

# **Carlops Parish Church of Scotland**

**Trustees Annual Report  
Year ended 31 December 2025**

**Congregation number: 040255  
Charity number: SC 004340**

**Carlops Parish Church**  
**Trustees' Annual Report: year ended 31 December 2025**

**Reference and Administrative Information**

Charity Name: Carlops Parish Church of Scotland  
Charity Registration Number: SC 004340  
Congregation Reference Number: 040255

Contact Address: Ms Anna Woolverton  
Pyethall  
Carlops  
Penicuik  
EH26 9NJ

**Trustees**

The Trustees are Members of the Kirk Session. There is no Congregational Board.

Buchan, Mrs Agnes  
Campbell, Prof D Murray (Session Clerk)  
Campbell, Dr J Patricia  
Foley, Rev Dr Tony  
Gamble, Ms Julie  
Gold, Mrs Gillian  
Hunter, Mrs Jean  
Livingstone, Miss Sheena  
Marshall, Mr Gavin  
McElroy, Mrs Mary H  
Woolverton, Ms Anna (Treasurer)  
Young, Mr Graham

**Independent Examiner**

Macnab, Mrs J S, LLB, CA, CTA

**Bankers**

Bank of Scotland, 163a John Street, Penicuik EH26 8AT

**Carlops Parish Church**  
**Trustees' Annual Report: year ended 31 December 2025**

**Structure, Governance and Management**  
**Governing Document**

The Church operates under the terms of the Unitary Constitution of the Church of Scotland.

**Recruitment and Appointment of Trustees**

The trustees are the members of the Kirk Session who are the elders of the church, chosen from those members considered to have gifts and skills appropriate to the calling.

**Organisational Structure**

The Governing document of the charity is the Church of Scotland Deed of Constitution (Unitary form).

Carlops Parish Church is linked with five other churches to form the new linkage of West Tweeddale; they are Kirkurd and Newlands, St Andrew's West Linton, Broughton, Skirling and Tweedsmuir. The Kirk Session meets at least twice a year, is normally chaired by the Minister, and is responsible for the spiritual well-being of the Church and its members, pastoral policy and activity, financial management, and the care of heritable property. In addition, a General Kirk Session, consisting of the members of the Kirk Sessions of the six linked congregations, meets several times a year to discuss matters of common concern.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. As a national church, it acknowledges a duty to bring the ordinances of religion to people in every parish of Scotland and to serve all members of each community, not merely those formally registered as members. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Our over-arching objectives, expressed in our Forward Plan 2023 are

- to attract people into the life of the church, to services and other activities which benefit individuals and the community
- to serve the community and demonstrate that the church is an active, caring organisation which offers a warm welcome, practical, intellectual and spiritual support, and a variety of activities in which all may participate.

A service is held in Carlops Church every Sunday morning. The service includes the celebration of Communion once every six weeks. Throughout the year, additional services are organised jointly with our partner churches in the linkage. Children of all ages are welcome to all services and events in Carlops Church.

Music features prominently in worship and in the social aspects of church life. The church building is used frequently by local music and other groups for rehearsal and performances. Carlops is an Eco-Congregation, promoting practical action on environmental issues and organising activities which support our open door and outreach policies.

## **Achievements and Performance**

Sunday morning services are well supported, with in-person attendance typically between 20 and 30. The services are live-streamed via Zoom every week, enabling congregational members who might struggle to attend the church physically to continue to participate in worship and its sense of community. The services are conducted either by the Minister or by a member of the linkage Worship Leaders Team. Participation by members of the congregation is an important part of our worship practice, with around 20 volunteers enlisted in a rota for contributing prayers and readings.

Our cultural and social events programme has developed significantly over the past year. The church now hosts a regular monthly series of Village Talks on a wide variety of topics. These meetings attract substantial audiences from the local community and beyond, and are an important element in our outreach programme. Every Thursday afternoon the church transforms itself into the 'Carlops Café'. This has become an important social event attended regularly by around 15 people, some of whom have few other opportunities for neighbourly chat and companionship in our village. Monthly soup lunches and coffee mornings are popular and well attended. Carlops Church also hosts a weekly Gaelic psalm-singing session, attracting participants from a wide area who are dedicated to the preservation and encouragement of this unique aspect of Scottish culture.

Donations are solicited at our outreach events to support the maintenance of the church building, and also for a variety of charitable causes. In 2025 a major focus of our fundraising was a project, led by one of our elders, to build and staff a centre for early learning in Kalumba, a small village in a rural area of Malawi.

We offer strong support to activities of our West Tweeddale linkage, with several Carlops people contributing to the Worship Leaders Team and other linkage activities. The linkage-wide website ([www.westtweeddale.org.uk](http://www.westtweeddale.org.uk)) complements and contrasts with the Carlops Church-specific website ([www.carlopschurch.org](http://www.carlopschurch.org)). These two sites exhibit contrasting philosophies: both are important to our communication with present and future supporters; both will be maintained. Three of our elders are members of the Presbytery of Lothian and Borders, playing an active role in the Presbytery's Council and Committees.

The work of the Carlops congregation is guided by our Forward Plan. The plan is designed to encourage activity, not control it; it is a menu of options, not a list of things that must be done. The Forward Plan is on our website: visit [www.carlopschurch.org](http://www.carlopschurch.org) and select Our work > Future plans. Also available on the website are current and previous editions of our monthly Newsletter, which is the principal communication tool for the congregation.

## **Financial Review**

Our principal sources of unrestricted income were weekly offerings; monthly standing orders; tax recovered on Gift Aid, including GASDS; interest and dividends on investments; and cultural, social and fund-raising activities.

The General Account shows a deficit of £1,992 for 2025 which is much as our budget predicted. We are still adjusting to costs for our new linkage office.

The Fabric Account shows a surplus of £2,356 for 2025. Income during 2025 accrued from bank interest and investment income.

£1,500 was transferred to the Manse Account this year.

## **Reserves Policy**

The Trustees' objective is to maintain reserves sufficient to cover in cash – operating expenses for one year (£25,000), plus investments designated for long-term care and maintenance of the fabric of our church building, our share of expenses for upkeep of the linkage manse, and for contingencies. At 31 December 2025 the church held £23,681 in cash deposits, £58 remaining in the Consolidated Fabric Fund and investments with a market value of £68,427.

A reserves policy is necessary 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. The members of the Kirk Session 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:



**D Murray Campbell**  
Session Clerk

**16/3/2026**

## **Independent Examiner's Report to the Trustees of Carlops Parish Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7-11.

### **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 of 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, no matter has come to my attention

1 which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
- have not been met, or

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

Signed:



**J S Macnab, LLB, CA, CTA**

**Address: 1 Medwyn Drive, West Linton, EH46 7HW**

**Date: 21 April 2026**

**Receipts and Payments Account**  
**Year ended 31 December 2025**

	<b>Gen Acc Unre- stricted</b>	<b>Fabric Acc Designated</b>	<b>Manse Acc Desig- nated</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>Receipts church</b>					
Open plate cash donations	1,726			<b>1,726</b>	2,705
Gift-aided dona- tions	16,547			<b>16,547</b>	16,097
Gift Aid tax recovered	4,586			<b>4,586</b>	5,846
Other cash donations	292			<b>292</b>	2,310
Use of church	3,499			<b>3,499</b>	2,339
Bank and deposit interest				<b>0</b>	0
Investment in- come		2,356		<b>2,356</b>	2,429
<b>Receipts (A)</b>	<b>26,650</b>	<b>2,356</b>	<b>0</b>	<b>29,006</b>	31,726
<b>Receipts other</b>					
Traidcraft sales income	1,186			<b>1,186</b>	1,286
Funds raised for 3rd parties	5,741			<b>5,741</b>	1,677
Transfer to Manse Fund			1,500	<b>1,500</b>	
<b>Receipts (B)</b>	<b>6,927</b>	<b>0</b>	<b>1,500</b>	<b>8,427</b>	2,963
<b>TOTAL RECEIPTS (A+B)</b>	<b>33,577</b>	<b>2,356</b>	<b>1,500</b>	<b>37,433</b>	34,689
<b>Payments church</b>					
<b>Payments church activities (C)</b>	<b>28,718</b>	<b>0</b>		<b>28,718</b>	30,109
<b>Other Payments/Transfers</b>					
Traidcraft cost of stock	1,188			<b>1,188</b>	1,117
Payments to 3rd parties	5,663			<b>5,663</b>	2,387
<b>Payments other (D)</b>	<b>6,851</b>	<b>0</b>	<b>0</b>	<b>6,851</b>	3,504
<b>TOTAL PAYMENTS (C+D)</b>	<b>35,569</b>	<b>0</b>	<b>0</b>	<b>35,569</b>	33,613
<b>SURPLUS/(DEFICIT) (A+B)-(C+D)</b>	<b>-1,992</b>	<b>2,356</b>	<b>1,500</b>	<b>1,864</b>	1,076

**Carlops Parish Church of Scotland**  
**Receipts and Payments Account Year ended 31 December 2025**

	Unre- stricted Funds 2025	Unre- stricted Funds 2024
<b>Bank &amp; Cash Balance</b>		
Opening balances at 1 Jan 2025	21,817	20,741
Surplus/Deficit in the year	1,864	1,076
Balance at 31 December 2025	<b>23,681</b>	21,817

**Assets**

Gift Aid (December 2025) £365

**Liabilities**

Electricity December £677

Malawi Projects £98

**During the year the following sums were paid to third parties:**

Subscribed specifically:

Malawi Projects 3,740

Christian Aid 469

Food Facts and Friends 170

Medical Aid for Palestinians 706

Women's Aid East & Midlothian 495

Kuyenda Project, Malawi 83

**Total 3rd party payments £5,663**

The accounts were approved by the Kirk Session on 19<sup>th</sup> February 2026.

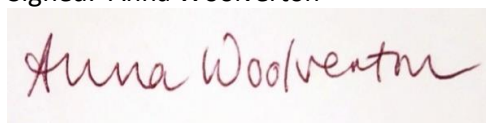
For and on behalf of the Kirk Session

Signed: Anna Woolverton

Treasurer

Date:

11/3/2026



Signed: D M Campbell

Session

Clerk

Date:

16/3/2026



**Carlops Parish Church of Scotland**  
**Notes to the Accounts**

**1 Trustees Remunerations and Related Party Transactions**

Minister's Travel £277; no other Trustee received any form of remuneration or or payment for expenses.

**2 Movement in Funds**

	<b>At 1 Jan 2025</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers In(out)</b>	<b>At 31 Dec 2025</b>
<b>Unrestricted Funds</b>					
General Fund	3,824	33,577	35,569	0	1,832
<b>Designated Funds</b>					
Fabric Fund	8,484	2,356	0	0	10,840
Gen Trusts Dep Fund	9,510				9,510
Manse Fund	-1	1,500	0	0	1,499
<b>Total Funds</b>	<b>21,817</b>	<b>37,433</b>	<b>35,569</b>	<b>0</b>	<b>23,681</b>
					23,681

**3 Purpose of Unrestricted Funds**

**General Fund**

To meet day to day expenses of Carlops Church and congregation.

**Purpose of Designated Funds**

**Fabric Fund**

Money set aside for repair and maintenance of the fabric of the church.

**Manse Fund**

This is a fund held by St Andrew's Church into which all six linkage churches contribute for upgrading the fabric of the Manse. It has no direct income but is funded by transfer from other Funds as required by the Kirk Session.

<b>3 Analysis of payments</b>	2025	2024
	£	£
<b>Charitable activities</b>		
Giving to Grow	15,283	13,035
Presbytery dues	314	392
Local staffing costs		
Minister's travel expenses	277	269
Minister's other expenses	339	33
Linkage office expenses	400	747
Locum Fees		-
Building costs		
Fabric works	647	951
Electricity	5,342	6,928
Insurance	1,204	1,246
Manse costs		
Council tax/ins/maintenance	2,772	2,131
Other local costs		
Supplies domestic/cleaning	600	630
Outreach activities & supplies	589	786
Other payments	951	1,327
<b>Total charitable activities</b>	<b><u>28,718</u></b>	<b><u>28,475</u></b>
<b>Other payments</b>		
Traidcraft purchase supplies	1,188	1117
Transfer 3rd party donations	5,663	2,387
	<b><u>6,851</u></b>	<b><u>3,504</u></b>
<b>Total payments</b>	<b><u>35,569</u></b>	<b><u>31,979</u></b>
<b>Governance costs</b>		
Independent examiner's fee	0	0

## Fabric Fund Bank of Scotland 2025

Date			Income	Ex- pense	Balance
	Balance at 1 Jan 2025				8,484
17/03/25	CofS	Bequest Fund Div	101.40		8,585
	CofS	Fabric Fund Div	370.80		8,956
15/05/25	CofS	Gen Purposes Fund Div	697.30		9,654
	CofS	Fabric Fund Div	219.78		9,873
15/09/25	CofS	Bequest Fund Div	101.40		9,975
	CofS	Fabric Fund Div	370.80		10,345
17/11/25	CofS	Deposit Fund int Gen Purposes	200.71		10,546
	CofS	Fund Div	293.60		10,840
			<u>2,355.79</u>	<u>0</u>	

### Bank of Scotland Acc

<b>Balance at 31 Dec 2024</b>	<b>8,484</b>
Receipts	2,356
Expenses	
<b>Balance at 31 Dec 2025</b>	<b>10,840</b>

### General Trustees Deposit Acc

<b>Balance at 31 Dec 2025</b>	<b>9,510</b>
<b>Cash held in Fabric funds</b>	<b>20,350</b>

#### 4 Analysis of Net Assets between Funds

	General £	Fabric £	Manse £	Total £
Current & Savings Accounts 2025	1,832	20,350	1,499	<u>23,681</u>
Investment Growth Fund	4,000			50,499
Investment Income Fund	13,232			14,078
Investment Bequest Fund	2,004			3,850
Investments (market value at 31 Dec 2025)				<u>68,427</u>

#### ***Consolidated Fabric Fund 2025***

Opening balance	55.56
Revenue interest	2.42
Admin costs	<u>0.00</u>
<b>Closing balance</b>	<b>57.98</b>

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 £32,433; the maximum stipend in 5th and subsequent years of service was £39,856.

