

The Church of Scotland

**Parish of Upper Tweeddale
(Churches of Broughton, Skirling and Tweedsmuir)**

Receipts and Payments Accounts
From 1st January 2025 to 31st December 2025

Congregation No. 040298

Charity No.: SC004728

Reference and Administrative Information

Charity Name:

Parish of Upper Tweeddale

Charity Registration Number:

SC004728

Congregational Reference Number:

040284

Contact Address:

Calzeat House
Broughton,
Biggar ML12 6HQ

Trustees

Kirk Session Members:

Rev. Dr Tony Foley

Ms Lesley Craise

Mrs. Isobel Hunter

Mr Michael Chad

Mrs. Margaret Taylor

Dr Fiona Burnett

Mrs Marion Hewitson

Dr Peter Worthington

Mr Ian Hamilton

Mrs Marion Wood

Mrs Alexis Marr

Retired in 2024

Mrs Nettie Maxwell

Principal Office Bearers:

Minister:

Rev. Dr Tony Foley

Session Clerk:

Mrs. Isobel Hunter

Church Treasurer:

Dr Peter Worthington

Independent Examiner:

Mrs Anne Dawson

11 Collichill Road

Biggar

ML12 6PN

Bankers:

The Royal Bank of Scotland plc
104 High Street

Biggar ML12 6DH

Trustees Annual Report Year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session 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 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 meets as necessary and is responsible for the spiritual and financial affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in Doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Locally, Services of Worship are held each Sunday or on special occasions a joint Service is held with the United Churches. Arrangements are in place for the supervision of children when they attend.

Achievements and Performance 2025

2025 has been a busy year, both for our own Parish and for the West Tweeddale linkage. Worship continues to be sustained in each of our 6 congregations each Sunday apart from occasional joint services, and numbers attending are encouraging. However more time and effort has been involved in worrying about physical buildings during the year than we would have wished.

Well attended and enjoyable joint services were held in Broughton Hall for Shrove Tuesday with pancakes, then in June we met together in Skirling church for an Annual Stated Meeting themed service, cake and ice-cream. Alexis Marr was ordained as an elder at a joint communion service in August, and Thanksgiving was celebrated in Tweedsmuir Church on the 26th October. A joint Christingle and Christmas Gift service was held in Broughton Hall on the 9th December followed by soup and sandwiches. Providing hospitality including feeding people remains important to our congregations as it was to Jesus.

Our linked parishes came together for a well-attended outdoor communion service in Newlands Old Churchyard in the summer. Several individuals from our churches attended a workshop run by Rupert Smith a local actor to help boost the confidence of those reading scripture in our churches. The session has had a noticeable effect. Regular meetings take place between the 4 session clerks and rather less regular meetings of the 4 Kirk Sessions.

Members of Upper Tweeddale come together for regular prayer and contemplative meetings studying Julian of Norwich, and for spiritually directed Wanderings in Broughton Knowe Wood. Wellly wanderings with little ones have been a new and successful innovation this year. We seem to have hit on a popular format for our Lent and Advent studies in 2025, meeting in the comfort of the Laurel Bank café in Broughton and encouraged by a cup of coffee and a scone. The books chosen for study: Forgiveness A Lenten Study by Marjorie J Thompson and First Advent in Palestine by Kelley Nikondaha were thought provoking and challenging. Also thought provoking were the films chosen for our Friday evening Films that make you think gatherings, enjoyed and supported well enough to continue into 2026 along with accompanying refreshments. Our Guild including members from Newlands meets regularly and in addition provides occasional services at the Whim nursing home.

We have continued our established witness through breakfast and lunch clubs and serving hundreds of teas as part of our Christian Aid fund raising effort. Our worship throughout the linking always starts or finishes with a companionable gathering over coffee and tea and biscuits. Witness further afield has seen over £1,500 raised for Christian Aid at the Skirling Green Car Boot sale, a carload of Christmas gifts sent to our partner church in Muirhouse, and over £600 in vouchers to Borders Young Carers. Our Christmas collections were split between the Cyrenians – helping the homeless in Scotland and the British Red Cross Gaza Crisis Appeal. Kirk Matters, our church magazine, is distributed three times a year to every household in the parish.

Easter, as it certainly should be, was busy, kicking off almost literally with a joint service in Broughton on Palm Sunday marked by the overthrowing of tables. Our usual Holy Week pilgrimage round our churches had services based around the teaching on Forgiveness in our Lent Study book. Easter Sunday saw everyone gathered for worship in Tweedsmuir Village Hall with the addition of singing from a local choir.

However, too much headspace again had to be given to our buildings. The decision having been taken and approved to put Broughton Church on the market it was decided to move the Allen organ to Skirling, not an easy task involving 4 people from the company for 2 days to physically move the instrument and speakers and to reset it for a smaller space. Most of the not inconsiderable cost of the move has been recovered through some very generous donations and from the money raised from 2 concerts involving the organ and anything but, scratch choirs.

In June the General Trustees agreed to lower the asking price for Broughton Church from £120,000 to £80,000 immediately boosting the number of viewings and at the end of August three offers were considered by the Kirk Session and a conditional offer of £80,000 accepted. The hoped for access rights did not materialise but the buyer's unconditional offer of £70,000 was accepted in January 2026. It will be a relief not to have the worry of an empty building and the expense of insurance. Meanwhile the congregation put a well thought out presentation to the Broughton Village Hall Committee arguing the case to become lessees of the Caretakers cottage once the village shop moved out. The decision went with

a group proposing a Community Pub but we did not disgrace ourselves. Meantime a generous offer was made from an anonymous individual to buy the church building for the congregation. This was graciously refused as it would have left us in a worse position financially with an expensive, badly located building. We continue to worship in the hall on a Sunday morning and numbers attending have risen given the good access and the ability to use AV equipment. The informal style including café style once a month encourages discussion.

Meanwhile in Skirling we drew up plans with architect Dr Cameron Purdie to remove the pews in Skirling, provide a ramp to the vestry where there would be a superior porta potty, revamp the heating and lighting and add an AV system. Presbytery approval has been obtained but approval from the General Trustees and the Borders Planning Department is proving less easy. The struggle will continue into 2026. New worshippers, from the inept closure of Symington church, make it vital that we create a welcoming worship space.

The Tweedsmuir building has remained wind and watertight throughout the year but the threat of closure under the Presbytery plan is coming closer. In 2026 we will concentrate on making the case that this small rural church, distant from other centres of worship merits retention especially as our union has already taken difficult decisions, closing one of its buildings and altering another.

We have lost valued members of our congregation during the year, of special note Elizabeth Eastland, a member, elder, Treasurer and Session Clerk in Skirling. Betty was born in Skirling in 1929 and passed all her days in the village. As a child she and her younger sister Jessie would help their mother clean the church. Truly a lifetime of service. Other notable losses were Ann Davidson of Tweedsmuir, Mary Smith of Broughton and Rev Bill Buchan of Biggar. We have gaps in our pews and in our hearts.

Financial Review

The main source of income continues to be the Weekly Offerings.

Reserves Policy

It is intended that £4,000 of the sum held in the Church of Scotland Deposit Fund should remain there as a reserve sum to meet any unforeseen circumstances.

Statement of Trustees' Responsibilities

The Members of the Kirk Session must prepare financial statements that 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.

Session Clerk.....

Date 14th February 2020 AOC

2026

Parish of Upper Tweeddale Receipts and Payments Account

1st January 2025 to 31st December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts	£	£	£	£	£
Donations	28,566.69			28,566.69	31,534.86
Legacies					
Activities for Generating Funds					
Bank & Deposit Interest	324.80			324.80	324.60
Other	12,457.06			12,457.06	13,812.22
Rental of Premises					
Sales of Assets					
Sale of Investments	0.00			0.00	0.00
Grants					
Receipts from General Trustees	1,487.00			1,487.00	1,631.00
Other Receipts					
Total Receipts	42,835.55	0.00	0.00	42,835.55	47,302.68
Payments					
Costs of Generating Funds	50.17			50.17	67.60
Charitable Activities	46,390.30			46,390.30	24,478.70
Governance Costs	0.00			0.00	0.00
Total Payments	46,440.47	0.00	0.00	46,440.47	24,546.30
Excess of Receipts over Payments	-3,604.92			-3,604.92	22,756.38
Transfer to C of S Income Fund	0.00			0.00	10,000.00
Excess of Receipts over Payments	-3,604.92			-3,604.92	12,756.38

* Most Deposit interests are re-invested in the Deposit Funds
 * Dividends from Growth/Income Funds are re-invested in Deposit Funds

Parish of Upper Tweeddale

Statement of Balances at 31st December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total Dec 2025	Total Jan 2025
Bank & Deposit Balances	£	£	£	£	£
Bank & deposit balances					
Church of Scotland Deposits	34,898.82	£ -		34,898.82	19,621.99
Current Accounts	862.97			862.97	2,740.95
Excess of Receipts over Payments	-3,604.92			-3,604.92	12,756.38
Less Outstanding Cheques	-280.00			-280.00	-220.50
	31,876.87	0.00		31,876.87	34,898.82
Investments at Market Value					
C of S Growth Funds	81,369.36			81,369.36	75,456.26
C of S Income Funds	6,161.99			6,161.99	5,983.46
Consolidated Fabric Fund	320,399.75			320,399.75	311,010.80
	407,931.10			407,931.10	392,450.52
Assets					
Gift Aid Receivable	5,565.75			5,565.75	10,409.03
Liabilities					
Cost of Repair not yet billed					

The accounts were approved by the Kirk Session and Financial Board on
For and on behalf of the Kirk Session and Financial Board

12 February 2026

[Signature]

Session Clerk

[Signature]

Treasurer

Parish of Upper Tweeddale

Notes to the Accounts

1. Trustee Renumeration and Related Party Transactions

None

2. Movement of Funds

	At 1 Jan 2025	Receipts	Payments In	Transfers Out	At 31 Dec 2025
Unrestricted Funds - Deposit	£	£	£	£	£
Fabric Fund	3,942.49	12,194.16	-	-	16,136.65
Bell Tower Restoration Fund	6,099.45	758.20	-	-	6,857.65
General Purpose Fund	2,564.65	(1,922.28)	-	-	642.37
General Reserve	7,015.40	859.89	-	-	7,875.29
Total	19,621.99	11,889.97	-	-	31,511.96
Unrestricted Funds - Growth/Income	£	£	£	£	£
Income	5,597.70	-	-	-	5,597.70
Growth	37,010.68	-	-	-	37,010.68
Bell Tower Restoration Fund	8,995.84	-	-	-	8,995.84
General Reserve Fund	9,993.59	-	-	-	9,993.59
Total	61,597.81	-	-	-	61,597.81
Restricted Funds					
Cons. Fabric Fund Capital (56)	327,722.81	2,922.88	-	-	330,645.69
Cons. Fabric Fund Revenue (50)	22,847.72	6,770.71	-	-	29,618.43
Paterson Graves Maintenance Fund	871.04	-	-	-	871.04
Total	351,441.57	9,693.59	-	-	361,135.16
Endowment Funds Funds					
Minister's Benevolent Fund					
Total Funds	432,661.37	21,583.56	-	-	454,244.93

Notes:

Fabric Fund: The Trustees have set aside funds for the care and maintenance of the church property, but as the funds are unrestricted they could be used for other purposes if the Trustees thought that this was appropriate.

Bell Tower Restoration Fund: This fund is for the repair of the Bell Tower and related work.

Purpose of Restricted Funds Paterson Graves Maintenance Fund: This is for the upkeep of the Paterson Memorials in Skirling Churchyard.

Receipts for the Deposit Funds: These come from the Deposit Funds interests and from the Growth/Income Funds dividends.

Minister's Benevolent Fund: This is recorded and held in the West Linton Church accounts. The balance at the end of 2025 was £1907.99

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
3. Analysis of Donations				
Gift Aid Donations	13,999.70		13,999.70	14,524.00
Tax Refund on Gift Aid Donations	5,565.75		5,565.75	10,409.03
Ordinary Offerings (Open Plate)	6,605.64		6,605.64	13,812.22
Donations etc	2,395.60		2,395.60	6,601.83
	28,566.69		28,566.69	45,347.08
4. Analysis of Payments				
Cost of Generating Funds			-	
Offering Envelopes	50.17		50.17	67.60
Charitable Activities				
Giving to Grow	15,301.88		15,301.88	6,279.02
Minister Expenses	309.96		309.96	538.30
Organists	4,880.00		4,880.00	4,400.00
Presbytery Dues	419.00		419.00	470.87
West Tweeddale Expenses	4,271.60		4,271.60	2,945.50
Donations	125.00		125.00	1,760.00
Repairs	5,024.35		5,024.35	1,247.37
Hall Hire	1,474.00		1,474.00	777.00
Miscellaneous	4,853.17		4,853.17	511.57
Heat & Light	2,596.24		2,596.24	10,112.55
Insurance	5,164.10		5,164.10	3,726.52
Cleaning	0.00		-	270.00
Publications	1,971.00		1,971.00	1,440.00
	46,440.47		46,440.47	34,546.30
5. Minister's Stipend				

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for National Insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service i.e. a minimum stipend of £32,433 and a maximum stipend in the 5th and subsequent years of service of £39,856.

PARISH OF UPPER TWEEDDALE - SC00472

Report of the Independent Examiner

Respective Responsibilities of Trustees and Examiner

The charity trustees consider that an independent examination is needed under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basics of Independent Examiner's Statement

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 seeking explanations from the trustees concerning 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 accounts.

Independent Examiner's Statement

In the course of my examination of the Statement of Accounts for the year ended 31st December 2025, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material aspect:

accounting records have not been kept in accordance with Section 44(1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006;

the accounts do not accord with those records;
the statement of accounts does not comply with any of the requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006;

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

15th Feb.
2026

Signed

