives and Activities

The Church of Scotland is Trinitarian in Doctrine, Reformed in tradition, 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.

Whitburn Burnfield Valley (North) continued its involvement with the community following the union of churches on 1st February 2024 and continued to strive to renew and rebuild its relationships with members, schools, mission projects and where possible new projects are being undertaken.

Blackburn Church continued to use its ability to stream Worship services to the parish and beyond and viewing figures have steadily grown, since December 2024, Brucefield now has a similar facility with both churches now able to record and stream funeral services should the family wish. Holy Communion is celebrated in both, in the months of March, June, September, December and Easter, for Brucefield this is the 1st Sunday, and Blackburn it is the 2nd Sunday of these months.

Both churches continue to offer Marriage, Baptismal and Funeral services serving the parish and are involved in the community and 6 schools.

Church Activities

- Stepping Stones Sunday School (ages 3-11).
- Mother and Toddlers meet in Brucefield on Tuesday morning.
- Pizza and Jesus meet every 2nd and 4th Sunday evening of the month (P7-S6).
- Brownies and Guides meet in Brucefield on a Monday evening during the school year.
- Boys' Brigade meet in Blackburn weekly on a Tuesday evening during the school year.
- Scouts meet in Brucefield weekly on a Tuesday evening during the school year.
- Cub Scouts meet in Brucefield weekly on a Thursday night during the school year.
- A Holiday Club took place again this year during the school summer holidays.
- Women's Group meet in Blackburn once a month on a Monday afternoon.
- Ladies Group meet in Blackburn on 3rd Monday evening of the Month.
- Guild meets in Brucefield on a Wednesday.
- Prayer Group meet in Blackburn on a Tuesday.
- Café afternoon in Blackburn on a Tuesday.
- Community café in Brucefield on a Monday afternoon.
- Community café in Blackburn on a Thursday afternoon.
- The Pantry meets every Thursday morning dealing with food poverty.
- Lent and Christmas Bible studies are held each year.

- An annual service of Bereavement is held each year.
- Annual Harvest services are held at church and schools with gifts being given to the Pantry.
- Annual services are held during Holy week at various churches.
- Annual services are held at Christmas involving the community and children.
- Annual services are held for Christian Aid, World Day of Prayer, and Remembrance Sunday, Services are also held at Blackburn and Seafield war memorials with services at Seafield school and at Blackburn war memorial on the 11th November.
- A parish magazine is produced 6 times per year and distributed to members of the Congregation and community groups.
- The church continues in discussion with Breich Valley and Whitburn South and all 4 churches continue with joint services, evening services, social events, bible studies, fundraising events, and mission.

Community Activities

- Community Coffee mornings on a Tuesday and Thursday afternoon.
- Three groups meet in our halls, giving a voluntary fee to the Church. Both churches provide facilities for local groups and schools to meet.
- A "Singing Well" group meets monthly for those who are alone, have dementia, loneliness or other problems, this includes a light lunch and suitable activities.
- Harvest is celebrated with donations to Christian Aid, the Pantry and other Food Banks.
- Local foodbank donations continue throughout the year.
- Local schools attend the church (weather permitting) as part of their Christmas and Easter celebrations, the church also participates in services and activities within the schools.

Presbytery Plan

The implementation of the Presbytery Plan has formed the union of Blackburn and Seafield and Whitburn Brucefield under the new parish name of Whitburn Burnfield Valley (North) Parish Church of Scotland, both congregations voted for the union, in addition Brucefield church voted for the induction of the Rev Sandra Boyd as their minister. The Presbytery Deployment group will continue to monitor all unions and groupings within the Presbytery which may lead to Team Ministry or to further changes.

Achievements and Performance

Following the union, all committees in both churches are now integrated these being the Kirk Session, Finance, Fund Raising, Mission, Property (2 convenors) other functions have been retained by Convenors such as Treasurer, Roll Keeper, GDPR, Presbytery Elder, Safeguarding, and Health and Safety, several Elders have undertaken training in leading worship which will help the minister particularly at illness, holidays easter and Christmas. In addition to the foregoing, teams have been setup to help with the running of the enlarged church such as a communication group whose actions can be seen in the Tally Lamp and online presence. Working relationships with schools is ongoing and it is pleasing to see the young ones in the church at Christmas and Easter, the services are fun and loud.

The Rev Boyd is also busy with the Youth of the church, not only our Pizza and Jesus Group but also working with the Brownies, Guides, Scots, BB and GB plus other "older" groups.

We have participated in the local Remembrance Services this Year the Rev Boyd took a combined service at 10.45am in Blackburn and Seafield. On the 11th November the Rev Boyd took a service at

Seafield with the local school and the Session Clerk led a short service at the war memorial in Blackburn, both services were at 11am.

We continue to use our media equipment for all services, and it is appreciated by many who are unable to attend either through infirmity or work, the latter can watch anytime as the service is available 24/7 in the YouTube library.

Communion services are held in a manner suitable to each church. The Rev Boyd also offers a communion service at home for those unable to attend the church. Attendance at our Sunday service is growing with 100+ attending plus those watching the streamed services averaging 60 per week. Increased numbers are also attending our Bible Study classes where a life application study of the bible is discussed, developing our faith and relationship with our Lord.

Our weekly giving still continues, and we encourage everyone to consider a standing order, this saves money on envelopes and makes it safer for those doing the "banking" to transport money to the bank whose locations are getting fewer.

In July (2025) a major remodelling of Blackburn Church, was undertaken to allow the installation of a new heating system, carpeting was added while chairs replaced the pews, our old heating system being condemned when due for service. Approval had also been given for a new heating system in Brucefield, this involved fitting a new "wet" system, replacing an electric and gas combination.

The **World Day of Prayer** was again held in the church with representatives from the local churches and Our Lady of Lourdes.

Our services within **Redmill Nursing Home** continues with many residents attending, this year we held a short communion service which was appreciated, especially by our members who are now residents at Redmill.

Our **Women's Group** meets on a Monday afternoon on a monthly basis in Blackburn with lots of speakers and activities, enjoying tea, coffee and social interactions.

The **Holiday Club** was again held, we are very grateful to all the helpers who gave their time and skills to the enjoyment of the children. As per last year the club met on one day per week and seemed popular with the children, with our union we need to look at how we can reach out to the younger people in Whitburn.

Our **youth organisations**, the Brownies, Cubs, Scouts and Boys' Brigade, meet as detailed earlier are all increasing in number, this year Boys from the BB gained their Kings Badge (formally Queens'), with more expected in 2026.

The **Girls Brigade** who met in Blackburn, have been transferred to the GB in Bathgate, this has been brought about by the GB leaders being required to retire having reached a set age limit, work requirements of younger staff also added to the move, however those girls who moved are enjoying the GB.

Our **Pizza and Jesus** group meet every 2 weeks on a Sunday night in Blackburn with an age range from P7-S6, lots of activities are undertaken with challenging questions on God's work being discussed at its core, there is a good spread in ages, but more are welcome.

The **Ladies Group** is a group for active ladies which meets on the 3rd Monday of the month in Blackburn, speakers, chats, nights out and games are on the agenda. They are always on the lookout for new members with new ideas. You will be made very welcome.

The **Guild** meets every 2nd week in Brucefield and is open to all where a preset programme of activities is available covering aspects set out by the church and includes raising funds for various charitable projects throughout the year, as with most groups time is set aside for tea and social interaction.

The Church's involvement in **mission with the schools** continues, covering 2 schools in Whitburn and 4 in Blackburn and Seafield. The minister teaches in classes regularly with the highlights of the year being the school Easter and Christmas visits where the children sing enthusiastically to all the songs they know, sometimes it is difficult to get them to leave the church.

On a Tuesday in Blackburn our **Prayer Group** meets and discusses a passage in the Bible and how it relates to us, prayers for those on our prayer list and reflection with appropriate music, this meeting fits nicely into the afternoon tea slot starting at 2pm.

Coffee mornings and Tea afternoons are an intrinsic part of community life and while Brucefield offer a community café on Monday afternoons, in Blackburn you can enjoy tea on a Tuesday at 2pm on Tuesday. Both of these offer lots of home baking and plenty of chat, the donations go to a local charity or national causes. On Thursday afternoons a Community café was started in Blackburn where indoor games and chat with tea and cakes is the order of the day at both venues.

The **pastoral** team look after those who enjoy a visit and chat, which is essential for those not able to attend the church regularly.

Remembrance Sunday was respectfully held with wreaths being laid at the war memorials at Blackburn, Seafield and Whitburn following a service in the church on the Sunday. As the 11th was a Tuesday, the Rev Boyd attended Seafield where the school was in attendance at their memorial, for a service at 11am. While a similar service was held by the Session Clerk at Blackburn memorial with members of the public and Pinewood school in attendance.

Fund Raising is an ongoing challenge in all churches and also here in WBV. The challenge to fund the ongoing responsibilities of churches, pay for the heating and lighting, our costs to the Church of Scotland in Edinburgh and fund Mission costs in our parish is immense. Every 2 months we need to organise a fund-raising event, and we are thankful to this group for organising Fayre's, Quiz's, Teas, Burns' nights, Bring and Buy events etc all of which not only raises money for the church but also helps the local community. Even so, we have a budget shortfall for 2026 of £26,000. Full details of costs are shown in the attached accounts.

The **4 Churches** in Breich Valley, Whitburn, Blackburn and Seafield hold bible study groups at Easter and Christmas plus contemporary evening services on the first Sunday of the month. These services can be led by our ministers or other parties ensuring a good spread of thought-provoking opinions and worship variances. Joint services are also held at Easter and Christmas.

The **Tally Lamp** continues to be produced every 2 months and distributed to all member households keeping everyone up to date on what is happening in the church's as well as informing them of events yet to come.

The Church is invited each year to attend a "**Market Stall**" event in 2 schools, this allows all the activities undertaken in the church to be publicised to those who may not be aware of what we offer.

We continue to **Live Stream** our services from both Blackburn and Brucefield, we have about 60 regular viewers for these. The AV is also a great asset for funerals where family members may not be able to travel due to work commitments or health, the service can be streamed to wherever they are.

The **Singing Well Group** continues to grow from strength to strength with average attendees being 45 in number, the usual events are held along with a healthy meal for those coming from Blackburn, Seafield, Armadale and Whitburn. Trips this year were to the David Livingston Centre with lunch included and of course the ever-popular Pantomime.

Our **Seasons for Growth** continues to be available for those who have experienced Trauma of some description in their lives.

Our **Pantry** is still going well in a Thursday in Blackburn, they have 25 members who arrive at prearranged times and can choose food, receiving approximately £20 worth of food for a £7 donation. We cannot thank enough those who give donations to keep this going and especially the volunteers who run the Pantry. However, this too is facing severe financial restraints.

In February we held a special **Remembrance service** for those who have lost a loved one, this service is very emotive and those who attend have stated that they can get comfort from this service.

Christmas and Easter are a busy time in Blackburn, Seafield and Whitburn, with schools in Whitburn and Blackburn attending church at Easter, Harvest, Christmas and at the end of term in summer. Our Stepping Stones as well as Pizza and Jesus members were involved in producing a Nativity play. Our Easter services included visiting all 4 churches during Holy Week where fellowship with all congregations was found.

Our **Church website** is integrated into the 4 churches of our area as much of the information and events is shared, the pages continue to be an important way of communication as does our use of Facebook, details of both sites are as follows.

Website: www.whitburnburnfieldvalley.co.uk

Facebook: Whitburn Burnfield Valley (North)

The use of technology allows both Blackburn and Whitburn to live stream all their services or as required, services can be public while some services such as funeral may have a closed link for the family only, streaming links can be found on YouTube at:

Blackburn: Blackburn and Seafield Parish Church

Whitburn: @brucefield church

This year our **Kirk Session** had many decisions to make some have been easy, but many required the head to overrule the heart and as we go forward this will not get easier. I would like to thank all our Trustees for their dedicated service and time, you have the future of our church at heart.

I would also like to thank all our other Group Leaders in the church and those that help with all our organisations I know that this is hard but enjoyable work and that it is not a case of turning up on the night to run a couple of classes, to get the most from the Boys and Girls requires preparation and good delivery, sometimes not an easy task.

To all the volunteers in the background that put your hand up to help with the big events, thank you.

We are fortunate to worship in comfortable churches and halls, yet none of this would be possible without the dedication and skills of our property teams. We know that much work is required to keep “the lights on”, and on some occasions the professional companies are called in, however much work is completed by competent, skilled, volunteers and this can save the church a considerable amount of money. Thank you to all those involved.

The work of Treasurer is an onerous task and with few able, or want, to take this duty on, as it is one of these jobs in the church that keeps going all year round, on behalf of everyone in the church, the Kirk Session and myself I would like to say thank you, for what you have done, we know it is not easy.

The Church is composed of many people, and it is all these people pulling together that makes things work from the Sunday services, the Funerals, the Contemporary Services, the Fayre’s, Quizzes, teas etc but we all need guidance, inspiration, comfort, humility at times and drive to complete the tasks we do, thanks to our Minister for helping to drive us, and guide us, forward in God’s work.

Financial Review 2025

As is required every year, financial restraint needs to be continued where possible as the economic climate is still with us, and it is anticipated that it will require everyone to tighten their belts even more. We have become a union of 2 church’s and as we complete the second year of union it is obvious that 2026 will be very, very difficult financially. We have money set aside to cover certain projects and this designated monies is required for these projects such as the fabric.

I urge you to read your Tally Lamp for information and to support all church events where possible.

It is not difficult to see where we are financially from the attached accounts, please take time to read these and ask any questions that you may have.

Some funds are restricted such as doors, where a donation has been specifically for that purpose other restricted funds include monies granted to the church to carry out community work on behalf of other organisations, these include “Singing Well” and “Seasons 4 Growth”. These funds cannot be used for everyday running costs.

Risk Management

Under the Unitary Constitution the Kirk Session has responsibility and risk management for Finance, Safeguarding, Health and Safety, GDPR, and training in all these areas is maintained. The Session also ensures that all monies received by donations or lets is administered in accordance with strong financial practices which ensure holding reserves.

Reserves Policy

The money invested and the extra interest obtained helps to offset any unexpected shortfall such as heating replacement. In addition to this the church has a policy to hold 3 months of average expenditure locally.

NOTE: Monies held in our accounts include funds held on behalf of Blackburn Communities Trust (Sing Well Group) and donations Gifted to the church for specific purposes, these funds cannot be used apart from their stated use and are in addition to our reserves.

Structure, Governance and Management

Governing Document

On the twelfth day of March 2020, Blackburn and Seafield Parish Church (now Whitburn Burnfield Valley [North]) moved from the Model Constitution to the Deed of Constitution, Unitary Form. The church is now administered in accordance with the terms of the Unitary Deed of Constitution.

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. The Minister, who is a member of the kirk session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session has oversight of the whole life and service of the church within its Parish, responsibility for spiritual and temporal oversight and matters relating to finance and property of Congregation's affairs. It is moderated by the minister and meets ten times, or as required, throughout the year.

Reference and Administrative Information

Charity Name:	Whitburn Burnfield Valley (North) church of Scotland
Charity registration Number:	SC024154
Congregation Reference No:	010130
Contact Address:	The Manse 5 MacDonald Gardens Blackburn West Lothian EH47 7RE

Trustees

Rev S Boyd	M Brown	H Brown
G Aitken (Ord Dec 2025)	K Burnett	M Douglas
A Brynes	E Ferguson	J Ferguson
R Drummond	D Gray (Reinstated)	P Hamilton
L Graham	S Henig (Ord Dec 2025)	M Mason
S Hamilton	C McCulloch	T McFadyen
C McAndrew	F McLennan	B McMillan (Resigned Mar 2025)
I McGregor	J Mitchell	C Naylor
S Merry	M Savage	M Shields
J Rankine	S Snow (Ord Dec 2025)	E Stockman
A Simpson	L Thomson	G Todd
T Stockman	E Younger (Dec'd 2025)	E Waldron (Ord Dec 2025)
J Wight		

Elder Emeritus

In addition to the above a further 18 non-active Elders have retired from active duties;

I Brown, D Bryce, H Dickie, R Dunlop, T Gardner, W Gilfillan, R Haston, I Henderson, J Lumsden, J McAloon, A Mackie, I Milne, A Muir, J Muir, J Roberson, N Scott, D Thompson, G Webster.

Office-bearers

Minister	Rev Sandra Boyd B Ed., B D,
Session Clerk	Mr. Keith Burnett
Treasurer	Mrs. Jacqueline Ferguson

Independent Examiner

Alistair Christie MA(Hons) CA
4 Templeland Road
Edinburgh
EH12 8RP

Bankers

Royal Bank of Scotland
8 Hopetoun Street
Bathgate
EH48 4EU

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the method and principles in the applicable Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf.



Keith Burnett

Session Clerk

Whitburn Burnfield Valley (North)

Date. 13/4/26

Notes forming part of the Financial Statements

For the year ended 31 December 2025

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities issued in 2015 (Charity SORP 2015).

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (SORP 2015, revised 1 January 2019), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The trustees' going concern assessment covers a period of at least twelve months from the date of signing of these financial statements and they consider that there are no material uncertainties about the charity's ability to continue as a going concern.

While there are indeed operational uncertainties arising from a delay in decisions being taken by Presbytery about the retention of buildings and the union between Blackburn and Seafield Parish Church and Whitburn Brucefield Parish Church, the trustees consider that these do not affect the charity's ability to continue as a going concern for at least twelve months in any other foreseeable circumstances. Consequently, the financial statements have been prepared on an ongoing concern basis.

Funds

Funds are classified as either restricted funds, endowment funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Expenditure

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible fixed assets

The charity has the right to occupy and use for its charitable object's certain tangible fixed assets, including the Church, halls and manse, vested locally at Blackburn and in Whitburn with the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets having a value to the charity greater than one year, other than those having a value of less than £1,000 when acquired, or those acquired for specific purposes, are capitalised.

Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Freehold buildings.....	50 years
Fixtures, fittings and office equipment.....	3 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Whitburn Burnfield Valley (North) is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Independent Examiner's Report to the Trustees of Whitburn Burnfield Valley (North) Parish Church of Scotland.

I report on the accounts of Whitburn Burnfield Valley (North) Parish Church of Scotland for the year ended 31st December 2025 and the notes thereto which are set out on pages 13 to 27.

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 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 8 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.

Name: *ANSTAIR CHRISTIE*
Professional Qualification/Body: *ICAS Registered Member*
Address: *14 TEMPLELAND ROAD, EDINBURGH, EH12 8AP*
Date: *15 APRIL 2026*
M. S. Christie

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

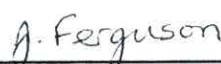
BALANCE SHEET

As at 31st December 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible Assets	9	11,827	17,590
Investments	10	171,257	216,383
TOTAL FIXED ASSETS		<u>183,084</u>	<u>233,973</u>
Current Assets			
Debtors	11	3,610	9,353
Cash at bank and in hand	17	202,462	226,119
TOTAL CURRENT ASSETS		<u>206,072</u>	<u>235,472</u>
Liabilities			
Creditors falling due within one year	12	4,159	7,060
NET CURRENT ASSETS		201,912	228,412
NET ASSETS		<u><u>384,996</u></u>	<u><u>462,385</u></u>
THE FUNDS OF THE CHARITY			
Restricted income funds b/f	15	195,446	253,000
Unrestricted income funds b/f		189,550	209,385
Net income / (expenditure)		-	-
TOTAL CHARITY FUNDS		<u><u>384,996</u></u>	<u><u>462,385</u></u>

The accounts were approved by Kirk Session on 13/4/25 and signed on their behalf by

 Session Clerk

 Treasurer

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
NOTE 1 - Donations & Legacies						
Offerings	95,550.76	-	95,550.76	80,944.00	-	80,944.00
Tax recovered on Gift Aid	19,668.88	-	19,668.88	16,987.00	-	16,987.00
Other Donations	14,814.63	7,621.50	22,436.13	15,511.00	6,924.00	22,435.00
Legacies	-	3,401.00	3,401.00	-	-	-
	130,034.27	11,022.50	141,056.77	113,442.00	6,924.00	120,366.00
NOTE 2 - Income -charitable activities						
Weddings & Funerals	2,840.00	-	2,840.00	5,930.00	-	5,930.00
Coffee mornings etc	-	1,840.45	1,840.45	3,478.00	-	3,478.00
Activities raising funds	14,683.06	2,343.49	17,026.55	10,233.00	2,374.00	12,607.00
Other	15,877.97	1,062.82	16,940.79	155.00	2,727.00	2,882.00
	33,401.03	5,246.76	38,647.79	19,796.00	5,101.00	24,897.00
NOTE 3 - Income - other trading						
Rent received from property	1,791.39	-	1,791.39	3,450.00	-	3,450.00
Rent received from hall lets	1,791.39	-	1,791.39	3,450.00	-	3,450.00
NOTE 4 - Investment Income						
Dividends received - Note 19	293.30	4,270.05	4,563.35	11,439.00	-	11,439.00
Deposit Interest - Note 19	6,391.33	1,461.81	7,853.14	7,783.00	2,486.00	10,269.00
	6,684.63	5,731.86	12,416.49	19,222.00	2,486.00	21,708.00
NOTE 5 - Other Income						
Union of Churches - see Note 18	-	-	-	169,737.00	14,064.00	183,801.00
	-	-	-	169,737.00	14,064.00	183,801.00
TOTAL INCOME - NOTES 1-5	171,911.32	22,001.12	193,912.44	325,647.00	28,575.00	354,222.00

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
NOTE 6 - Analysis of Expenditure						
Raising Funds	146.00	-	146.00	95.00	-	95.00
Offering Envelopes	146.00	-	146.00	95.00	-	95.00
Charitable Activities						
Giving to Grow	86,559.00	-	86,559.00	71,350.00	-	71,350.00
Presbytery Dues	2,028.00	-	2,028.00	1,810.00	-	1,810.00
Minister's Expenses	1,990.90	-	1,990.90	2,776.00	-	2,776.00
Pulpit Supply	260.00	-	260.00	566.00	-	566.00
Other Salary Costs	24,885.15	-	24,885.15	23,059.00	-	23,059.00
Fabric Repairs & Maintenance	2,726.67	84,889.29	87,615.96	68,620.00	-	68,620.00
Council Tax & Insurance	8,000.66	-	8,000.66	6,935.00	-	6,935.00
Other Building Costs	25,078.11	-	25,078.11	21,691.00	-	21,691.00
Church Office Expenses	4,399.16	-	4,399.16	6,832.00	-	6,832.00
Utilities	16,404.83	-	16,404.83	-	-	-
Other Expenses	14,051.03	-	14,051.03	12,492.00	8,666.00	21,158.00
Depreciation	5,763.33	-	5,763.33	-	-	-
	192,146.84	84,889.29	277,036.13	216,131.00	8,666.00	224,797.00
TOTAL EXPENDITURE	192,292.84	84,889.29	277,182.13	216,226.00	8,666.00	224,892.00

Support costs have not been separately identified as the trustees consider there is only one charitable activity.
Therefore support costs relate wholly to that activity and have not been separately identified.

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 7 - Staff costs and numbers	2025	2024
	£	£
Salaries & wages	24,885	23,059
Social Security costs	-	-
Total	<u>24,885</u>	<u>23,059</u>

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Church Officer	1	1
Organist	1	1
Cleaner	2	2
	<u>4</u>	<u>4</u>

No employee benefits in excess of £50,000 (2024 Nil)

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. 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) was £39,856

NOTE 8 - Trustee Remuneration and Related Party Transactions

During the year, 9 Trustees received reimbursement of expenses incurred totalling £5,695

Trustees are not paid for their services as Trustees and no other reimbursements were made to them. The minister is paid centrally by the Church of Scotland for her services as a minister. (Note 7)

During the year a total of £24,832 was donated by trustees to congregational resources.

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 9 - Tangible Fixed Assets

Cost	Land & Buildings		Equipment	Total
	Church £	Manse £		
At 1 January 2025	300	-	17,290	17,590
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2025	<u>300</u>	<u>0</u>	<u>17,290</u>	<u>17,590</u>
Accumulated Depreciation				
At 1 January 2025	-	-	-	-
Charge for year	-	-	-	-
Elimated on Disposals	-	-	5,763.33	5,763.33
At 31 December 2025	<u>-</u>	<u>-</u>	<u>5,763.33</u>	<u>5,763.33</u>
Net Book Value				
At 31 December 2025	<u>300</u>	<u>-</u>	<u>11,527</u>	<u>11,827</u>
At 31 December 2024	<u>300</u>	<u>-</u>	<u>17,290.00</u>	<u>17,590.00</u>

Buildings

Whitburn Burnfield Valley (North) church (previously known as Blackburn & Seafield) and the Manse are vested in local trustees (the minister, session clerk & treasurer) on behalf of the congregation.

Land was purchased at the beginning of the 20th century at a cost of £400 with the intention of building a church and manse for the local community. It was deemed appropriate to allocate £300 as the historical cost of the church building. The remaining £100 was the allocated historical cost of the original manse.

This property was latterly rented out and finally sold in 2023.

The current Manse was built as part of an agreement whereby Blackburn & Seafield exchanged a plot of land to a local developer who constructed five houses, one of which became the property of the congregation in 2005. Consequently, no value is attributed to the current Manse in these financial statements.

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 10 - Investments

Church of Scotland Investors Trust

Growth Fund & Income Fund Units

Market Value at 1st January

Sale of 4546 units - Fabric & Maintenance Fund

Unrealised gain/(loss) on investments for the year

Bequest Fund 90.75

Fabric etc 5243.41

General Income Fund 228.03

General 318.50 5880.69

Market Value at 31st December

Investments at cost

637 Growth Fund units - General Purposes

691 Income Fund units - General Purposes

13,685 Income Fund units - Fabric & Maintenance

275 Income Fund units - Bequest Fund

Investments held at Market Value 31 December 2025

637 Growth Fund units - General Purposes

691 Income Fund units - General Purposes

13,685 Income Fund units - Fabric & Maintenance

275 Income Fund units - Bequest Fund

	General 2025 £	Designated 2025 £	Restricted 2025 £	Total 2025 £
Market Value at 1st January	11,707.00	-	204,676.00	216,383.00
Sale of 4546 units - Fabric & Maintenance Fund	-	-	51,006.12	51,006.12
Unrealised gain/(loss) on investments for the year	-	-	-	-
Bequest Fund 90.75	-	-	-	-
Fabric etc 5243.41	-	-	-	-
General Income Fund 228.03	-	-	-	-
General 318.50 5880.69	546.53	-	5,334.16	5,880.69
Market Value at 31st December	12,253.53	-	159,004.04	171,257.57
Investments at cost	-	-	-	-
637 Growth Fund units - General Purposes	1,280.53	-	-	1,280.53
691 Income Fund units - General Purposes	5,438.96	-	-	5,438.96
13,685 Income Fund units - Fabric & Maintenance	-	-	150,124.45	150,124.45
275 Income Fund units - Bequest Fund	-	-	2,143.38	2,143.38
Investments held at Market Value 31 December 2025	6,719.49	-	152,267.83	158,987.32
637 Growth Fund units - General Purposes	4,382.56	-	-	4,382.56
691 Income Fund units - General Purposes	7,870.49	-	-	7,870.49
13,685 Income Fund units - Fabric & Maintenance	-	-	155,872.15	155,872.15
275 Income Fund units - Bequest Fund	-	-	3,132.25	3,132.25
Investments held at Market Value 31 December 2025	12,253.05	-	159,004.40	171,257.45

	General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Market Value at 31st December	11,287.00	-	-	11,287.00
Investments held at Market Value 31 December 2024	-	-	203,007.00	203,007.00
637 Growth Fund units - General Purposes	420.00	-	1,669.00	2,089.00
691 Income Fund units - General Purposes	11,707.00	-	204,676.00	216,383.00
13,685 Income Fund units - Fabric & Maintenance	-	-	-	-
275 Income Fund units - Bequest Fund	-	-	-	-
Investments held at Market Value 31 December 2024	11,707.00	-	204,676.00	216,383.00
637 Growth Fund units - General Purposes	1,280.00	-	-	1,280.00
691 Income Fund units - General Purposes	5,439.00	-	-	5,439.00
13,685 Income Fund units - Fabric & Maintenance	-	-	199,994.00	199,994.00
275 Income Fund units - Bequest Fund	-	-	2,143.00	2,143.00
Investments held at Market Value 31 December 2024	6,719.00	-	202,137.00	208,856.00
637 Growth Fund units - General Purposes	4,064.00	-	-	4,064.00
691 Income Fund units - General Purposes	7,643.00	-	-	7,643.00
13,685 Income Fund units - Fabric & Maintenance	-	-	201,635.00	201,635.00
275 Income Fund units - Bequest Fund	-	-	3,014.00	3,014.00
Investments held at Market Value 31 December 2024	11,707.00	-	204,649.00	216,356.00

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 11 - Debtors

	2025	2024
	£	£
Gift Aid due from HMRC	3,610	9,353
Prepayments	-	-
	<u>3,610</u>	<u>9,353</u>

NOTE 12 - Creditors

	2025	2024
	£	£
Gas & Electricity	3,117	1,642
Minister's Expenses	276	3,860
Salvation Army	462	842
Fegan Contracts	305	716
	<u>4,159</u>	<u>7,060</u>

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 13 - Analysis of Net Assets Among Funds

	General 2025	Designated 2025	Restricted 2025	Total 2025
	£	£	£	£
Fixed Assets - Note 9	11,527	-	300	11,827
Investments - Note 10	9,527	-	161,730	171,257
Current Assets - Note 11 & 17	152,195	20,461	33,415	206,071
Current Liabilities - Note 12	(4,159)	-	-	(4,159)
Net assets at 31st December 2025	<u>169,089</u>	<u>20,461</u>	<u>195,445</u>	<u>384,995</u>

	General 2024	Designated 2024	Restricted 2024	Total 2024
	£	£	£	£
Fixed Assets	17,290	-	300	17,590
Investments	11,707	-	204,676	216,383
Current Assets	171,523	15,925	48,024	235,472
Current Liabilities	(7,060)	-	0	(7,060)
Net assets at 31st December 2024	<u>193,460</u>	<u>15,925</u>	<u>253,000</u>	<u>462,385</u>

NOTE 14 - Volunteers

In common with all congregations of the Church of Scotland, the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on contributions of volunteers are many and much of the activity would be unable to continue were it not for the commitment shown.

Note 15 - Movement in Funds

	1st Jan 25 £	Income £	Expenditure £	Transfers £	31st Dec 25 £
Restricted Funds					
Brucefield Bequest Fund	3,014	119	-	-	3,133
Brucefield Manse Fund	2,808	125	-	-	2,933
Flower Fund	716	86	351	-	451
Retiring Collections	760	2,257	2,773	-	245
New AV System Fund	5,663	-	5,663	-	0
Sanctuary Refurbishment Fund	8,848	384	1,772	-	7,459
New Photocopier Fund	1,690	-	-	-	1,690
New Door Fund	7,043	-	4,822	-	2,221
Singing Well	3,203	-	1,602	-	1,601
Pinewood	8,526	10,500	11,700	-	7,326
Seasons for Growth	1,840	-	-	-	1,840
Holiday Club	935	500	577	-	858
Defib Fund	876	-	87	-	789
The Pantry	2,654	8,122	4,100	-	6,676
Pizza & Jesus	1,001	-	322	-	679
Fixed Asset Capital Fund	300	-	-	-	300
Fabric etc	201,454	5,243	51,121	294	155,871
Unrealised Gain	1,669	-	-	(294)	1,375
Total	253,000	27,335.64	84,889	0	195,446
Investments - Cofs Units					
Unrealised gain	-	-	-	-	-
Total Restricted Funds	253,000	27,336	84,889	0	195,446
Unrestricted Funds					
General	125,710	159,780	188,870	-	96,620
Designated					
General Fabric	54,407	5,058	-	-	59,465
Mission	9,106	7,416	3,228	-	13,294
Stepping Stones	330	-	11	-	319
Women's Group	505	-	184	-	321
Investment Income	5,844	-	-	-	5,844
Brucefield Guild Fund	731	204	-	-	935
Brucefield Sunday School	126	-	-	-	126
Brucefield Toddlers Fund	919	-	-	-	919
Unrealised Gain	11,707	-	-	-	11,707
Total Unrestricted Funds	209,385	172,457	192,293	-	189,550
Total Funds	462,385	199,793	277,182	0	384,996

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SCO24154)

Year ended 31st December 2024

Note 15 - Movement in Funds
continued

	1st Jan 24	Income	Expenditure	Transfers	31st Dec 24
	£	£	£	£	£
Restricted Funds					
Brucefield Bequest Fund	-	3,014	-	-	3,014
Brucefield Manse Fund	-	2,808	-	-	2,808
Flower Fund	257	830	372	-	715
Retiring Collections	128	2,601	1,969	-	760
New AV System Fund	665	5,050	52	-	5,663
Sanctuary Refurbishment Fund	212	8,636	-	-	8,848
New Photocopier Fund	1,690	-	-	-	1,690
New Door Fund	7,160	-	117	-	7,043
Singing Well	3,000	2,431	2,228	-	3,203
Pinewood	8,400	126	-	-	8,526
Seasons for Growth	1,840	-	-	-	1,840
Holiday Club	1,050	-	115	-	935
Defib Fund	876	-	-	-	876
The Pantry	5,843	624	3,813	-	2,654
Pizza & Jesus	1	1,000	-	-	1,001
Fixed Asset Capital Fund	300	-	-	-	300
Fabric etc	200,000	1,455	-	- 199,994	1,461
Total Restricted Funds	231,422	28,575	8,666	- 199,994	51,337
Investments - CofS Units					
Unrealised Gain	-	1,669	-	-	1,669
Fabric Fund bought during the year	-	-	-	199,994	199,994
Total Restricted Funds	231,422	30,244	8,666	-	253,000
Unrestricted Funds					
General	47,381	287,697	209,367	-	125,711
Designated					
General Fabric	26,194	33,460	5,247	-	54,407
Outreach	7,774	2,203	871	-	9,106
Stepping Stones	370	247	287	-	330
Women's Group	599	265	359	-	505
Investment Income	5,844	-	-	-	5,844
Brucefield Guild Fund	-	731	-	-	731
Brucefield Sunday School	-	126	-	-	126
Brucefield Toddlers Fund	-	918	-	-	918
Total Unrestricted Funds	88,162	325,647	216,131	-	197,678
Investments - CofS Units					
Unrealised Gain	11,287	420	-	-	11,707
Total Unrestricted Funds	99,449	326,067	216,131	-	209,385
Total Funds	330,871	356,311	224,797	-	462,385

Whitburn Burnfield Valley (North) Church of Scotland
(Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 16 - Collections for Third Parties

Special collections and retiring offerings during the year were made.
Amounts collected and disbursed were:

	2025	2024
	£	£
Christian Aid	1574	2,356
Leprosy	-	45
Sight Scotland	157	-
Salvation Army	162	-
Pinewood Minibus Appeal	-	236
Poppy Scotland	365	245
	<u>2,257</u>	<u>2,882</u>

NOTE 17 - Cash at Bank and in hand

	2025	2024
	£	£
<u>Unrestricted Funds</u>		
Church Bank Current Account - RBS	42,852	52,856
CofS Investors Trust - General	36,206	58,730
CofS Investors Trust - General	<u>90,905</u>	<u>86,989</u>
	169,963	198,575
<u>Designated Funds</u>		
CofS Investors Trust - Fabric Fund	17844	13,316
Stepping Stones Fund - bank account	319	330
Women's Group Fund - bank account	320	504
Brucefield Guild Fund - bank account	935	731
Brucefield Sunday School Fund - bank a/c	126	126
Brucefield Toddlers Fund - bank account	<u>918</u>	<u>918</u>
	20,461	15,925
<u>Restricted Funds</u>		
CofS Investors Trust - Manse & Sanctuary	9,020	8,636
CofS Investors Trust - Manse (Provision) Fur	2,933	2,808
Brucefield Flower Fund	<u>85</u>	<u>175</u>
	12,037	11,619
	<u>202,462</u>	<u>226,119</u>

Whitburn Burnfield Valley (North) Church of Scotland
 (Scottish Charity Number SC024154)

Year ended 31st December 2025

NOTE 18 - Investment Income

	Unrestricted	Restricted	Total
	2025	2025	2025
	£	£	£
<u>Dividends</u>			
General Income Fund	207.30	-	207.30
Fabric & Main Income Fund	-	4105.05	4105.05
General Growth Fund	86.00	-	86.00
Bequest Fund	-	165.00	165.00
	<u>293.30</u>	<u>4270.05</u>	<u>4563.35</u>
 <u>Interest</u>			
General	2475.45	-	2475.45
Manse & Sanctuary	-	383.72	383.72
Fabric	-	953.32	953.32
Manse	-	124.77	124.77
General	3915.88	-	3915.88
	<u>6391.33</u>	<u>1461.81</u>	<u>7853.14</u>
 Total Investment Income	<u>6684.63</u>	<u>5731.86</u>	<u>12416.49</u>

Whitburn Burnfield Valley (North) Church of Scotland
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APPENDIX

Year ended 31st December 2025

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

10130 Whitburn Burnfield Valley (North)

Consolidated Fabric Fund

CAPITAL ACCOUNT

2025

£

Credit balances held at 31 December at cost

357,354.40

Market value of balances at 31 December

357,354.40

REVENUE ACCOUNT

Credit balance at 31 December

19,827.99

TEMPORARY ACCOUNT

Debit balance at 31 December

0

Individual Fund

Purpose:

EXPENDABLE

2025

£

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-