

**The Parish Church of Coldingham & St Abbs
[Church of Scotland]**

2025

Congregational Accounts

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 050304

Charity No: SC009185

Reference and Administrative Information

Charity Name: The Parish Church of Coldingham & St Abbs
[Church of Scotland]

Charity Registration Number: SC009185

Congregation Reference No: 050304

Contact Address: Treasurer
15 Lawfield
Coldingham
TD14 5PB

Trustees

Members of the Congregational Board: Rev. B Neill, Mr N Renilson, Mrs J Lindores, Mrs J Gibson, Mr A Hamilton (Treasurer), Mr A Harris (from 06-11-25).

Elders of the Church who are also members of the Congregational Board:
Mrs R Goldie (Session Clerk), Mrs M Wilson (to 06-02-25), Mrs M Karsgaard, Mrs A Robertson, Mr R Bond, Mr D Campbell (Clerk to the Congregational Board), Mrs K Easton, Mr G Prentice, Mr C Aitken.

Rev. A Haddow (Parish Minister)

Principal Office-bearers

Minister: A Haddow
Session Clerk: R Goldie
Treasurer: A Hamilton

Elders Emerita

Mrs G Philp
Mrs A Halsall
Mrs M Wilson

Independent Examiner

Gillian O'Dea CA
Ava Lodge
Castle Terrace
Berwick upon Tweed TD15 1NP

Bankers

Santander
Bootle
Merseyside
GIR 0AA

Trustees' Annual Report Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals, who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the Minister and meets at least four times in a year. The Kirk Session which meets at least five times in a year is responsible for spiritual affairs within the church and is moderated by the Minister.

Objectives and Activities

The congregation is a linked parish with their sister congregation of Eyemouth Parish Church just further down the coast. The congregation normally has weekly worship on a Sunday morning in Coldingham Priory, involving all ages, with some services focussed around young families. The worship service is normally followed by a fellowship time at the back of the Priory. When there are five Sundays in the month, one of the services is in St Abbs at the Ebba Centre, normally on the fifth Sunday. The congregation is an active member of East Berwickshire Churches Together, the local ecumenical body. Its members are involved in "house groups" that meet together. The congregation normally runs in partnership with Berwickshire Christian Youth Trust (BCYT) an activity based educational experience day for Primary Six pupils from schools in East Berwickshire around the history of Christianity in the local area named Priory LIVE.

During 2025 numbers in attendance at worship were in line with the preceding year.

Achievements and Performance

There was a normal pattern of Sunday worship through the year.

Our Assistant Minister, Rev. Jeliase Mutimbairi, working in Eyemouth and in Coldingham & St Abbs, continued to assist Rev. Andy Haddow until he found his own parish in Aberdeenshire. We wish him, and his family well in meeting their new challenges and opportunities.

The Communion Roll is now 47 members with 34 adherents. Worship and other events are enlarged often by visitors to Coldingham & St Abbs.

As part of the Presbytery of Lothian and Borders, we are sustaining our established local mission under Rev. Andy Haddow's secure tenure as our Minister.

Sunday worship in the Priory took place at 10.30am from the beginning of the year but has now moved to 9.30am. Worship moves to St Abbs Community Centre on any fifth Sunday of any month.

We endeavour to provide for the needs of children attending Church with their families.

The Church works alongside the local Primary school, offering support where appropriate and hosting the end of term services for Winter and Spring time. The minister is involved in the chaplaincy team at the local High school and a few members volunteer with both schools in a number of different ways.

A Busy Bees gathering for toddlers and parents meets on Monday mornings in the Priory. On a less frequent basis a Families initiative is bringing together a group of primary school children and their parents for a Friday afternoon gathering involving games, stories and music in and around the Priory.

In 2025 some members of the group that helped run Alpha in Coldingham Priory moved to Eyemouth Parish Church as the Alpha venue changed. The ongoing plan is to run this yearly switching venue between Eyemouth and Coldingham.

Regular prayer gatherings and group meetings involving both parishes in the linkage continued.

The Parish continues to support the Eyemouth Foodbank and the Parish remains a conduit for donations to this social initiative, now housed in Eyemouth Parish Church hall. The Congregation are supporters of Crossreach, the Church of Scotland social care arm. Funds are raised each Christmas through the sale of Christmas cards etc.

Two initiatives have established a weekly Tuesday Chat gathering in the Priory for coffee/tea and community fellowship, and a monthly Saturday morning prayer gathering in the Church.

The Church has maintained a website, www.coldinghamparish.co.uk, and produces a bi-annual newsletter as a source of information to members and visitors. Alongside this Rev. Andy Haddow maintains a Facebook page for Coldingham & St. Abbs Parish Church.

On Remembrance Sunday the church leads the short service at the War Memorial in Coldingham with the laying of the remembrance wreath.

Finance

The principal sources of regular income continue to be offerings (Gift Aid, weekly plate and donations) and investment income. In 2025 regular donations reduced marginally but one significant legacy was received.

With the benefit of increased rental income there was a surplus of income over outgoings in 2025.

In contrast with 2024, an electricity bill was settled in 2025, serving to radically reduce the surplus of income over expenditure.

In December the electricity meter was changed and we are monitoring its readings to understand and if necessary effect change in our energy usage. We considered the introduction of solar panels and a heat pump but we were discouraged from this development by the attitude of the local planning authority.

It is the Trustees' policy to hold sufficient reserves to fund ongoing repair work to the Church and Manse and to meet any excess of general expenses over regular income. A quinquennial condition report on the Priory identified around £40,000 of repair work and this will impact our fabric expenditure in 2026.

Unrestricted bank and deposit funds of £29,929 and unrestricted investments of £201,461 were held on 31st December 2025. Bank interest and investment income was stable vs. 2024.

The Benevolent fund had resources at the year-end of £55,009. A new initiative was launched in 2025 to more effectively make use of these Benevolent Fund resources in serving the community.

Stewardship

Giving by standing order is the mainstay of regular income for the Parish.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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,



Rhona Goldie
Session Clerk

12th March 2026

The Parish Church of Coldingham & St. Abbs
SC 0009185

Independent Examiner's Report to the Trustees of The Parish Church of Coldingham & St Abbs

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 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 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010.

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

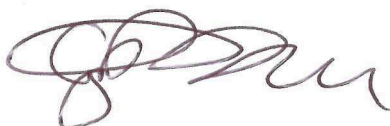
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 respects 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.

Name: Gillian O'Dea CA



Address: Ava Lodge, Castle Terrace, Berwick upon Tweed, TD15 1NP

Date: 26/3/26

The Parish Church of Coldingham & St Abbs
Receipts and Payments Account
Year ended 31 December 2025

| | | Unrestricted Funds 2025 | Restricted Funds 2025 | Total 2025 | Total 2024 |
|---|------|-------------------------------|-----------------------------|-----------------|-----------------|
| | Note | £ | £ | £ | £ |
| <u>Receipts</u> | | | | | |
| Donations | 3 | 46,515 | 176 | 46,691 | 36,848 |
| Legacies | | - | - | - | - |
| Activities for Generating Funds | | - | - | - | - |
| Bank & Deposit interest | | 589 | 133 | 722 | 1,036 |
| Investment income | | 7,883 | 1,427 | 9,310 | 9,311 |
| | | <u>54,987</u> | <u>1,736</u> | <u>56,723</u> | <u>47,195</u> |
| Rental of premises | | 1,820 | | 1,820 | 910 |
| Sale of assets | | | | - | - |
| Sale of investments | | | | - | - |
| Grants | | | | - | - |
| Receipts from General Trustees | | | | - | - |
| <u>Total Receipts</u> | | <u>56,807</u> | <u>1,736</u> | <u>58,543</u> | <u>48,105</u> |
| <u>Payments</u> | | | | | |
| Costs of generating funds | 4 | | | - | - |
| Charitable activities | | - 53,255 | - 653 | - 53,908 | - 39,590 |
| Governance costs | | - 180 | | - 180 | - 180 |
| Other Payments | | - | | - | 352 |
| <u>Total Payments</u> | | <u>- 53,435</u> | <u>- 653</u> | <u>- 54,088</u> | <u>- 40,122</u> |
| Excess of Receipts over Payments for the year before transfers | | 3,372 | 1,083 | 4,455 | 7,983 |
| Transfers | | - 478 | 478 | - | - |
| Excess of Receipts over Payments for the year | | <u>2,894</u> | <u>1,561</u> | <u>4,455</u> | <u>7,983</u> |

The Parish Church of Coldingham & St Abbs
Statement of Balances
At 31 December 2025

| | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|------------------------------------|----------------------------------|--------------------|--------------------|
| <u>Bank & Deposit Balances</u> | | | | |
| Bank & deposit balances brought forward | 27,035 | 6,304 | 33,340 | 25,356 |
| Movement in year: | | | | |
| Excess of Receipts over Payments for the year | 2,894 | 1,561 | 4,455 | 7,984 |
| Bank & deposit balances carried forward | 29,929 | 7,865 | 37,795 | 33,340 |
| <u>Investments at market value</u> | | | | |
| (cost £ 193,408) | 201,461 | 47,428 | 248,889 | 236,653 |
| <u>Assets</u> | | | | |
| Gift Aid Receivable | _____ | _____ | _____ | _____ |
| <u>Liabilities</u> | | | | |
| Charity collection not yet cleared bank | _____ | _____ | _____ | _____ |

The accounts were approved by the Kirk Session and Financial Board on 12th March 2026

For and on behalf of the Kirk Session and Financial Board

Rhona J Gordin Session Clerk
Alistair W Hamilton Treasurer

The Parish Church of Coldingham & St Abbs

Notes to the Accounts

1. **Trustee Remuneration and Related Party Transactions**
Ministers' travel expenses of £1,825 were paid in the year.

| 2. Movements in Funds | At 1 Jan 2025 | Receipts | Payments | Transfers | At 31 Dec 2025 |
|--|------------------|---------------|-----------------|--------------|-------------------|
| Bank & Deposit Balances | £ | £ | £ | £ | £ |
| Unrestricted funds | | | | | |
| Designated Fabric Fund | 3,936 | 121 | - 6,460 | 6,339 | 3,936 |
| General Fund | 23,099 | 56,817 | - 46,975 | - 6,817 | 26,125 |
| | <u>27,035</u> | <u>56,938</u> | <u>- 53,435</u> | <u>- 478</u> | <u>30,061</u> |
| Restricted funds | | | | | |
| Young People Fund | 183 | 45 | - 553 | 478 | 153 |
| Benevolent Fund | 6,121 | 1,560 | - 100 | - | 7,581 |
| Total Bank & Deposit Balances | <u>33,340</u> | <u>58,543</u> | <u>- 54,088</u> | <u>-</u> | <u>37,795</u> |

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Benevolent Fund: This fund is used for benevolent purposes within the community.

Young People Fund: This fund is used for the Busy Bees Group and Families Events

| Bank & Deposit Balances | At 1 Jan 2025 | Receipts | Payments | Transfers | At 31 Dec 2025 |
|-------------------------|------------------|-----------------|-----------------|------------------------|-------------------|
| | £ | £ | £ | £ | £ |
| Santander C/A | 13,682 | 56,016 | - 51,560 | -7,250 | 10,888 |
| CoS Deposit Fund | 19,658 | | | 7,250 | 26,907 |
| | <u>33,340</u> | <u>56,016</u> | <u>- 51,560</u> | <u>-</u> | <u>37,795</u> |
| Investments | | | | | |
| | | Purchase | Sale | Appreciation | |
| CoS Growth Fund | 106,610 | | | 8,355 | 114,965 |
| CoS Income Fund | 130,043 | | | 3,880 | 133,923 |
| | <u>236,653</u> | <u>-</u> | <u>-</u> | <u>12,235</u> | <u>248,888</u> |
| | | | | Total Resources | 286,683 |

| Analysis of Total Resources | At 31 Dec 2024 | At 31 Dec 2025 |
|-----------------------------|-------------------|-------------------|
| | £ | £ |
| Unrestricted funds | | |
| Designated Fabric Fund | 3,936 | 3,936 |
| General Fund | 215,145 | 227,615 |
| Restricted funds | | |
| Young People Fund | 153 | 123 |
| Benevolent Fund | 50,759 | 55,009 |
| Total Resources | 269,993 | 286,683 |

| | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|-------------------------------------|------------------------------------|----------------------------------|--------------------|--------------------|
| 3. Analysis of Donations | | | | |
| FWO | 21,863 | 45 | 21,908 | 22,735 |
| Tax Recovered on Gift Aid Donations | 7,155 | | 7,155 | 6,525 |
| Ordinary Offerings (Open Plate) | 3,502 | 131 | 3,633 | 4,671 |
| Other Offerings, Donations etc | 11,072 | - | 11,072 | 2,917 |
| | <u>43,592</u> | <u>176</u> | <u>43,768</u> | <u>36,848</u> |
| 4. Analysis of Payments | | | | |
| Costs of generating funds | | | | |
| Investment Managers' fees | | | | |
| Offering envelopes | - | | - | |
| | <u>-</u> | | <u>-</u> | |
| Charitable activities | | | | |
| Giving for Growth | - 21,979 | | - 21,979 | - 19,725 |
| Presbytery dues | - 547 | | - 547 | - 749 |
| Voluntary Additional Stipend | | | | |
| Ministers' expenses | - 1,825 | | - 1,825 | - 1,425 |
| Ministerial Assistance | | | | |
| Pulpit supply | | | - | - |
| Other staffing costs | | | - | - |
| Fabric repairs & maintenance | - 6,460 | | - 6,460 | - 4,165 |
| Council Tax | | | | |
| Heat and light | - 7,670 | | - 7,670 | - |
| Insurance | - 5,582 | | - 5,582 | - 5,175 |
| Other building costs | - 2,199 | | - 2,199 | - |
| Church office expenses | | | | |
| Organ & music | - 2,180 | | - 2,180 | - 2,823 |
| Printing, stationery and postage | - 564 | | - 564 | - 519 |
| Other expenses | - 4,249 | - 653 | - 4,902 | - 5,009 |
| | <u>- 53,255</u> | <u>- 653</u> | <u>- 53,908</u> | <u>- 39,591</u> |
| Governance costs | | | | |
| Independent examiner's fees | - 180 | | - 180 | - 180 |
| Other payments | | | | |
| Purchase of assets | - | | - | - 352 |
| Purchase of investments | | | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>- 352</u> |
| TOTAL | <u>- 53,435</u> | <u>- 653</u> | <u>- 54,088</u> | <u>- 40,122</u> |

The Giving for Growth allocation is calculated after taking account of stipend endowment income and glebe rent applied on behalf of the Congregation amounting to £6,225 (2024 £5,175).

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 loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in fifth and subsequent years) £39,856.

| | 2025 | 2024 |
|----------------------------------|--------------|--------------|
| | £ | £ |
| 6. Collections for Third Parties | | |
| Eyemouth Foodbank | 1,534 | 1,660 |
| MEDECINS SANS FRONTIERES | 345 | 420 |
| Christian Aid | | 118 |
| Bethany Christian Church | 267 | |
| | <u>2,146</u> | <u>2,198</u> |