

The Church of Scotland

Selkirk & Ashkirk Parish Church

Annual Report and Receipts & Payments Accounts

2025



Congregation No: 030263

Charity No: SC 014883

Reference and Administrative Information

Charity Name: Selkirk & Ashkirk Parish Church

Charity Registration Number: SC014883

Congregation Reference No: 030263

Contact Address: 2 Shawpark Crescent, Selkirk, TD7 4EX

Trustees (Kirk Session)

A. Bethune, D. Bethune, F. Corbett, M. Corbett, P. Davidson, F. Heafield, E. Hendrie, F. Holmes, G. Junor, C. MacIntosh, M. MacIntosh, L. McCraw, I. MacNeill, M. Milne, M. Mitchell, L. Raffier, K. Smith, M. Ward, L. White and G. Wilkie

Principal Office-bearers

Minister: Rev. Dr. Kwame Ahaligah

Session Clerks (joint): D. Bethune and F. Corbett

Church Treasurer: L. McCraw

Gift Aid Convenor: G. Grant and C. Paterson

Independent Examiner: Vivien Ross Accountant, 15 High Street, Selkirk, TD7 4BZ

Bankers:

Royal Bank of Scotland, 35 Bank Street, Galashiels, TD1 1EP

Bank of Scotland, 3 Channel Street, Galashiels, TD1 1BE

Trustees' Annual Report for year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

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

Selkirk & Ashkirk Parish Church is linked with Ettrick & Yarrow Parish Church.

Rev Dr. Kwame Ahaligah is minister of the charge of Selkirk & Ashkirk linked with Ettrick & Yarrow (inducted on 12th September 2024).

The Church Leadership Team (comprising the Kirk Session, convenors of Working Groups and Worship Leaders) met 7 times in 2025 and is responsible for all spiritual and temporal affairs of the church (with some responsibilities devolved to sub-committees and working groups).

The congregations employ a part-time Pastoral Assistant, part-funded by Presbytery, to share the pastoral role with the minister across the two parishes.

Objectives and Activities

The Church of Scotland 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 locally, in Scotland and beyond”.

Selkirk & Ashkirk Parish Church holds regular services of worship every Sunday and Wednesday morning. Each week, a service in one or more of the “cluster” churches is recorded and uploaded to a YouTube channel for those unable to attend in person. A monthly contemporary style service is held on the first Sunday evening of each month. Special additional services during the year included a “Service of Remembering” for the bereaved, services in Selkirk’s Care Homes and Christmas and Easter end-of-term services for all the pupils of Knowepark and Philiphaugh Primary Schools. The Prayer Group met regularly by zoom on Wednesday evenings.

The congregation has engaged with the Church of Scotland’s Growing Young initiative, working towards developing a fully intergenerational ethos to all aspects of church life. Two intergenerational “Faith, Fun, Food and Family” events were held (a Burns Night and a Christmas Party), combining social activities and worship. Young people and children attend the first part of Sunday service most weeks, then leave for their own learning activities.

The church is an Eco-congregation and a Fairtrade church.

The congregation cooperates with other denominations locally through Churches Together in Selkirk and the Valleys. Ecumenical activities during 2025 included the annual World Day of Prayer, a prayer walk during Holy Week, Christian Aid week street collections, giving out literature from a stall at community markets and a Holiday Club for children in August.

CAMEO (for the over 50s) and the Forward in Faith house group have met regularly during the year. ReachOut organised Lent and Advent study groups with around 25 attending, and the Start Course (4 sessions on the basics of Christian faith) ran twice during the year. As a result, several new members joined the congregation “by profession of faith” in November.

The church continues its association with our contact in Guatemala.

The Open Door Project continued to offer food and friendship on Mondays throughout the year, with numbers increasing for both coffee and lunch; a group of knitters, board game players and the Walk-it group also join for coffee on Monday mornings.

The hall continued to be used by a range of community groups, including exercise and dance groups, Selkirk Antiquarians, Selkirk Community Cinema and Selkirk Film Club, as well as various fund-raising and social events and meetings.

During the summer, a complete refurbishment of the kitchen and office area, was completed using funding from the National Churches Trust, Eildon Area Community Support Fund, donations from individuals and local businesses, and several fundraising events.

During the year, the “Building the Future” steering group continued to consult with our architect, Presbytery, the General Trustees and various funders to develop the plans for the restructuring of the church building. A full set of updated plans, based on feedback from congregation and community, was submitted for planning approval in October 2025, with response expected in early 2026.

Members of the congregation continue to be involved in many ways in the life of the community, through membership of community organisations, support for local and national charities and quiet behind-the-scenes service to those in need.

Achievements and Performance

The following are average attendance numbers: Sunday congregation 45-50 in church or hall, and 15 online, Wednesday service congregation 15-20, Prayer Group 6 via Zoom, Open Door Café lunches 35-40, Open Door Coffee 40-50, CAMEO 20, Lent and Advent Study Groups 25, Start Course 15, Intergenerational events 30.

Following the arrival of our new full-time permanent minister in 2024, the congregation continues to face the challenges of providing regular worship and reaching out to the community with confidence and faith that, with God’s guidance and help, it can continue to fulfil its vision to be:

“an open, growing, enthusiastic and supportive Christian community, which

- nurtures members and welcomes newcomers,*
- offers a range of inspiring worship and teaching,*
- reaches out with the good news of Jesus Christ and*
- responds to human need by practical loving service in community and world”.*

Financial Review

For our unrestricted funds, the principal source of income continues to be regular offerings. The non- Gift Aided offerings/donations have remained almost the same as last year, but Gift Aided offerings have increased by 16%. Overall, our General Income has increased by 17%, (including a legacy), whereas our General Expenditure has remained the same, resulting in a relatively small deficit over the year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £31,951, of which £24,285 has been designated for the Reserve Fund, £3,378 for the Fabric fund, and £523 for the Sunday Gang Fund, leaving a balance of £3,765 in the General Fund. The Church also held £28,481 of restricted funds which have been provided for the purposes specified on page 8.

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.

Approved by the Trustees and signed on their behalf,

Session Clerk



date 24th February 2026

Selkirk Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
Receipts				
Donations (Note 3)	58637	18480	77117	78884
Activities for Generating Funds	4886	3966	8852	11939
Bank & Deposit Interest	4553	13	4566	4845
Legacy	2500	1000	3500	1000
	70576	23459	94035	96668
Rental of Premises	7635	0	7635	3765
Grants	0	18000	18000	8955
Consolidated Fabric Fund Release	0	20000	20000	0
Total receipts	78211	61459	139670	109388
Payments				
Costs of generating funds	101	0	101	97
Charitable Activities	78273	65083	143356	124648
Governance Costs	125	0	125	120
Total Payments	78499	65083	143582	124865
Excess of Receipts over Payments for the year	(288)	(3624)	(3912)	(15477)

Selkirk Parish Church
SC014883

I report on the accounts of Selkirk Parish Church for the year ended 31 December 2025 which are set out on pages 1 – 10.

Respective responsibilities of management committee and examiner

The management committee is 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 management committee considers 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 committee 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 in 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.

Vivien Ross

Vivien Ross
Accountancy and taxation services
Independent examiner
15 High Street, Selkirk TD7 4BZ

Date: 9th March 2026

**Selkirk Parish Church
Statement of Balances**

At 31 December 2025

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
	£	£	£	£
Bank & Cash Balances				
Bank balances brought forward	32239	32105	64344	79821
Movement in Year				
Excess of Receipts over payments for the year	(288)	(3624)	(3912)	(15477)
Bank balances at 31-12-25	31951	28481	60432	64344
Assets				
Gift Aid receivable	8927	1227	10154	3958
Liabilities				
Unbilled heat and light	821	0	821	118

The accounts were approved by the Kirk Session on 24/02/26.
For and on behalf of the Kirk Session

Aud Bethune

Session Clerk

Ivyde R McGraw

Treasurer

Selkirk Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

6 Trustees received reimbursement of expenses incurred to a total of £3,361.

2 Movements in Funds

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Restricted funds					
Development Fund	21341	48350	52459	0	17232
Organ/Music Fund	1309	13	352	0	970
Open Door Fund	7679	13096	12255	0	8520
Social Relief Fund	1720	0	17	0	1703
Reachout	56	0	0	0	56
	32105	61459	65083	0	28481
Unrestricted Funds					
Designated Fabric Fund	6666	212	0	(3500)	3378
Designated Sunday Gang Fund	320	203	0	0	523
Reserve Fund	24285	0	0	0	24285
General Fund	968	77796	78499	3500	3765
	32239	78211	78499	0	31951
Totals	64344	139670	143582	0	60432

Purposes of restricted Funds

Development Fund: For any future significant new developments in the life and worship of the congregation, including Children and Families Work.

Organ/Music Fund: To assist with the cost of major organ repairs, and purchase of music resources for use in worship.

Open Door Fund: A Community project aimed at lonely and isolated people in Selkirk.

Social Relief Fund: This is a fund to be used for those in need.

ReachOut: To be used to support Outreach & Charitable projects with a Christian purpose.

Purposes of Unrestricted Funds

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

Sunday Gang Fund: This fund is for the use of the Sunday Gang.

Reserve Fund: The Trustees have set aside funds as a reserve.

3 Analysis of Donations

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
WFO Scheme (non Gift Aid)	2780	0	2780	3944
Gift Aid Donations	37351	3180	40531	37651
Tax Recovered	6154	588	6742	10205
Ordinary Offerings (Open Plate)	7194	0	7194	5768
Other Offerings/Donations etc.	5158	14712	19870	21316
Totals	58637	18480	77117	78884

4 Analysis of Payments

	2025	2024
Costs of Generating Funds	£	£
Offering Envelopes	101	97
Charitable Activities		
Giving to Grow Contributions	46735	36015
Presbytery Dues	1031	1071
Minister's/Interim Moderator's Expenses	2242	3569
Pastoral Assistant	2902	3755
Pulpit Supply	680	1108
Other Staffing Costs	18571	16744
Fabric Repairs & Maintenance	1364	5443
Other Building Costs	8147	9116
Prospective Development Costs	52459	29608
Church Office Expenses	2985	3098
Donations/Subscriptions	140	3205
Other Expenses	6100	10332
	143356	124648
Governance Costs		
Independent Examiner's Fees	125	120
Total Payments	143582	124865

4 Analysis of Balances Between Funds

	General	Designated	Restricted	Total
	£	£	£	£
Bank & Cash Balances	3765	28186	28481	60432

5 Minister's Stipend

All Church of Scotland congregations contribute to the National stipend fund which bears the cost 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 £32,488 and the maximum stipend in 5th and subsequent years of service was £39,856.

6 Collections/Fundraising for Third Parties

Bethany Christian Trust	226
Food Bank	164
Holiday Club	148
Total	538

7 Grants

We are grateful for the following grants during the last year:

- Presbytery grant to partially fund the Pastoral Assistant for the linkage, 10 hours/week, £2,000
- Barrett Charitable Giving for Development Fund (Kitchen), £3,000
- National Churches Trust grant for Development Fund (Kitchen), £15,000

APPENDIX FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

£20,000 was released from the Consolidated Fabric - Capital Fund for the kitchen renovation.

	£
Consolidated Fabric - Revenue	69341
Consolidated Fabric - Capital	279077
Income Fund (6019@£11.06)	68556
Temporary Fund	(3635)
Deposit Fund - Organ	100
Deposit Fund - General Purposes	20010

2025	UNRESTRICTED FUNDS					RESTRICTED FUNDS						
INCOME	General	Des. Sunday	Reserve	TOTAL	Develop.	Open	Organ/ Social	Reach	TOTAL			
		Fabric	Gang		Fund	Door	Music	Relief	-Out			
Gift Aid	37255	96		37351	3180					3180		
Tax Recovered	6138	16		6154	588					588		
Other offer./dons	15132			15132	1616	13096				14712		
Fundraising/Fun.	4046			4046	3791					3791		
Bank Int/Dividends	4553			4553	0		13			13		
Legacy	2500			2500	1000					1000		
Miscellaneous	537	100	203	840	175					175		
Subtotal	70161	212	203	70576	10350	13096	13	0	0	23459		
Rental of premises	7635			7635								
Grant	0				18000					18000		
Total Receipts	77796	212	203	78211	28350	13096	13	0	0	41459		
Consolidated Fabric Fund Release					20000					20000		
Total Receipts £139,670												

2025	UNRESTRICTED FUNDS			RESTRICTED FUNDS					
EXPENDITURE	General	Des. Fabric	Sunday Reserve Gang	Devel. Fund	Open Door	Organ/Music	Social Relief	Reach -Out	TOTAL
Cost of Generating Funds	101								101
Charitable Activities									
Giving to Grow Contrib.	46735								46735
Presbytery Dues	1031								1031
Minister Expenses	2242								2242
Pastoral Assistant	2902								2902
Pulpit Supply	680								680
Other Staffing Costs	10341				8230				18571
Fabric Repairs/Maintenance	1364								1364
Other Building Costs	8147								8147
Prospective develop.	0			52459					52459
Church Office Expenses	2985								2985
Donations/Subs.	140								140
Other Expenses	1706				4025	352	17		6100
SUBTOTAL	78273	0	0	0	12255	352	17	0	143356
Governance costs	125								125
			Unrestr. Subtotal	78499	Restr. Subtotal		65083		
TOTAL EXPENDITURE	78499	0	0	0	12255	352	17		£143,582