

Cheviot Churches: Church of Scotland

Report and Financial Statements

for the year ended

31st December 2024

Congregation No: 060381

Charity No: SC003023

Cheviot Churches : Church of Scotland

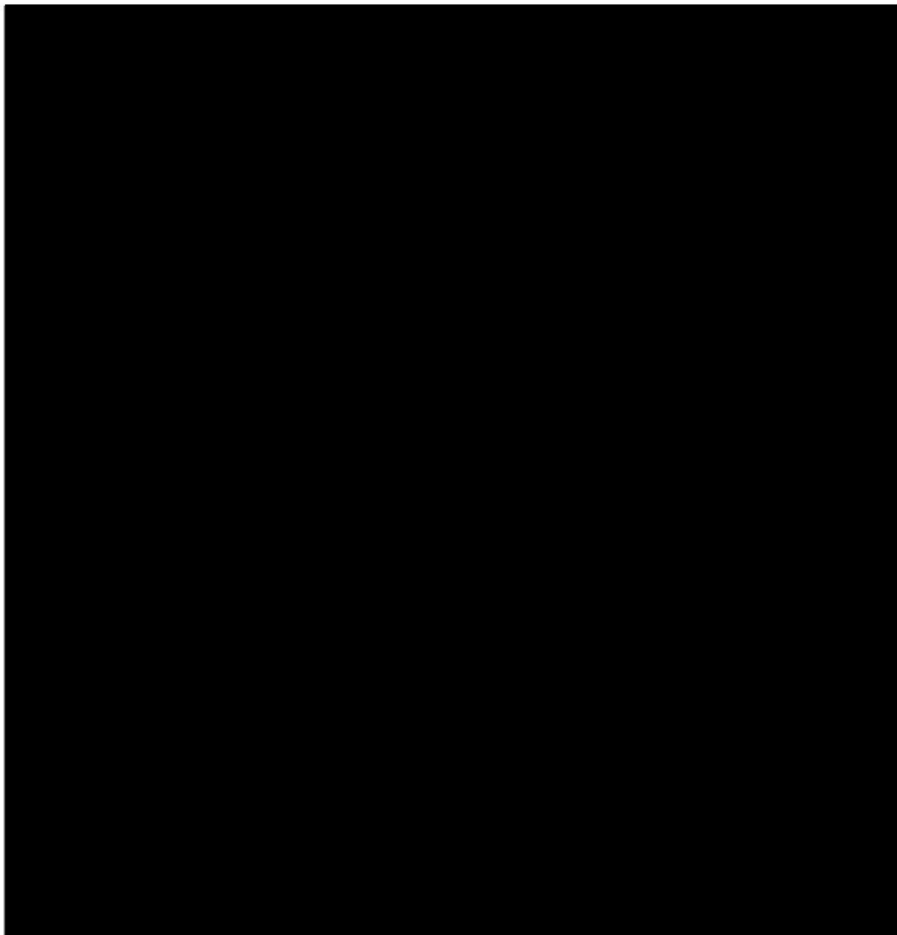
Reference and Administrative Information

Charity Name: Cheviot Churches: Church of Scotland

Charity Registration Number: SC003023

Congregation Reference No: 060381

Contact Address:



Trustees

Independent Examiner



Rennie Welch LLP
Academy House
Shedden Park Road
Kelso
TD5 7AL

Bankers

The Royal Bank of Scotland
6 The Square
Kelso
TD5 7HG

Cheviot Churches : The Church of Scotland

Trustees' Annual Report **for the year ended 31 December 2024**

The trustees present their annual report and the accounts for the year ended 31st December 2024. The trustees who served during the year and up to the date of this report are set out on the Reference and Administrative Information page.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC003023, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. If no Minister is in office, Presbytery appoints an Interim Moderator to serve until such time as a Minister is appointed. The Kirk Session is responsible for spiritual and temporal affairs within the church. Certain responsibilities are delegated to various committees within the congregation. These committees discuss matters appropriate to their remit and make recommendations to the Session.

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.

This congregation exercises an extensive territorial ministry to four large rural parishes. As well as providing worship and sacraments at five places of worship, a pastoral ministry is offered to all residents of the parish. Christian education is offered through an active children's ministry and study groups. Through various working groups a parish magazine is circulated, events and exhibitions organised and an on-line website available to try to engage in the life of the communities within the parish area. The Kirk Session meets bi-monthly with additional meetings held as deemed necessary e.g to approve accounts etc.

Achievements and Performance

Cheviot Churches has finally returned to "normality" after the stresses and strains of the Covid years.

Weekly service sheets and the use of hymn books is now fully operational again and the screens continue to be a great asset to the services in Yetholm. Communion services continue at regular intervals throughout the year in our churches and we also have the added opportunity to attend informal evening Communion services throughout the year.

The coffee after the services in Yetholm Church each week continues and the weekly coffee and chat also in Yetholm Church has gone from strength to strength. We are now welcoming many new faces to this event on a regular basis, and this includes the children from the Nursery at Yetholm School at least one a term.

The various committees within the church continue to meet regularly throughout the year and the Ways and Means group have successfully produced and sold a new Cheviot Churches recipe book. This book was first published fifty years ago, then followed by version two thirty years ago and version three in 2024. To date almost 200 have been sold and we must thank the shops in Morebattle and Yetholm for helping with the sales of this book. We ran a competition in the schools to design the cover and this was embraced by all the children in both of the schools so thanks must go to them for their enthusiasm in taking part.

The Craft Club continues to run on a Monday afternoon in Yetholm Church and over the last year has welcomed many new members to the group. Thanks must go to [REDACTED] for her continued work with this group.

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Trustees' Annual Report (continued) for the year ended 31 December 2024

Achievements and Performance (continued)

The Toast Club continues to run twice weekly in Yetholm School from October to March and continues to be enjoyed by the children at the school. Unfortunately, the Toast Club at Morebattle has proved more difficult to implement, but the plan is to continue to try and find volunteers to help with this venture.

The Music and Movement Group continues to run successfully in Yetholm Church on a Thursday morning. Thanks to all who attend and support this group.

The Harvest Services this year were very well attended and the lunch in Yetholm proved to be an exceptionally popular and well supported event and is hopefully something we can sustain and build on in the coming year.

The choir in Morebattle is well supported and enhances the weekly services for all who attend. The choir in Yetholm has now also resumed and we are grateful for the support this has from all who attend and special thanks to [REDACTED] who despite moving to Selkirk has continued to play the organ weekly in Yetholm.

Special mention must be made of [REDACTED] who has played the organ faithfully at Morebattle Church for 75 years. This huge achievement gained not only mention in the local press but was also covered by Border Television.

At the end of the year the roll stood at 235 members , with there being 20 on the supplementary roll and 24 adherents. Things are now in the process of being updated as we now move forward with the linkage with Kelso Old and Sprouston Parish Church.

Sadly in the last year we have lost one long serving Elder of Cheviot Churches. We thank [REDACTED] for his many years of service to our church.

We have to thank our minister [REDACTED] for all his dedication and support to us over the last year. His workload does not diminish with time, but is increasing with the amalgamation of the Presbtery and the imminent linkage with Kelso Old and Sprouston Parish Church.

All the office bearers and congregation of Cheviot Churches are to be sincerely thanked for their faith, support and good humor which have carried and guided us through another busy year.

Financial review

An initial look at the 2024 accounts shows a healthy surplus of income over expenditure of £20,125. This is entirely due to a very generous legacy of £29,954, without which we would have been in deficit. Overall our givings through DD, FWO, Gift Aid casual and open plate are down by £1,843. Donations are down by £4,928 but that was because we raised that amount last year with a special appeal for help with the clock tower. Our return on our investments was much the same,

The Overall expenditure was up by around £2,792. The Mission and Outreach was up by £975 this year. This apart overall most of our expenditure was in line with 2023.

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Trustees' Annual Report (continued) for the year ended 31 December 2024

Investment policy and performance

Investments are held with the Church of Scotland, M&G Investments and Morebattle Community Shop, and have been for a number of years. Investments are held in order to generate capital growth and supplement the Church's income for the purposes of fabric maintenance, etc. The trustees review investments held by the Church on a regular basis to ensure they are performing in line with expectations. At present the investments held meet the objectives set by the trustees.

Risk management

The major risk facing this and all other congregations is an ageing congregation whose numbers are not being replaced as death removes some. The risk is that this continuing drop will lead to a position difficult to sustain financially. However, it has to be said that our support comes from many sources and is not wholly dependent on numbers. To ameliorate this risk we need to be aware of a changing pattern and that Sunday worship is not the priority it once was. In acknowledging this we have asked what else the Church might be for. A congregation that develops a presence through teaching and culture, developing spirituality and pastoral care should continue to be sustainable.

Reserves Policy

The Trustees' policy is to maintain reserves to meet future expenditure at a level which approximates to three to six months of ordinary expenditure which would be between approximately £16,799 and £33,598 including designated funds. In addition sufficient reserves are held to ensure the cost of any necessary replacements of equipment can be met.

At the year end the Church held total funds of £72,093. (2023- £51,968) of which a deficit of £12,075. (2023 deficit - £30111) was held in the General Fund, a surplus of £53,292(2023 - £53,320) has been designated as per the various funds detailed in note 9, and the balance of £30,876 (2023 - £28,759) is held in restricted funds which have also been disclosed in note 9 to these accounts. The general fund balance is lower than would be desired and the trustees are aware that they would not be sufficient to meet liabilities as they arise. The trustees are looking at ways to resolve this issue.

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.

Date

7/4/25

Cheviot Churches : The Church of Scotland

Independent Examiner's Report to the Trustees of Cheviot Churches

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on the following pages.

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 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.

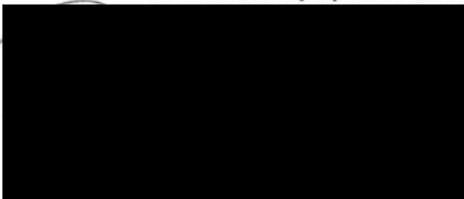
Basis of independent examiner's statement

An 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



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Date: 9/4/25

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Receipts and Payments Account
for the year ended 31 December 2024

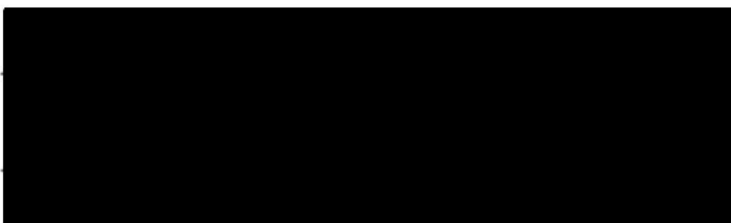
		Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note					
Donations and legacies	4	81,306	405	-	81,711	58,783
Income from charitable activities	5	3,506	925	-	4,431	7,099
Investment income	6	421	3,047	2,117	5,585	5,318
		<u>85,233</u>	<u>4,377</u>	<u>2,117</u>	<u>91,727</u>	<u>71,200</u>
Receipts from General Trustees		-	12,369	-	12,369	9,478
<u>Total Receipts</u>		<u>85,233</u>	<u>16,746</u>	<u>2,117</u>	<u>104,096</u>	<u>80,678</u>
<u>Payments</u>						
Raising funds	7	218	-	-	218	195
Charitable activities	7	65,419	16,774	-	82,193	77,984
Governance Costs	7	1,560	-	-	1,560	3,000
<u>Total Payments</u>		<u>67,197</u>	<u>16,774</u>	<u>-</u>	<u>83,971</u>	<u>81,179</u>
Excess of Receipts over Payments for the year before transfers		18,036	(28)	2,117	20,125	(501)
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>18,036</u>	<u>(28)</u>	<u>2,117</u>	<u>20,125</u>	<u>(501)</u>

Cheviot Churches : The Church of Scotland

Statement of Balances
as at 31 December 2024

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank and deposit balances brought forward	(30,111)	53,320	28,759	51,968	52,469
Movement in year:					
Excess of Receipts over Payments for the year	18,036	(28)	2,117	20,125	(501)
Bank and deposit balances carried forward	<u>(12,075)</u>	<u>53,292</u>	<u>30,876</u>	<u>72,093</u>	<u>51,968</u>
<u>Investments at market value</u> (cost £- (2022 - £72,647))	8 -	<u>59,218</u>	<u>62,259</u>	<u>121,477</u>	<u>115,730</u>
<u>Assets</u>					
Gift Aid Receivable	1,800	-	-	1,800	1,784
Receipts from General Trustees	-	695	-	695	-
Funerals	300	-	-	1,326	349
Donation	226				
Fundraising - Recipe Book	800				
	<u>3,126</u>	<u>695</u>	<u>-</u>	<u>3,821</u>	<u>2,133</u>
<u>Liabilities</u>					
Special Collections to be disbursed	2,107	-	-	2,107	839
Ministers Travel Expenses	758	-	-	758	
Property costs - church fabric repairs and maintenance	212	-	-	212	286
Other expenses, gifts and honoraria	-			-	268
	<u>3,077</u>	<u>-</u>	<u>-</u>	<u>3,077</u>	<u>1,393</u>

The Accounts were approved by the Kirk Session and Financial Board on and signed on their behalf by:



7/4/25

Cheviot Churches : The Church of Scotland

Notes to the Accounts

for the year ended 31 December 2024

1. Accounting Policies

The Accounts should be read in conjunction with the Annual Report of the Trustees. The principal accounting policies are as follows:

Accounting Convention

The Accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Income and Expenditure

Income and Expenditure are accounted for on a cash basis.

Capital Expenditure

All repairs and maintenance are charged to the designated fabric fund and any items of a capital nature are written off to revenue.

Investments

Investments are stated at market value.

2. Trustee Remuneration and Related Party Transactions

During the year 3 trustees received reimbursement of expenses totalling £6,404 (2023 - £6,374 paid to 3 trustees).

In addition the following members of the Kirk Session received the following amounts:

	2024	2023
	£	£
██████████ administrator, session clerk and treasurer)	1,680	1,680
	<u>1,680</u>	<u>1,680</u>

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year other than - £495 (2023- £1,035) paid to ██████████ (supply organist), who is the wife of ██████████ treasurer.

3. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent years of service) £38,884.

Cheviot Churches : The Church of Scotland

Notes to the Accounts (continued)
for the year ended 31 December 2024

4. Donations

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Offerings	4,186	-	-	4,186	3,901
Gift aid / covenants	32,802	-	-	32,802	34,930
Tax recovered on gift aid	8,983	-	-	8,983	9,255
Donations	4,542	150	-	4,692	9,620
Special collections	839	-	-	839	839
Membership receipts	-	255	-	255	238
Legacies	29,954	-	-	29,954	-
	<u>81,306</u>	<u>405</u>	<u>-</u>	<u>81,711</u>	<u>58,783</u>

5. Income from charitable activities

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Weddings and funerals	1,505	-	-	1,505	1,230
Life and work	298	-	-	298	364
Fundraising events	1,608	685	-	2,293	5,466
Social and other activities	-	240	-	240	39
Other	95	-	-	95	-
	<u>3,506</u>	<u>925</u>	<u>-</u>	<u>4,431</u>	<u>7,099</u>

6. Investment income

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Dividends received	-	2,258	1,907	4,165	4,340
Deposit income	421	789	210	1,420	978
Sale of Investments	-	-	-	-	-
	<u>421</u>	<u>3,047</u>	<u>2,117</u>	<u>5,585</u>	<u>5,318</u>

Cheviot Churches : The Church of Scotland

Notes to the Accounts (continued) for the year ended 31 December 2024

7. Analysis of Payments

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Raising Funds					
Offering Envelopes	218	-	-	218	195
Other Fundraising Costs	-	-	-	-	-
	218	-	-	218	195
Charitable activities					
Ministries & Mission allocation	34,506	-	-	34,506	32,437
Presbytery dues	1,260	-	-	1,260	697
Pulpit supply / vacancy costs	-	-	-	-	-
Minister's expenses	2,751	-	-	2,751	2,471
Administrator	1,680	-	-	1,680	1,680
Organists	3,860	-	-	3,860	4,555
Council tax and rates	2,233	-	-	2,233	2,170
Other building costs - heat and light	4,708	-	-	4,708	4,261
Property costs - church fabric repairs and maintenance	-	15,422	-	15,422	13,963
Property costs - manse ground upkeep	-	-	-	-	80
Property costs - manse costs	-	167	-	167	127
Equipment repairs and maintenance	519	-	-	519	140
Property costs - insurances	7,523	-	-	7,523	7,041
Printing, stationery and postage	1,636	-	-	1,636	1,426
Telephone and internet	837	-	-	837	1,005
Hire of premises	30	150	-	180	130
Organ and music expenses	735	-	-	735	597
Life and work	469	-	-	469	546
Donations	179	550	-	729	550
Paid to C of S central expenses fund	-	210	-	210	224
Mission and outreach expenses	1,601	-	-	1,601	626
Other expenses, gifts and honoraria	892	275	-	1,167	2,623
Coronation Mugs	-	-	-	-	635
	65,419	16,774	-	82,193	77,984
Governance Costs					
Independent examiner's fees	1,560	-	-	1,560	3,000
	1,560	-	-	1,560	3,000
	67,197	16,774	-	83,971	81,179

Cheviot Churches : The Church of Scotland

Notes to the Accounts (continued) for the year ended 31 December 2024

8. Fixed Asset Investments

	2024	2025
	£	£
<u>Valuation</u>		
At 1st January 2024	115,730	111,996
Unrealised gain / (loss)	5,747	3,734
At 31st December 2024	<u>121,477</u>	<u>115,730</u>
Historical cost as at 31st December 2024	<u>72,647</u>	<u>72,647</u>
The following investments are held:		
Church of Scotland Investors Trust - Growth fund		
- Fabric fund: 2,507 units	15,994	14,616
- General reserve fund: 1,000 units	6,380	5,830
- J.M.M. Scott benevolent fund: 4,092 units	26,107	23,856
	<u>48,481</u>	<u>44,302</u>
Church of Scotland Investors Trust - Income		
- Fabric fund: 1,000 units	11,060	10,960
- General reserve fund: 1,000 units	11,060	10,960
- J.M.M. Scott benevolent fund: 1,081 units	11,956	11,848
	<u>34,076</u>	<u>33,768</u>
M & G Equities Investment Fund for Charities - "Charifund"		
- Fabric fund: 1,000 units	14,724	14,350
- J.M.M. Scott benevolent fund: 1,207 units	17,772	17,320
	<u>32,496</u>	<u>31,670</u>
Morebattle Community Shop		
- Morebattle Community Shop: 200 units	<u>6,424</u>	<u>5,990</u>
Fabric fund total	41,778	39,926
General reserve fund total	17,440	16,790
J.M.M. Scott benevolent fund total	62,259	59,014
	<u>121,477</u>	<u>115,730</u>

The value placed on the Morebattle Community Shop shares has been set at the Balance Sheet value per the Independently examined accounts at 31st January 2024.

Cheviot Churches : The Church of Scotland

Notes to the Accounts (continued) for the year ended 31 December 2024

9. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	(30,111)	85,233	(67,197)	-	(12,075)
	<u>(30,111)</u>	<u>85,233</u>	<u>(67,197)</u>	<u>-</u>	<u>(12,075)</u>
Unrestricted funds (Designated)					
Fabric fund	36,362	14,645	(15,409)	-	35,598
General reserve fund	14,228	764	-	-	14,992
Morebattle guild	1,818	1,187	(1,185)	-	1,820
Yetholm guild	280	-	-	-	280
Special collections	273	-	-	-	273
Toast club	359	150	(180)	-	329
	<u>53,320</u>	<u>16,746</u>	<u>(16,774)</u>	<u>-</u>	<u>53,292</u>
Restricted funds					
JMM Scott benevolent fund	22,879	2,117	-	-	24,996
Linton fabric fund	5,880	-	-	-	5,880
	<u>28,759</u>	<u>2,117</u>	<u>-</u>	<u>-</u>	<u>30,876</u>
Total funds	<u>51,968</u>	<u>104,096</u>	<u>(83,971)</u>	<u>-</u>	<u>72,093</u>

Purposes of Designated Funds

Fabric fund	The Trustees have set aside funds for the maintenance and upkeep of the Church properties.
General reserve fund	The purpose of this account is to fund exceptional future expenditure.
Morebattle guild	This fund is for the use of the Morebattle Guild.
Yetholm guild	This fund is for the use of the Yetholm Guild.
Special collections	This fund is a holding fund for monies collected for other specified charities, which will duly be paid over to the respective charities.
Toast club	This fund is for the provision of breakfast to pupils at Yetholm Primary School, three mornings every week.

The following donations were made from the Morebattle Guild fund during the year:

	2024 £	2023 £
Cheviot Churches	400	400
The Vine Trust	-	150
UNIDA	150	
	<u>550</u>	<u>550</u>

Purposes of Restricted Funds

J.M.M. Scott benevolent fund	This fund is held for the benefit of Morebattle Church and the residents of Morebattle & District, and presently includes a balance of approximately £125 which belongs to the Morebattle Sunday school children.
Linton fabric fund	This fund is held specifically for the benefit of the fabric of Linton Church.

Cheviot Churches : The Church of Scotland

Notes to the Accounts (continued)
for the year ended 31 December 2024

10. Collections for Third Parties

In addition to the income recorded within the receipts and payment account, the following income was collected during the year and disbursed for the benefit of other Charities:

	2024	2023
	£	£
Christian Aid	712	685
Embrace the Middle East	400	655
	<u>1,112</u>	<u>1,340</u>

Cheviot Churches : The Church of Scotland
Year ended 31 December 2023

Appendix 1

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	2024	2023
	£	£
<u>Capital Account</u>		
Credit Balances held at 31 December 2023 cost		
Consolidated fabric fund: 25,340 shares	-	25,376
Realised investment gain	-	739
Transferred between funds	-	(26,115)
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December 2024	<u>-</u>	<u>-</u>
<u>Revenue Account</u>		
Balance brought forward at 31 December 2023	3,890	5,357
Rent received	2,423	4,383
Dividends received on capital account investment	933	1,164
Interest received re-invested	274	155
Deposit Fund Interest	4,112	2,577
Scottish Power Refund	175	-
	<u>11,807</u>	<u>13,636</u>
Fence Repair	(285)	
Released to congregation	(175)	(9,478)
Administration charges	(680)	(268)
Credit Balance at 31 December 2024	<u>10,667</u>	<u>3,890</u>
<u>Consolidated Fabric Fund - Capital</u>		
Balance brought forward at 31 December 2023	97,138	71,023
Transfer between Funds	-	26,115
Released to Congregation	(12,194)	
Credit Balance at 31 December 2024	<u>84,944</u>	<u>97,138</u>
Market Value at 31 December 2024		
Growth Fund	19,976	18,254.00
Income Fund	9,401	9,316.00
Deposit Fund	67,679	79,873.00
	<u>97,056</u>	<u>107,443</u>

Cheviot Churches : The Church of Scotland
Year ended 31 December 2024

Appendix 2

Summary of total of Bank, Cash & Deposit balances plus investments at market value

	<u>At 31 Dec 2024</u>			<u>At 31 Dec 2023</u>		
	<u>Cash</u> £	<u>Investments</u> £	<u>Total</u> £	<u>Cash</u> £	<u>Investments</u> £	<u>Total</u> £
<u>Unrestricted funds</u>						
General Fund	(12,075)	-	(12,075)	(30,111)	-	(30,111)
<i>Designated:</i>						
Fabric fund	35,598	41,778	77,376	36,362	39,926	76,288
General reserve fund	14,992	17,440	32,432	14,228	16,790	31,018
Morebattle guild	1,820	-	1,820	1,818	-	1,818
Yetholm guild	280	-	280	280	-	280
Special collections	273	-	273	273	-	273
Toast club	329	-	329	359	-	359
<u>Restricted funds</u>						
JMM Scott benevolent fund	24,996	62,259	87,255	22,879	59,014	81,893
Linton fabric fund	5,880	-	5,880	5,880	-	5,880
<u>Total</u>	72,093	121,477	193,570	51,968	115,730	167,698

Purposes of Unrestricted Funds

General fund	General purposes of Cheviot Churches
Fabric fund	The Trustees have set aside funds for the maintenance and upkeep of the Church properties.
General reserve fund	The purpose of this account is to fund exceptional future expenditure.
Morebattle guild	This fund is for the use of the Morebattle Guild.
Yetholm guild	This fund is for the use of the Yetholm Guild.
Special collections	This fund is a holding fund for monies collected for other specified charities, which will duly be paid over to the respective charities.
Toast club	This fund is for the provision of breakfast to pupils at Yetholm Primary School, three mornings every week.

Purposes of Restricted Funds

J.M.M. Scott benevolent fund	This fund is held for the benefit of Morebattle Church and the residents of Morebattle & District, and presently includes a balance of approximately £125 which belongs to the Morebattle Sunday school children.
Linton fabric fund	This fund is held specifically for the benefit of the fabric of Linton Church.