

**The Church of
Scotland**



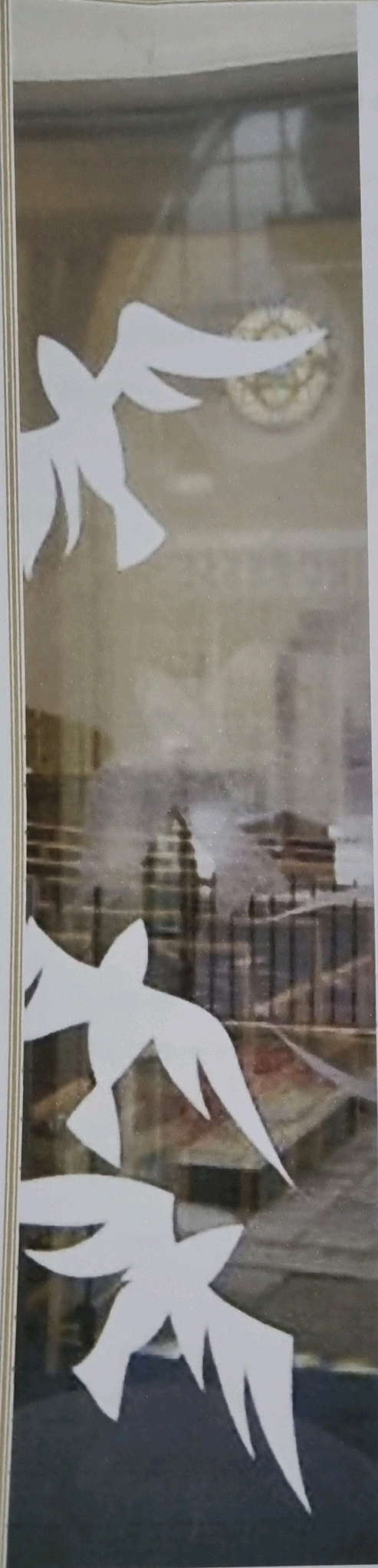
**ABBEY
CHURCH
NORTH
BERWICK**

**TRUSTEES REPORT AND
ACCOUNTS**

**FOR THE YEAR ENDING
31 DECEMBER 2025**

**Congregation No:
030224**

**Scottish Charity No:
SC004761**



**Trustees' Annual Report
Year End 31 December 2025**

The Trustees present the annual report and accounts for Abbey Church for the year ending 31 December 2025.

Reference and Administrative Information

Charity Name: Abbey Church, North Berwick (Church of Scotland)
Charity Registration Number: SC 004761
Congregation Reference No: 030224
Contact Address: c/o Mrs Judy Lockhart-Hunter
Abbey Church
Church Road
North Berwick
EH39 4AD

Trustees

Richard Bell Margaret Burgon Robert Burgon Sheila Burgon Andrew Cobb Janice Cobb Elma Danks Revd Dr David Graham (Minister)- retired 30 November 2025 Mary Graham-resigned 3 November 2025 Ronald Ironside Bob Kane Dorothy Kirkpatrick Rose Leslie William Leslie Ray Lesso Colin Ley Jackie Ley	Judy Lockhart-Hunter Tom Lockhart-Hunter Irene Nichol Sally Penman Linda Scott Caitriana Spencer Phil Spencer Yolanda Strachan Dr Kirsten Swindells- became inactive from 22 June 2025 Rev David Torrance Ruth Torrance Sadie Young
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Principal Office-bearers

Locum Minister:	Revd Geoff Berry	
Interim Moderator	Revd Dr Jock Stein	
Session Clerk:	Robert Burgon	
Church Treasurer	Stuart Ainslie	until 7 April 2025
	Judy Lockhart-Hunter	from 7 April 2025
Property Convener	Willie Leslie	

Independent Examiner

Andrew Scott
"Abbeygate"
Glenorchy Road
North Berwick EH39 4PE

Bankers

Bank of Scotland,
23 Westgate
North Berwick
EH39 4AG

Structure, Governance and Management

Governing Document

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

Objectives

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.

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

We are linked with Dirleton Kirk and our Locum Minister is responsible for both parishes, conducting Sunday morning worship at both churches every week. However, the two congregations operate independently with separate structures and Trustees. During the current vacancy, Abbey Church Kirk Session is chaired by the Interim Moderator. The Kirk Session is responsible for all material as well as spiritual matters, through five Committees: Resources, Worship, World Church, Outreach and Nurture. The members of the Committees are drawn from the eldership, and they have co-opted other members of the congregation with the necessary gifts and skills. The Kirk Session Committees have met at different times throughout the year and report back to the Kirk Session at each of its meetings.

Kirk Session Meetings

During the year there were six meetings of the Kirk Session (including one joint meeting with the Dirleton Kirk Session). Regular financial updates are presented to meetings of the Kirk Session. In addition, a number of decisions were taken by email between meetings. Any member of the congregation is welcome to attend meetings of the Kirk Session or its Committees.

Eldership

At the end of the year the Kirk Session consisted of 26 elders and the Interim Moderator.

Membership

As at 1 January 2025 the number of members on the roll stood at 216. During the year 6 members died, 2 members left by transfer of certificate and 1 person was added to the congregational roll. The membership at the end of the year was 209. There were 40 children and young people under the age of 17 involved in the life of the congregation, including those attending the creche, Super Sunday Club and summer holiday club events.

The end of a long and faithful ministry and the beginning of a new chapter

After a long and fruitful ministry of 27 years, our Minister, Revd Dr David Graham retired on 30 November 2025 (having conducted his last services on 26 October 2025). A large number of people from Dirleton Kirk and the wider community joined with us to thank David and Mary after his final service for the positive difference which they had made to so many lives and all that they had done during their time with us. A presentation of a cheque was made and a lunch held in the sanctuary and halls, attended by around 150 people. David and Mary have now returned to their family home in Lanarkshire and we pray that they will enjoy a long and happy retirement.

We were pleased to be advised by the Presbytery of Lothian and the Borders that our future ministry allocation had been increased from 25% of a full-time equivalent (under the guardianship of Presbytery) to 75% of a full-time equivalent (not under guardianship) and we have been given permission to call a new minister on a five-year reviewable basis. The process of looking for a new minister is expected to commence in early 2026.

During the vacancy, Presbytery has appointed Revd Dr Jock Stein as our Interim Moderator and the joint Kirk Sessions have appointed Revd Geoff Berry as our Locum Minister. Geoff will conduct two services each Sunday and work two other days each week.

Activities, Achievements and Performance

Our Vision for the 2020s

Abbey Church has a Vision for its work in the 2020s which was first agreed by the Kirk Session in 2019. This has been reviewed and revised on a number of occasions and the latest version, approved in November 2024, is shown below (with progress updates shown as appropriate).

ABBEY CHURCH'S 2020s VISION **(amended November 2024)**

As a body of Christ's believers, we have a vision of:

- **Growing in faith, in our prayer life and in our confidence in sharing the good news of the Gospel**
- **Growing in number in every aspect of our ministry**

Every aspect of our church life should recognise this. We know that in our local area there are many opportunities for people of all different ages to gather together in community, age and interest-based groups. But we want to offer them the chance to experience the grace of our Lord Jesus Christ, the love of God and the fellowship of the Holy Spirit in what they do at Abbey Church.

We aim to address the following issues over the next five years:

- Continue to develop as a church where our congregation is excited about their faith
- Become an invitational church, not just a welcoming church
- Create more opportunities for Bible-based teaching
- Develop the prayer life of the congregation
- Target our pastoral visits to those who need them
- Develop a new approach to small church groups
- Develop our work in worship and service with members of other congregations
- Improve links with areas of the community we don't normally meet, including providing support for the more vulnerable in our community and in the wider world
- Build on our links with those who use our church

In pursuit of our vision and aims, in addition to various activities taking place all year round, we have several new ideas/objectives which we want to focus on in the next year.:

WORK WITH YOUNG PEOPLE AND FAMILIES

Following the successful reintroduction of our creche on Sunday mornings, we wish to:

- Appoint a new Coordinator for Little Nippers (completed in January 2025).
- Develop our work with young people on Sundays (our new Little Lights teaching group commenced in January 2026).

**Trustees' Annual Report
Year End 31 December 2025**

MISSION AND OUTREACH

We aim to develop our outreach in the community and in the residential care homes in our parish through continuation of our existing work and identifying new outreach initiatives.

WORSHIP LEADING

We will encourage and support individuals to play an active part in leading worship.

DEVELOPMENT OF OUR PRAYER LIFE

We plan to continue to explore ways of enhancing our prayer life including the possibility of posting answered prayers on a display, while respecting privacy.

BIBLE STUDY

Regular study groups are held throughout the year, with the aim of deepening our Biblical knowledge. These may be based on a Biblical book, or a recently published Christian book. Continuing and growing these is our aim, encouraging engagement with the Bible and contemporary issues. Study groups may be organised from time to time with other churches in the area.

PASTORAL CARE

We will continue to review our approach to pastoral care including the recruitment of an additional Pastoral Assistant and the creation of a pastoral care team. (part-time Pastoral Visitor appointed in May 2025).

WORLD CHURCH

In addition to continuing to develop communications with our twinned congregation in Macfarlane Memorial Church, Kalimpong, we will explore other ways in which we can support the work of the worldwide Christian church.

Worship

Attendance at our weekly services of worship continues to be good and it has been particularly nice to welcome visitors at various times during the year (some of whom have been making return visits). Our Easter Morning outdoor service on Elcho Green saw what was the highest attendance yet and was followed by breakfast in the Church Hall. In addition to our quarterly services of Holy Communion, we continued to hold a series of evening Communion services. We saw good attendances at our special services during Advent, including the service for those who had been bereaved during the year, our Flashmob Nativity Service (on Christmas Eve), and the Christmas Day service.

We have continued to introduce some new items of praise from the supplement to the Church Hymnary, "God Welcomes All."

During our Minister's absence on holiday, we have had the benefit of no fewer than five Abbey members being involved in leading worship services and, following Presbytery training, one elder has now conducted his first funeral service.

Once again, thanks to the efforts of a small team of volunteers and our caretakers, we were able to open the doors of the church for visitors every day between Easter and the end of September. The many comments made in our visitors' book demonstrate the value of having open church doors with visitors coming from a large number of countries as well as many parts of the United Kingdom.

One of our elders, Colin Ley, has continued to use his artistic skills to produce a series of posters which have been placed in this new noticeboard, including one linking the hole in the harbour wall and its subsequent repair with faith, and others on the themes of Harvest, Christmas and the New Year.

Fellowship and Pastoral Care

Abbey Church has always emphasized the importance of welcoming those attending our services and providing pastoral care to our members and adherents. Our duty Office bearers provide a welcome to those attending our services and our Minister, Pastoral Assistant, our recently appointed Pastoral Visitor, Ian Lennox, and District Elders have worked hard to support and stay connected with our members, particularly those who are unable to join us in Sunday services.

Our Nurture Committee continues to review our arrangements for pastoral visiting to ensure that these are suitable for our circumstances now and into the future. Five elders participated in a training course to equip them to conduct funeral services.

**Trustees' Annual Report
Year End 31 December 2025**

In spite of new regulations which required every church representative visiting care homes to be members of the Protection of Vulnerable Groups (PVG) scheme, we have a small but dedicated team of volunteers who lead and support monthly services in Fidra House and Astley House nursing homes, a ministry which is very much valued by the residents and staff of these facilities.

We are grateful to the willing team of helpers who provide tea and coffee after services. This short time of fellowship after services is appreciated by those participating and it also gives us an excellent opportunity to engage with the many visitors who have attended our services.

In late January 2025, we held another very successful congregational meal at Glen Golf Club. A second film night was arranged in December 2025 when a showing of the classic film "It's a Wonderful Life" raised £145 in donations for Bethany Christian Trust. A new range of church Christmas and general greetings cards has now been made available, the profits from which will also support Bethany.

Prayer

We continue to have a rota for leading Prayers of Intercessions at morning worship.

Nurture and Work with Young People

Two series of Bible Studies were arranged in conjunction with St Baldred's Episcopal Church during Lent and Advent.

Our Little Nippers group for pre-school children and their parents/carers continued to meet during the year and these sessions were appreciated by the adults and children who attended. During the year, a series of Pram Services took place which introduced the children and their parents/ carers to a short time of worship and fun in the sanctuary (where this was available). Our new Little Nippers Coordinator, Mrs Catherine Mundell, who started with us at the beginning of January 2025, has settled well into this role and is supported by a small team of volunteers.

We continue to provide a crèche during our morning services, and it is good to see this being supported by toddlers and a group of volunteers. Super Sunday Club takes place once a month and on other weeks children attending our services can participate in craft activities in church. As children attending the creche grow older, we have introduced a new teaching programme for them called Little Lights which had its first meeting at the beginning of January 2026.

Another successful Summer Holiday Club, under the auspices of Scripture Union Scotland and with volunteers from a number of local churches, was arranged in July 2025, with the P1-5 children meeting each morning for a week in our halls.

Tuesday Afternoon Group (TAG)

The Tuesday Afternoon Group (TAG), which remains affiliated to the Church of Scotland Guild, continues to meet fortnightly between October and March and a range of speakers have presented on a variety of topics, including the projects supported by The Guild, where joint meetings take place with the St Andrew Blackadder Guild. Sheila Burgon, who has led this group for many years, was supported during the year by a co-leader, Sally Penman. Attendances have been good, and TAG has been successful in attracting people from outside of the congregation to some of its meetings.

World Church

Our support for mission and other charities throughout the world has continued.

We have continued to maintain regular contact with our friends in our twinned congregation of Macfarlane Memorial Church, Kalimpong, North India and 2025 marked the 25th anniversary of our twinning arrangements. We were pleased to host a representative of our twinned church, Pastor Ujwal Rai in September 2025.

To support Christian Aid Week, we held a Quiz night in April, which resulted in a donation of £240.

Our 2025 Harvest Thanksgiving services focussed on the work which is undertaken by WaterAid in providing communities with access to safe water supplies. The sum of £1659 was donated by the Abbey congregation as a result of the special harvest offerings (and a Harvest Supper held on the same weekend). The offerings at our special services in Abbey and Dirleton over Christmas together with contributions to a giant Christmas card which was produced by Milne Brodie and displayed at services during Advent, raised £1318 which was divided equally between the East Lothian Foodbank and the International Red Cross.

Once again, our congregation responded magnificently to the annual appeal for shoeboxes filled with Christmas gifts for distribution by the Blythswood Trust to families in Ukraine. 103 boxes were donated along with financial contributions of £285 towards transport costs.

Resources

Staff - We are grateful to our caretakers/cleaners, who go out of their way to prepare our building for use after services and after use by the many groups who use our facilities. Our Administrator, Paola Burrows, retired in April 2025 after 8 years of dedicated service and we were pleased to appoint Darren Barber as her replacement. Darren manages hall bookings, as well as a wide range of church-related tasks in his remit, including maintaining the Communion Roll, preparing intimations and service information for Sunday services and the production of the Newsletter.

Stewardship- The principal source of income is offerings made by Church members and adherents. These are made in a number of ways: a collection is taken at our Sunday services, this collection is in cash ("open plate"), card payment ("SumUp") and weekly offering envelopes; and by standing orders paid directly into Abbey's bank. Members who pay income tax may register to have their offerings Gift-Aided which results in additional payment to the Church from the Government. In addition, we receive income from the large numbers of users of our premises.

Financial Review- General Fund- 2025 saw an encouraging increase of over 14% in income received from regular offerings and a small decrease in the tax recovered from Gift Aid. Total income was considerably higher than in 2024 due to a large legacy. Total expenditure was higher than in 2024, but this was, in part, due to the upgrading of the flooring in one of our halls. Premises income was broadly in line with 2024.

Legacy- During 2025, the Abbey Church received a very generous legacy of £101,517 from the estate of the late Doreen Adams, a longstanding and faithful member of the congregation.

Investments- As at 31 December 2025, the Abbey's investments are invested in funds administered by the Church of Scotland Investors Trust (COSIT). The value of our holdings in these funds increased from £188,968 (all funds) to £202,990- see note 9. Further investments in these funds were being arranged shortly after the year-end.

Reserves Policy- It is the Trustees' policy to hold reserves (excluding designated funds) of approximately six months expenditure. At the year end the Church held unrestricted funds of £99,712 plus investments valued at £192,260 making a total of £291,972. Of this £310 was held for TAG, £33,867 for the Fabric Fund, £428 for the Holiday Club and £480 for Little Nippers. Consequently, the true reserve is the remaining balance of £256,887 which represents over 12 months' expenditure.

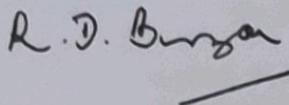
Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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; and
- 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 proper accounting records which 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. 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.

Approved by the Trustees and signed on their behalf,



Robert Burgon

Session Clerk

SC004761

Independent Examiner's Report to the Trustees of Abbey Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 18.

Respective responsibilities of trustees and examiner

The Abbey Church'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 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

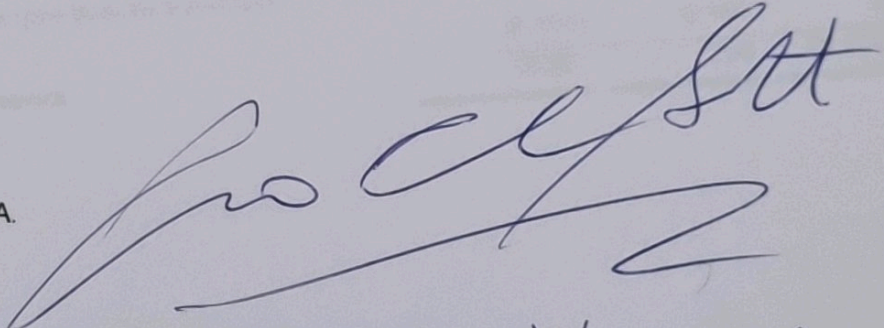
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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:
 - a. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. ~~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: Andrew A.C. Scott
Professional Qualification: C.A., C.P.F.A.
~~March 2025~~
Address: "Abbeygate"
9 Glenorchy Road
North Berwick
East Lothian



9th May 2026

Statement of Receipts and Payments
Abbey Church
2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Voluntary income	1	182,393	4,256	186,649	100,028
Activities for generating funds	2	19,092	-	19,092	17,988
Investment income	3	4,790	283	5,073	5,452
Other receipts	4	7,300	-	7,300	8,950
Total Receipts		213,575	4,539	218,114	132,418
<u>Payments</u>					
Costs of generating voluntary income	5	-	-	-	57
Investment management costs	5	-	-	-	-
Charitable activities	5	129,059	12,446	141,505	134,395
Governance costs	5	-	-	-	-
Other payments	5	-	-	-	-
Total Payments		129,059	12,446	141,505	134,452
Excess of Receipts over Payments before transfers		84,516	-	76,609	-
Excess of Payments over Receipts before transfers		-	7,907	-	2,034
Transfers between funds		(8,165)	8,165	0	0
Excess of Receipts over Payments		76,351	258	76,609	2,034

Statement of Funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Fund Balances: See Note 10				
Balances as at 1 January	23,361	14,768	38,129	40,163
Movement in the Year				
Excess of Receipts over Payments	76,351	258	76,609	-
Excess of Payments over Receipts	-	-	-	(2,034)
Balances as at 31st December	99,712	15,026	114,738	38,129

Statement of Bank and Deposit Balances

Bank Balances as at 31st December 2025				
Balance with Bank of Scotland			110,188	20,553
Balance with the Church of Scotland			3,182	16,182
Balance with the Skipton Building Society			1,368	1,394
Cash			-	-
			114,738	38,129

Other Assets and Liabilities

The Abbey Church owns investments:

Market Value (see note 9)	192,260	10,730	202,990	188,968
(Cost £134,965)				

The Abbey Church owns the church buildings and manse (see note 8).

There were no significant liabilities.

The accounts were approved by the Kirk Session on the *2nd* May 2026.

R. D. Burgon

Robert Burgon

Session Clerk

Judy Lockhart-Hunter

Judy Lockhart-Hunter

Treasurer

Accounting Policies

The principal accounting policies, which have been applied on a receipts and payments basis, in dealing with items which are considered material to the accounts, are set out below:

a) Basis of preparation

These accounts are prepared on a receipts and payments basis.

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, The Charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

b) Funds

Funds are classified as either restricted 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.

~~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.

c) Receipts

All donations and gifts are included within receipts 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.

d) Payments

Expenditure is recognised on an actual basis as the expense is incurred.

e) Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse vested in the Abbey Church Trustees. Expenditure incurred on the repair and maintenance of these assets is charged as payments are made in the period in which the costs arise. These assets are not included in the Statement of Funds but are shown in note 8.

f) Investments

Investments are stated at market value and at cost. These assets are not included in the Statement of Funds but are shown in note 9.

g) Taxation

Abbey Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. Abbey Church is not registered for VAT and payments made therefore include irrecoverable input VAT.

Notes forming part of the financial statements

Receipts	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1 Voluntary income				
Offerings	64,600	3,960	68,560	60,272
Tax recovered on Gift Aid	12,210	258	12,468	14,423
Legacies	101,617	-	101,617	22,000
Other	3,966	38	4,004	3,333
	<u>182,393</u>	<u>4,256</u>	<u>186,649</u>	<u>100,028</u>
2 Activities for Generating Funds				
Use of Premises	18,842	-	18,842	17,988
Other	250	-	250	-
	<u>19,092</u>	<u>0</u>	<u>19,092</u>	<u>17,988</u>
3 Investment income				
Deposit interest	351	-	351	918
Dividends received	4,439	283	4,722	4,534
Endowment income	-	-	-	-
Bank interest	-	-	-	-
Sale of investments	-	-	-	-
	<u>4,790</u>	<u>283</u>	<u>5,073</u>	<u>5,452</u>
4 Other Receipts				
Weddings and Funerals	100	-	100	2,250
Dirleton Kirk	7,200	-	7,200	6,700
Insurance claims	-	-	-	-
Other	-	-	-	-
	<u>7,300</u>	<u>0</u>	<u>7,300</u>	<u>8,950</u>
Total Receipts	<u><u>213,575</u></u>	<u><u>4,539</u></u>	<u><u>218,114</u></u>	<u><u>132,418</u></u>

Notes forming part of the financial statements

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
5 Payments				
Costs of Generating Funds				
Offering Envelopes	-	-	-	57
	<u>0</u>	<u>0</u>	<u>0</u>	<u>57</u>
Investment Management Costs	-	-	-	-
Charitable Activities				
Giving To Grow	45,159	-	45,159	42,149
Presbytery Contribution	931	-	931	1,273
Voluntary Additional Stipend	-	-	-	-
Pastoral Expenses	5,850	-	5,850	7,712
Pastoral Assistance	-	12,382	12,382	10,015
Pulpit Supply/visiting speakers	1,401	-	1,401	685
Other salary costs	28,612	-	28,612	24,696
Manse Expenses	7,679	-	7,679	6,847
Church cleaning, equipment & repair	14,795	-	14,795	14,658
Church heat, light, water and Insurance	12,674	-	12,674	13,943
Church Office Expenses	5,347	-	5,347	4,863
Organ & Music	681	-	681	728
Interest Paid	-	-	-	-
Mission Donation to third Parties	1,399	-	1,399	-
Youth Expenses	379	-	379	281
Other expenses	4,152	64	4,216	6,545
	<u>129,059</u>	<u>12,446</u>	<u>141,505</u>	<u>134,395</u>
Governance Costs				
Independent Examiner's Fee	-	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Other Payments				
Investments purchased	-	-	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Payments	<u><u>129,059</u></u>	<u><u>12,446</u></u>	<u><u>141,505</u></u>	<u><u>134,452</u></u>

Notes forming part of the financial statements

	2025	2024
6 Staff costs and numbers		
Salaries and wages	37,658	33,610
Amounts received under Furlough grant	-	-
Employer Pension Costs	245	118
Social security costs	2,167	-
Total	40,070	33,728

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2025 Number	2024 Number
Administration	1	1
Music staff	1	1
Pastoral support	2	1
Family and Youth workers	1	0
Premises maintenance	2	2
	<u>7</u>	<u>5</u>

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 a minister with the maximum stipend receives £45,341.

7 Trustee Remuneration and related Party transactions

During the year four Trustees received reimbursement of expenses incurred, the total being £7,149 (2024 £3,578).

In addition, the following Trustees were paid remuneration during the year:

	2025 £	
Robert Burgon	3,000	For services as a Church Organist
Bob Kane	10,136	For pastoral assistance

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.

Notes forming part of the financial statements

8 Tangible Assets

The Trustees own the church premises at 116 High Street, North Berwick.

The Trustees also own residential premises, known as Sydserff, at Old Abbey Road, North Berwick.

These premises are used as a church manse. This house was purchased in 2009 at a cost of £706,834.

	2025	2024
	£	£
9 Investments		
Investments at cost	134,965	134,965
 Units Held by Fund	2025	2024
<u>General Fund</u>	Units	Units
Church of Scotland Investors Trust - Income Fund	526	526
Church of Scotland Investors Trust - Growth Fund	27,074	27,074
<u>William Wright Memorial Fund</u>		
Church of Scotland Investors Trust - Income Fund	942	942
 Value by Fund:	2025	2024
	£	£
Church of Scotland Investors Trust - Income Fund	5,994	5,818
Church of Scotland Investors Trust - Growth Fund	186,269	172,732
	192,260	178,549
<u>William Wright Memorial Fund</u>		
Church of Scotland Investors Trust Growth Fund	10,730	10,419
	192,260	188,968
 Investment Movement During the Year	2025	2024
	£	£
Market value at 1 January	188,968	173,930
Purchase/(Sale) of Investments	-	-
Realised gain / (loss) on investments	-	-
Unrealised gain / (loss) on investments	14,022	15,038
Market value at 31 December	202,990	188,968

Notes forming part of the financial statements

10 Movements in Funds	01-Jan-25	Incoming Resources	Outgoing Resources	Transfers	31-Dec-25
	£	£	£	£	£
Unrestricted funds					
TAG - formerley Guild (Designated)	539	1,128	(1,357)	-	310
Fabric Fund (Designated)	33,867	-	-	-	33,867
Holiday Club	265	500	(337)	-	428
Little Nippers	520	160	(200)	-	480
Dynamic Kirk	-	100	(42)	-	58
Miscellaneous Activities	322	-	-	-	322
General Fund	(12,152)	211,687	(127,123)	(8,165)	64,246
	<u>23,361</u>	<u>213,575</u>	<u>(129,059)</u>	<u>(8,165)</u>	<u>99,512</u>
Restricted funds					
Benevolent Fund	305	-	-	-	305
Flower Fund	1,392	38	(64)	-	1,366
Good Samaritan Fund	-	4,218	(12,382)	8,165	0
Kalimpong Fund	3,146	-	-	-	3,146
William Wright Memorial Fund	9,925	283	-	-	10,209
	<u>14,768</u>	<u>4,539</u>	<u>(12,446)</u>	<u>8,165</u>	<u>15,026</u>
Total funds	<u>38,129</u>	<u>218,114</u>	<u>(141,505)</u>	<u>0</u>	<u>114,738</u>

Purpose of Designated Funds

The purpose of the TAG/Guild Fund is to provide funds for TAG.

The purpose of the Fabric Fund is to provide funds for the future maintenance of the church. These funds originated from the difference between the sale and purchase prices of the old and new manse.

The Holiday Club and Little Nippers funds have been set up to cover any expenses that may arise in their running.

The Miscellaneous Activity Fund was set up to account for funds not currently in operation.

Purpose of Restricted Funds

The restricted funds represent monies which have been gifted for a specific purpose and not for the general administration of the church:

The purpose of the Benevolent Fund is to provide one-off payments to people in the parish in severe financial need this being at the discretion of the minister.

The purpose of the Flower Fund is to provide flowers for display during services of worship and distribute flowers as a fellowship gift to deserving parishioners.

The purpose of the Good Samaritan Fund is to hold funds for pastoral work within the parish.

The purpose of the Kalimpong Fund is to "give assistance to the work of the McFarlane Memorial Church, Kalimpong both in the church and among the poorer members of the congregation".

The purpose of the William Wright Memorial Fund is to enhance and encourage worship in the Abbey Church.

11 Post Balance Sheet Events

There were no significant post Balance Sheet events

12 Commitments

There were no significant commitments as at the 31st December 2025.

13 Expenditure Commitments

There were no further expenditure commitments as at the 31st December 2025.

14 Exceptional Payments

Abbey Church received a bequest from the late Miss Doreen Adams of £101,517.36.

The Church of Scotland changed the way in which Ministers are paid their mileage. Abbey Church is now required to pay Ministers mileage claims directly. £3262.68 of Trustee expense payments, relate to Minister mileage.

Trustees' Annual Report
Year End 31 December 2025

	2025	2024
15 Collections for Third Parties		£
(Not included in the above accounts)	£	
Bethany	145	189
Blythswood Trust	285	280
International Red Cross	659	-
Christian Aid	280	338
East Lothian Food Bank	809	-
Fresh Start	-	618
Kids Love Clothes	-	72
Poppy Scotland	160	460
Ripple Effect	-	1089
Scripture Union	20	-
Water Aid	1659	-
World Vision Middle East Humanitarian Appeal	-	618
	<u>4,017</u>	<u>3,664</u>

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