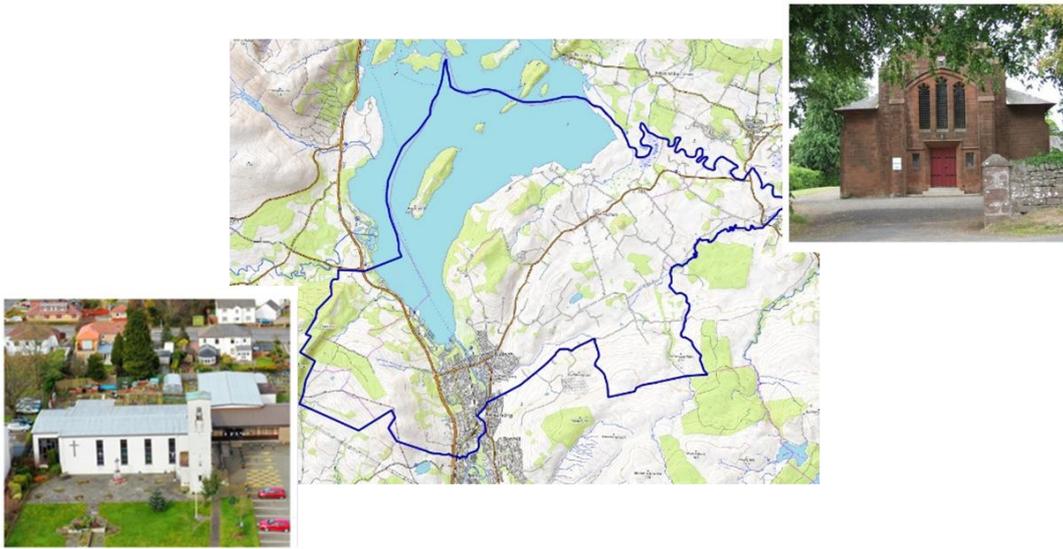


The Church of Scotland



Lomond Parish Church



ANNUAL REPORT 2025

INCLUDING

RECEIPTS & PAYMENTS ACCOUNTS

Congregation No: 14 07 95

Scottish Charity No: SC001268



TRUSTEES' ANNUAL REPORT YEAR ENDING 31 DECEMBER 2025

The Trustees present the annual report and accounts for Lomond Parish Church of Scotland.

Reference and Administrative Information

Charity Name: Lomond Parish Church
Charity Registration Number: SC001268
Congregation Reference No: 14 07 95
Contact Address: The Church Office
Lomond Parish Church
1 Lomond Road
Alexandria, G83 8RJ

Website: www.lomondparishchurch.org.uk

Trustees

Morag Bain	Elizabeth Kinloch	Seonaidh Rostant
James Beveridge	Robert Kinloch	Alan Roxburgh
Margaret Brown	Doreen Lowe	James Skea (to 1/26)
Linda Cust	Christina Lynas	Irene Sloss
Sheila Galbraith	Dorcas MacKenzie	Mark Smith
Malcolm Gilmour(to 1/26)	John MacKenzie	Eleanor Stenhouse
Margaret Graham	Eddison Mubengo	Mary Sweetland
John Grant	Elizabeth Pawsey	Janette Tennant (to 1/26)
Rona Grant	Kirsteen Raeside	Fiona Tipping
Margaret Hastings	Linda Ross	Marjory Walker
		Billy Wyllie (to 1/ 26)

Principal Office-bearers

Minister:	Rev Eddison Mubengo
Session Clerk (s):	Linda Cust; Robert Kinloch
Church Treasurer:	Margaret Hastings
Property Convener	Robert Kinloch

Independent Examiner

Linda Chalmers FCCA
Chalmers Accountants
Chartered Certified Accountants
85 Glasgow Road
Dumbarton G82 1RE

Bankers

Royal Bank of Scotland
37 High Street
Dumbarton G82 1LX

Bank of Scotland
133 Main Street
Alexandria G83 0NX

Statistical Return 31 December 2025

Communicants on Church Roll	400
Children and Young Adults involved in life of Congregation	32
Number of Office Bearers	31
Number of Baptisms	4
Number of Weddings	0
Number of Parish Funerals	13

SERVICES OF WORSHIP

Sunday 10:00am Public Worship Gartocharn (ceased 4/1/26)
 11:00am Public Worship Balloch (live Streamed on YouTube Channel)
 11:00 Sunday school meets during worship.
Sacrament of Holy Communion 1st Sunday February & June & October,
 at 11:00 is celebrated in Balloch and 1st Sunday April, September and
 December at 10:00 in Gartocharn (ceased Dec 2025)

HALL USERS

Church Organisations

Flower Group
 Sunday School
 The Guild
 Bite & Blether Lunch Club
 Bookroom

External Regular

Tai Kwon Do
 Lomond School of Dance
 Painting Class
 Cardiac Fitness
 Singergie
 Just a Wee Yin Yoga
 Chatty Hands
 Brownies (3 units)
 Balloch Guides (2 Units)
 Rainbows
 Vale Ranger Guides
 Urbaniks
 Singer Station
 Lomond Community Pantry
 Haldane Tenants & Residents
 Assoc.

External Occasional

Dumbarton SWI Federation
 VOL SNP
 Loch Lomond Young Farmers
 Lomond Allotments Association
 West Dumbarton MP
 Balloch & Haldane Community
 Council
 Ardenwood Residents Assoc.

TRUSTEES' ANNUAL REPORT – YEAR ENDING 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

Recruitment and Appointment of Trustees

Active 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. Trustees are expected to follow OSCR and Church of Scotland guidance on responsibilities. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets eight times a year, is responsible for spiritual affairs and temporal affairs within the church. Under the Unitary Constitution, the work of the Congregation is undertaken by delegating certain responsibilities to the Finance, Property, Mission & Outreach, Pastoral, and Worship Teams.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

ACHIEVEMENTS AND PERFORMANCE

ANNUAL REVIEW

Lomond Parish Church continues to adapt and expand its services to meet the changing needs of its members and the local community. The church buildings serve as a hub for a wide range of church-related and community groups, such as Guiding Sections, Dance Schools, Fitness Classes, and the Singergie Choir.

Through its Mission and Outreach Team, the church runs initiatives such as Bite & Blether Lunch Club, the Bookroom, Messy Church, and Lomond Community Pantry, all of which continue to strengthen connections within the congregation and the wider community. The Lomond Community Pantry recently celebrated its first anniversary and currently supports more than 300 individuals who rely on it for vital food assistance. These essential services are made possible by the dedication of volunteers and the generous support received from both church members and the wider community.

The church has also partnered with charities such as Christians Against Poverty, CrossReach, and Dumbarton's Women's Refuge, raising substantial amounts of funds and providing practical support to those in need. Furthering its commitment to environmental stewardship, the church has introduced recycling initiatives, organised climate change events, and actively encourages eco-friendly practices across all activities. The church is at the heart of the community and is seeing a rise in attendance from both locals and visitors, including those with no prior church connection. The Sunday School remains vibrant, thanks to a dedicated group of children and committed teachers. Messy Church is held four times a year and offers Bible-based activities and shared meals, successfully attracting more families to our church community.

The Guild meets on Tuesday afternoons, providing a friendly and inclusive space where members gather to take part in a variety of activities. These regular meetings play an important role in reducing social isolation within the local community and enable the Guild to extend support beyond their immediate area. The Guild recently launched a major project to knit 160 jumpers for vulnerable children in Zimbabwe, highlighting their dedication to offering practical support and making a positive impact, not only locally but also internationally.

We had a visit from the Bellshill Salvation Army Band for a rewarding concert in the church in September. This was very well attended by the community, and we are grateful to the organisers from the choir who laid on a splendid tea afterwards which allowed members to hear about the work of the Salvation Army. The donations received were given to the Salvation Army band and to Jessie's House in Zimbabwe.

Alongside the church's ongoing mission and outreach efforts, the Property Team has shown strong commitment to ensuring all church buildings and facilities remain safe, accessible, and well-maintained. While plans to upgrade the car park faced a setback due to an initially unsuccessful application, there is optimism that the revised proposal will be approved. In addition, the church heating system has benefited from significant improvements, with both boilers now fully operational following a series of necessary repairs, but the old circulation system requires some work. The small hall roof also underwent essential repairs after storm damage, and the vestry toilet has been successfully upgraded. These improvements collectively contribute to a welcoming and functional environment for all who use the church's facilities. Sadly, we have had to sell Gartocharn church as part of the five-year Presbytery plan and all services are now held at Lomond.

I would like to express my sincere gratitude to all office bearers for their hard work and innovative leadership. Their efforts have made a significant positive impact on both our congregation and the wider community throughout my first year as minister.

Rev Eddie Mubengo

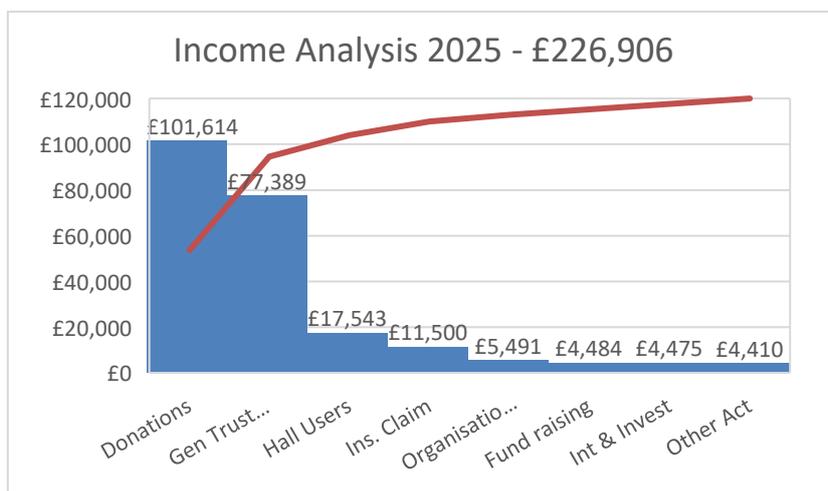
FINANCIAL REVIEW

This annual financial report has been directly prepared from our Finance Co-ordinator software, which complies with Church of Scotland and OSCR requirements. The 2024 comparison data reflect 10 months of the United Congregation.

Income

Our main revenue income (£101,614) is from Giving and Donations, 65% of our general fund income, with use of premises contributing 11% of our general fund income. Organisational income includes Sunday School, Flower Group, Guild and Bite and Blether Lunch Club.

Our total income for 2025 of £226,906 includes £77,389 of revenue funds drawn down from our Consolidated Fabric Funds. We claimed £13,532 (final car park lighting) and £21,068 for energy and insurance spends for 2024 in February 2025. In July 2025 we claimed £16,034 for fabric works and storm repairs and in December claimed £20,250 for 2025 Energy and Insurance expenditure and £6,505 for further fabric expenditure. We also received an Insurance Claim payment of £11,500 - £10,900 to repair the small hall roof which was blown off in Storm Éowyn in January 2025 and £600 towards the vehicle damaged metal boundary fence from September 2024.



Giving

Total giving including Gift Aid tax recovered for 2025 was £100,085 an increase of 4.7% on 2024. The increase is due to additional Gift Aid tax recovered for Gartocharn in 2023. The Gift Aid claim made up 19% of giving in 2025, the overall trend in giving is downwards as we lose members due to ageing / moving away. Our Gift Aided Giving has grown by 2% to 60% of our Giving improving tax efficient giving.

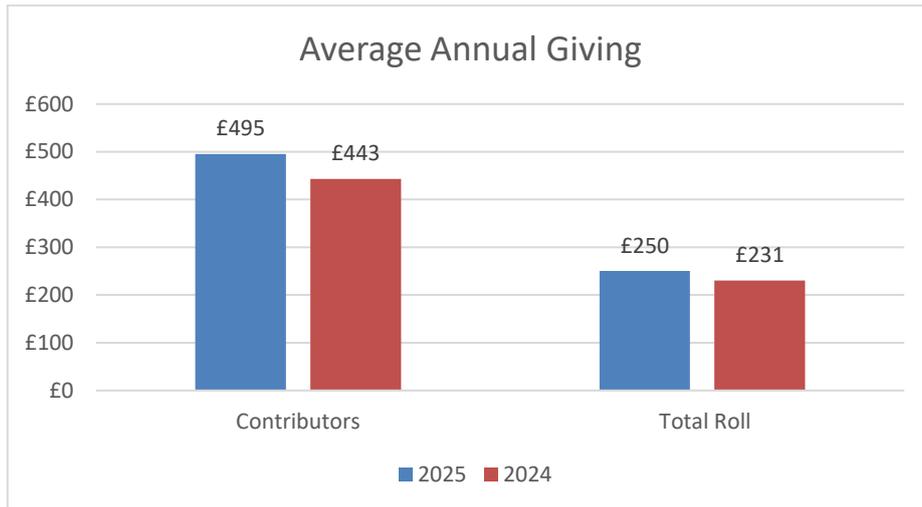


We are seeing a switch from the use of Freewill offering envelopes to direct banking or cash in the plate, which is beneficial for non-taxpayers, when GASDS adds 25% to anonymous cash donations under £30. Donations through the offering plate have decreased by 2% to 11% and this reflects the reduction in additional giving through Communion envelopes in Gartocharn. We offer contactless giving by using a QR code to our PayPal account. We have considered using contactless devices, but currently the monthly running and transaction costs vastly exceed the likely income. Most members give using direct banking we have 92 Standing Orders / Electronic Payment covering 106 members, 59 Freewill Offering envelopes are used covering 61 members and an average 60 people use the plate / cheques.



The bar charts above show the average annual giving for 2025 and 2024 for those known to be giving through FWO, Direct banking and using the plate compared to the average when the current membership role is used. 50% of members are seen to support the work of the congregation through giving, with an increase in giving by

contributing members of 7% in 2025. Congregational giving must sustain the congregation.



Donations

In addition to Giving Donations, we received donations from Lomond Community Gardens & Allotments Association, Vale of Leven Remembrance Association and Clyde Presbytery Bridge Street Fund. £329 was received from Clyde Presbytery from the Bridge Street Church Investment, Clyde Presbytery pays the whole dividend to Lomond who distributes it to our partner churches in the Vale of Leven (note 6). Funeral donations were £450 and we had no Wedding fees. In addition, we received a legacy of £1,000 specified by the donor for the Fabric Fund of Kilmarnock Parish Church which has been placed in the Fabric Fund.

Contributions from Congregational Organisations

The Guild has continued to meet fortnightly with its additional warm space meeting on a Tuesday afternoon where people can get together, have a chat, tea and biscuits, work at crafts and keep warm. Its income for the year was £3,045 with its Spring Fair in March raising £1,259. £800 was transferred to church general funds for hall use and they distributed £1,130 to local charities throughout the year and have £450 committed for early 2026. The **Bite & Blether Lunch Club** completed 10 years of service to the community in the Vale of Leven & Gartocharn for people living alone to come together for a two-course lunch twice a month. It is supported by the General Fund through the payment of the Lunch Club Organiser and by the Miss Kerr Bequest for transport (we have recently moved to using the West Dumbarton Community Transport scheme). Donations, covering the use of the hall, food and energy costs totalled £1,376 for the year with £1,000 being transferred to general fund for hall and energy use. Donations to the **Flower Fund** for floral arrangements on a Sunday continue, representing £773 of fund income – this flower ministry is greatly appreciated throughout the community especially where it involves a cup of tea and a chat. Total income from all organisations (Flowers, Guild, Lunch Club, Sunday School) was £5,491.

Lomond Community Pantry was established in March 2024 as a partnership between the church, Haldane Tenants & Residents Association and West Dunbartonshire Council (WDC) and was established as an independent SCIO in November 2024. At the end of January 2025, we transferred their remaining designated funds to their charity bank account. Their own accounts are now separate and will be reported to OSCR.

Fund Raising

3% of our general fund income was raised by regular fundraising, with our November Advent Market raising £2,086. Teas after the service continue to be well attended raising £1,844 in donations. Donations to the monthly book room raised £104. Our local free-range eggs are in high demand, now averaging 44 boxes a week – 13,944 eggs this year contributed £498. In support of our actions in Caring for Creation, our Ragbag Recycling scheme gathered 761 kg of textiles in 2025 raising £152 which was donated to Dumbarton's Women's Aid. Over the years we have been doing this recycling the rate per kg has dropped from 60p to 20p. Members also gave generously to Charities Appeals for Christian Aid; Erskine Hospital; Blythswood Care Shoebox appeal; Lomond Community Pantry; CrossReach; Clyde Presbytery Mission Partners; Jessie's House and the Salvation Army Band. (Note 6)

Hall Use

We have continued demand from community groups for use of our halls, with 152 hours per month in the halls. Our hall let income was 11% of our income at £17,543 a 6% decrease from 2024 with the Loch Lomond and Trossachs National Park returning to their refurbished building. The Lennox Hall continues to be used as a polling station when required. In addition, we have held 2 charity fund raising concerts within the church.

Investment Income

Investments are held in the Church of Scotland Investors Trust, Growth and Income Funds and gave reduced returns during 2025. There was a return of 4% on the £38,967 held in the Deposit Fund; the Growth fund gave a yield of 13p per unit. Our CoS Investments generated £2,933 of Income in year a 9% reduction from 2024. The Growth Fund market value at year end gave an increase of 8%

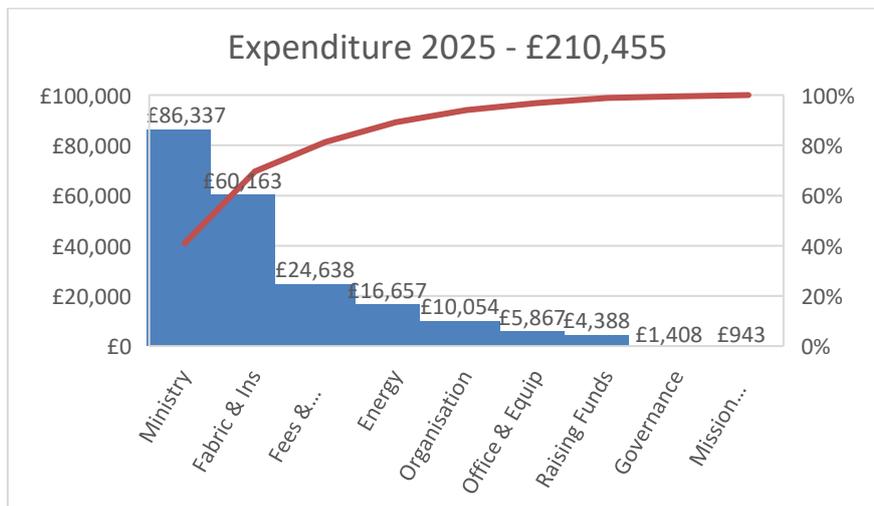
We also hold £23,316 in the Consolidated Fabric Fund – Revenue Account. The income from the let of Kessog Gardens is paid to this account, along with the interest from Consolidated Fabric Capital Account. Administration support fees and Agent management fees for the rental of Kessog Gardens are deducted from this fund. The investment income through the Church of Scotland General Trustees is ethical, management fees are less than elsewhere, (0.22% for 2025) thus giving a sound return on our investments. Our total reserves (at Market Value 31 December 2025) in the Consolidated Fabric Funds are £405,154.

The M&G Equities Investment Fund (gifted from Robert Urie Trust) maintained its growth during 2025 by 18%. The yield per unit was £0.95 (£244), 5 % better than 2024.

Although base rates are reducing, Bank interest has increased by 18% through utilisation of RBS and Bank of Scotland term accounts returning £1,299. This interest helps to offset bank charges as a Charity with over £100,000 per annum income we do not get free banking.

Expenditure

Our total expenditure for 2025 was £210,455 which includes £15,881 on heating works and £15,500 for storm damage repair to small hall roof. Total funds were allocated as in the chart over.



Charitable Activities

Ministry Costs cover the cost of parish ministry and Presbytery dues. This was 41% of our total spend, but 55% of general fund spend. In 2023 the Church of Scotland introduced the Giving to Grow scheme which calculates each Congregation’s contribution to Ministry Here (50%), Ministry Elsewhere (35%) and Shared Activities (10%) based on the income base for the previous year. Our Giving to Grow saw an increase in 2025 of 24% at £76,512. Our Presbytery dues almost doubled (91% increase) at £2,891 helping fund Mission support to other parishes within Clyde Presbytery. Pulpit supply fees were paid to cover our minister’s annual leave. Additional ministerial support (£1,599) covered office equipment, and moving costs as well as travel expenses (£834) and Council Tax payment (£4,002) for Manse, which included payments for December 2024.

Salary & Professional Fee Costs

This includes the fees for Music Professionals – (Organists and Choir Leader), Administrator, Cleaner and the Lunch Club Co-ordinator post, which were 12% of overall expenditure (16% general fund expenditure – same as 2024). Our cleaning hours have been maintained at 13 hrs per week covering both Balloch & Jamestown buildings and made up 35% of our salary / fee costs. Organist fees are similar to 2024 covering 2 services on a Sunday making 27% of salary costs. There were 7 musicians on two rotas receiving a deputy fee each Sunday. Mrs Galbraith continued as choir leader. Our Lunch Club Co-ordinator has continued, funded from general fund for this pastoral / outreach support (21% salary costs). Our Church Administrator (16% salaries) role required a doubling of hours to 6 hrs per week once a full-time minister was in post. All staff are paid on or above the Scottish Living wage.

Office Costs & Equipment

Our office costs include equipment and the Christian Copyright Licences that are required, made up 3% of our expenditure, with additional equipment being bought by lunch club. The Copyright Licences saw a slight increase in costs. Printing costs were lower than 2024. Broadband and digital line costs have tripled, the renewal of church broadband contract was at a lower price, however we had to install broadband and land line to the Manse and there were equipment charges. We were challenged in getting the digital line to call divert and purchased an additional SIM to have a mobile number for the minister. Equipment spends included replacing a damaged Rotary Dryer (£36) which was damaged by our hall roof blowing onto neighbours’ property, some new accessories within the refurbished toilets (£290). We required to replace the AV main computer following a hard disk failure and replace the pulpit microphone at £1,887; we renewed

teapots, garden hose and needed to purchase hoses and pump for the baptism pool for adult baptism.

Insurance

Insurance costs at £6,534 were 4% of the general fund expenditure and an increase of 3% on 2025. We had no empty buildings throughout the year with an associated reduction in insurance costs for the Manse at Inchcruin and the Lennox Annexe. In total we insure 7 properties: Church & Hall Complex Lomond Road, Manse (Inchcruin), Church Gartocharn, Timber Hall Gartocharn, Lennox Hall, Lennox Annexe and ex Jamestown manse at Kessog Gardens. With the sale of Kessog Gardens and Gartocharn church and timber hall in early 2026, these costs will decrease.

Fabric Expenditure

Fabric spend was £53,629, 25% of expenditure. The chart below demonstrates the costs with the main spend being at our buildings in Lomond Road, due to the storm damage to small hall roof and the blockages to the heat circulation with a 60+ year-old system. We spent a total of £15,881 on heating works with one contractor trying different things, replacing the pump and eventually we had to call in the Boiler Manufacturer when the company tried to condemn our 9-year-old industrial boilers. This resulted in replacement of heat exchanger and new Manufacturer certified boiler contractors, but there remain issues with controlling the heating.

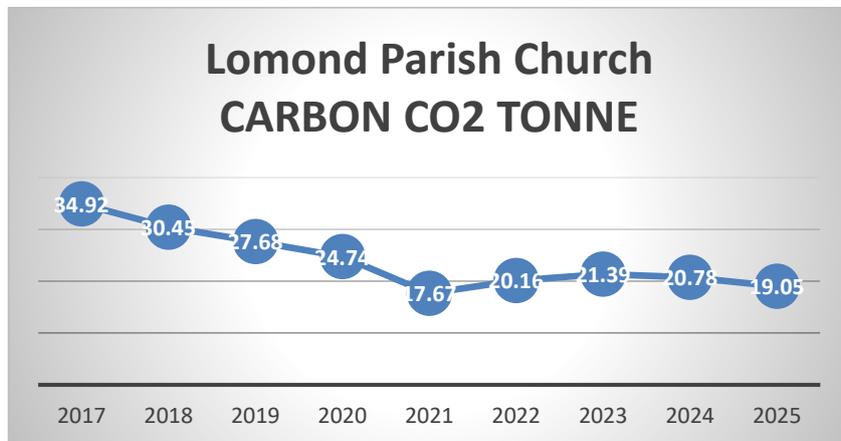


The replacement of the small hall roof following the damage by Storm Éowyn totalled £12,000 with £10,900 covered by the Insurance Claim. The damage also identified that there is little roof insulation in a 1960's building. In addition, work was required to do the metal sheeting on main church roof at a cost of £3,500. The vestry toilet was completely refurbished at a cost of £4,410. Ongoing service costs for fire alarm, fire equipment and AV system were £1,029.

Organ contract for main church and tuning of pianos in both church buildings cost £940. Regular ground maintenance at Lennox Hall, ground maintenance at Lomond Road (council stopped providing service), storm damaged fence replacement, vehicle accident damaged metal fence replacement resulted in a spend of £3,614, £600 covered by Insurance claim. Further fence replacement at Kessog Gardens and tree removal increased Kessog Gardens maintenance to £1,900. The Manse at Inchcruin required new gutters, new shower, some fence repairs and the ground factor maintenance fees of £208 and an EV Charger was fitted with a total spend of £2,422.

The need for additional car parking on Lomond Road site has resulted in £5,315 spend on Architectural design and the planning submission to the Loch Lomond and Trossachs National Park Authority. This will be an expensive project and require draw down of further monies from our Consolidated Fabric Fund – Capital reserves once approval is gained and contractors appointed.

Balloch sites continued with the Church of Scotland energy suppliers, e-On Next Business and Gartocharn continued with Ovo Energy for their electricity supply and local oil supplier for their heating oil. Gartocharn electricity supply costs returned to normal with the overpayment in 23/24 cleared. Our Energy costs were 8% of our total expenditure but 11% of our general fund budget, apart from higher gas costs, the issues we have with the heating system in Lomond Road has meant that heating regulation is not as controlled as previously and at times we are over heating areas of the building burning gas. While we had no circulation of the heating system we had to use background electrical heaters, with a resultant increase in electricity consumption. Lomond Road energy costs increased by 36% to £10,614, due to increased electricity use; Lennox Hall energy costs have increased by 12% in year to £2,866 a total of £13,480 or £259 per week. Electricity Usage at Lomond Road has doubled in two years from 6921Kwh to 14954Kwh due to continuing faults in gas heating, resulting in electric heaters being used to heat halls. This has no impact on our Carbon Footprint because we are using 100% Renewable Electricity under Church of Scotland contract. Our Gas usage at Lomond Rd is down 8% which reduces our Carbon Footprint to 19.05 TCO2 from 20.9 TCO2 in 2024. We benefit from the Charities water charge exemption from our commercial water supplier, Intelligent Business Water.



Costs of Generating Funds

This covers fund-raising expenses, the egg costs, Life & Work costs (ceased in Aug 2025), and consumable expenditure (e.g., Catering costs / housekeeping cost) and totalled £4,388. It made up 2% of our expenditure covering 22 doz. eggs per week and numerous cups of tea and coffee, biscuits, recyclable cups, batteries. We continue to be grateful to Wizgonies for their support in providing food for after church special event lunches.

Mission & Outreach

Following the Kirk Session’s work on Future Focus we supported local community agencies to deliver our mission priorities, supporting poverty due to cost-of-living crisis and domestic abuse, by having ongoing food collections, donations to Food for Thought and Lomond Community Pantry. We continue to support Dumbarton Women’s Aid with Christmas gifts and financially throughout the year from the Ragbag collection. Donations have been made to Eco Congregation Scotland, Clyde Presbytery Palestine

Bursary Scheme. Messy Church has continued throughout the year with 20 families (24 children) and the cost of materials and food £404 (18% increase) is recorded against Outreach.

Governance

The Royal Bank no longer allows us free Charity Banking as our income is over £100k. Increased funds through our RBS accounts resulted in bank charges of £928 (increase 5% due to increased costs for bank transactions) averaging £77 per month. The cost for depositing cash has moved from 70p to 95p for every £100 deposited and deposits at bank or Post Office have a charge of 95p per transaction. Every electronic transaction cost 35p. We offset these costs by keeping money in interest bearing savings accounts and moving it to current account when required. The Independent Examiners Fee (£480) is the additional Governance cost.

Organisation Expenses

These expenses at £10,054 are 5% of spend and include the movement of the Lomond Community Pantry Fund to their bank account in January 2025 (£6,328) following spend of £1,706 on food stock, electricity, insurance. The remaining church groups (Flowers, Guild, Lunch Club, Sunday School) expenses were as previous years at £2,936.

Year End Position

At the end 2025 we are showing a positive balance (gain) in year of £16,451, due to the drawdown of in year energy / insurance and fabric expenditure from our CFF revenue Fund, enabling us increased local reserve for a ministry support post in 2026. Our Income based self-assessment for Giving to Grow (2027) is £129,414 (CFF revenue income of £11,000 for Kessog Gardens will be added) compared to £148,000 for 2026.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end, the Church held unrestricted funds of **£51,826** and designated funds of **£32,721** of which £25,738 had been designated for fabric fund; £2,883 for equipment replacement; £4,100 for Social and Fundraising; and the Organisational Funds (Sunday School, Guild, Lunch Club, Flowers and Music) amounting to **£4,320** for the purposes specified in Note 2.

To gain interest on balances, general fund reserves are kept in Business Savings Account and moved to the current account when required. The church also held **£32,113** of restricted funds within the Benevolent Fund, Kirk Session Projects, Dunkirk fund and Graves & Memorial Funds.

£100,612 is held in Investments in Church of Scotland Investors Trust (page 15) and The Church of Scotland General Trustees hold £405,154 in the Consolidated Fabric Fund (Appendix). These reserves are held for fabric maintenance and developments, energy, and insurance costs.

The church also holds a legacy investment from the Robert Urie Trust of 258 Units in M&G Equities Investment Fund for Charities valued at £4,457 at year end.

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,

Linda Cust

Robert Kinloch

Session Clerks

Date 29 January 2026

**Independent Examiner's Report to the Trustees of Lomond Parish Church
- SC001268**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 14 to 19.

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) (a) to (c) 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,
 - 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 8 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.

Linda Chalmers

Name: Linda Chalmers FCCA
Professional Qualification / Professional Body: ACCA
Address: Chalmers Accountants
Chartered Certified Accountants
85 Glasgow Road
Dumbarton G82 1RE

Date: 3 March 2026

Receipts and Payments Account (from Finance Co-ordinator v4)

Statement of Financial Activities - For 01 January 2025 to 31 December 2025

<i>Income from:</i>	Funds	Unrestricted	Designated	Restricted	TOTAL FUNDS	
	£	£	£	£	2025	2024
Donations and legacies	100,613.86	1,000.00	—	—	101,613.86	95,894.09
Income from charitable activities	4,484.05	—	—	—	4,484.05	7,252.77
Other trading activities	21,952.95	—	—	—	21,952.95	22,736.09
Investments	2,856.40	—	—	1,618.95	4,475.35	4,893.06
Grants & General Trustees	26,454.77	62,434.21	—	—	88,888.98	86,812.34
Organisational Income	—	5,491.17	—	—	5,491.17	29,368.79
Total income	156,362.03	68,925.38	1,618.95	1,618.95	226,906.36	246,957.14

Expenditure on:

Raising funds	4,240.93	146.86	—	—	4,387.79	5,021.37
Charitable activities						3,129.17
Ministry	86,337.69	—	—	—	86,337.69	79,898.13
Prof Fees and Salaries	24,637.50	—	—	—	24,637.50	22,474.90
Office & Admin	5,797.90	68.93	—	—	5,866.83	6,282.95
Fabric & Insurance	9,752.44	50,039.66	370.88	—	60,162.98	87,531.96
Energy & Utility Costs	16,108.70	—	548.49	—	16,657.19	13,221.37
Mission & Outreach	705.20	38.10	200.00	—	943.30	1,613.68
Governance	1,408.33	—	—	—	1,408.33	1,359.90
Organisational Payments	—	2,935.89	7,117.87	—	10,053.76	2,039.71
Total expenditure	148,988.69	53,229.44	8,237.24	8,237.24	210,455.37	222,573.14

Net inc / (exp) resources before transfer	7,373.34	15,695.94	(6,618.29)	16,450.99	24,384.00
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Transfers

Gross transfers between funds - in	37,277.36	27,737.65	19,517.29	84,532.30	231,641.79
Gross transfers between funds - out	(35,480.42)	(29,192.77)	(19,859.11)	(84,532.30)	(231,641.79)

Net movement in funds	9,170.28	14,240.82	(6,960.11)	16,450.99	24,384.00
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Reconciliation of funds

Total funds brought forward	42,655.55	23,556.58	38,317.60	104,529.73	80,145.73
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Total funds carried forward	51,825.83	37,797.40	31,357.49	120,980.72	104,529.73
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BALANCE SHEET (Church of Scotland)

	31/12/2025	31/12/2024
	£	£
Current assets		
Cash at bank and in hand	116,660.53	102,285.87
Organisation cash and accounts	4,320.19	2,243.86
	120,980.72	104,529.73
Liabilities Creditors: Amounts falling due in one year	—	—
Total net assets less liabilities	120,980.72	104,529.73
Funds of the church	120,980.72	104,529.73

Investments at market value

Church of Scotland Investors Trust

Deposit Fund

	This year £	Last year £
Fabric Fund	14,500	14,500
Property Fund	13,487	13,487
Fabric Reserve Fund	3,880	3,880
Flower Fund	100	100
Congregational Purposes (Kerr)	7,000	7,000
	38,967	38,967

Growth Fund unit value £6.88 31/12/25

General Purposes 790 Units - Cost £445	5,435	5,040
Kirk Session 3,270 Units - Cost £1,696	22,498	20,863
Session Poor Fund (KG) 4,700 Units- Cost £2,352	32,336	29,986
General Purposes (KG) 200 Units - Cost £100	1,376	1,276

Market value at 31 December **61,645** **57,165**

Church of Scotland Investors Trust TOTAL	100,612	96,132
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Unrealised gain / (loss) on investments 4,480 4,928

Robert Urie Trust - 258 Units in M&G Equities

Investment Fund for Charities

Market Value at 31 December 2025 (unit value £17.28) **4,457** **3,799**

TOTAL INVESTMENTS **105,069** **99,931**

ASSETS

Gift Aid Receivable (full year, 2025) **17,000** **16,000**

The accounts were approved by the Trustees on 29 January 2026

For and on behalf of the Trustees

Linda Cust Robert Kinloch

Session Clerks

Margaret Hastings

Treasurer

NOTES TO THE ACCOUNTS

1. Trustee Remuneration and Related Party Transactions.

During the year Mrs. Sheila Galbraith was paid £2,702 for service as Organist / Choir Leader. Mrs. Doreen Lowe was paid £4,056 for Admin duties. Rev Eddison Mubengo received £7,164 for office equipment, Travel Expenses, Broadband, Telecoms and Council Tax. No Trustee or a person related to a Trustee had any personal interest in any contract.

2. Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the upkeep of the fabric of the Church; Halls and Manse buildings.

Equipment Fund: This is a fund to be used for the purchase of equipment to facilitate the work of the church.

Sunday School Fund: The Trustees have set aside funds for use by the Sunday School

Music Fund: Trustees have set aside funds for the purchase of music resources for use in worship.

Flower Fund: Trustees have set aside funds for the purchase of flowers to enhance the sanctuary.

Guild: Members contribute funds to carry out their Organisational aims.

Bite & Blether Lunch Club Fund: This fund is for donations to the Lunch Club covering food costs and energy costs.

Purposes of Restricted Funds

Dunkirk Fund: This is a fund for commemoration of the Dunkirk evacuation.

Benevolent Fund: This is a fund to provide charitable resources within the parish.

Graves & Memorials: This fund is to provide for the upkeep of war memorials in the church grounds.

Kirk Session Special Projects: This fund is for projects identified by Kirk Session

Lomond Community Pantry Fund: This fund is for the restricted project of the Lomond Community Pantry working with West Dumbarton Council and Haldane Tenants & Residents Association to establish a community pantry within the parish. Once the SCIO was established, the church transferred the assets to the SC073956

FUND MOVEMENT

	Opening	Incoming	Outgoing	Transfers	Closing
General - General fund (UR)	£42,655.55	£156,362.03	£148,988.69	(£1,796.94)	£51,825.83
FabrF - Fabric Fund (DC)	£12,344.04	£63,434.21	£50,039.66	—	£25,738.59
EquipF - Equipment Fund (DC)	£2,882.56	—	—	—	£2,882.56
SocFndF - Social & Fundraising (DC)	£4,100.18	—	—	—	£4,100.18
BenevF - Benevolent Fund (R)	£22,271.39	£1,177.50	£200.00	—	£23,248.89
KSP -Kirk Session Projects (R)	£7,137.00	£441.45	—	—	£7,578.45
GrMemF - Graves & Memorials (R)	£875.03	—	—	—	£875.03
Dunkirk Fund (R)	£449.10	—	£38.10	—	£411.00
MusF - Music Fund * (DO)	£269.22	—	—	—	£269.22
SunSchF - Sunday School * (DO)	£398.40	£177.00	£236.20	—	£339.20
FlwF - Flower Fund * (DO)	£1,903.29	£772.93	£546.08	—	£2,130.14
GUDF – Guild * (DO)	£340.57	£3,045.29	£1,835.99	(£800.00)	£749.87
Bite & Blether Lunch Club * (DO)	£869.22	£1,495.95	£533.41	(£1,000.00)	£831.76
PAN – Lomond Pantry* (R)	£8,034.18	—	£8,037.24	£3.06	—
Grand Total	£104,529.73	£226,906.36	£210,455.37	—	£120,980.72

UR – Unrestricted DC – Designated Church DO– Designated Organisation R – Restricted
* denotes Group / Organisation

3. Analysis of income and expenditure

RECEIPTS	Unrestricted	Designated	Restricted	Total 2025	Total 2024
	£	£	£	£	£
Donations and Legacies					
1101 - Freewill Offering	10,294.70	—	—	10,294.70	12,800.00
1103 - Gift Aid Donations	60,294.50	—	—	60,294.50	55,612.75
1105 - Plate - GASDS	10,685.72	—	—	10,685.72	12,356.88
1110 - Organisations	100.00	—	—	100.00	—
1104 - Tax Recovered	18,809.29	—	—	18,809.29	14,896.46
1106 - Donations (No GASDS)	429.65	—	—	429.65	228.00
1170 - Legacy	—	1,000.00	—	1,000.00	—
Donations Totals	100,613.86	1,000.00	—	101,613.86	95,894.09
Income from charitable activities					
1125 - Funerals	450.00	—	—	450.00	1,510.00
1126 - Weddings	—	—	—	—	777.00
1120 - Regular Fundraising	1,947.85	—	—	1,947.85	2,358.27
1181 - Bookroom	—	—	—	—	—
1182 – Summer Event	—	—	—	—	2,607.50
1182 – Advent Event	2,086.20	—	—	2,086.20	—
Charitable Activities Totals	4,484.05	—	—	4,484.05	7,252.77
Other trading activities					
1127 - Gross Trading Receipts	4,098.45	—	—	4,098.45	3,527.49
1150 - Use of Premises	17,543.00	—	—	17,543.00	18,608.00
1161 - Publications	38.00	—	—	38.00	—
1162 - Life and Work Income	273.50	—	—	273.50	600.60
Other Trading Activities Totals	21,952.95	—	—	21,952.95	22,736.09
Investments					
1140 - Bank Interest	764.01	—	535.00	1,299.01	1,099.68
1130 - Investment Income	2,092.39	—	1,083.95	3,176.34	3,793.38
Investments Totals	2,856.40	—	1,618.95	4,475.35	4,893.06
Other Income					
1172 – Kilmarnock Gartocharn Assets	—	—	—	—	57,412.34
1176 – Insurance Claim	—	11,500.00	—	11,500.00	—
1179 – Receipts General Trustees	26,454.77	50,934.21	—	77,388.98	—
1175 – Grants Received	—	—	—	—	29,400.00
Other Income Totals	26,454.77	62,434.21	—	88,888.98	86,812.34
Organisations					
1190 - Lomond Pantry	—	—	—	—	24,872.62
1165 - Lunch Club	—	1,375.95	—	1,375.95	1,329.02
1199 - Organisational Receipts	—	4,115.22	—	4,115.22	3,167.15
Organisation Totals	—	5,491.17	—	5,491.17	29,368.79
Income Grand totals	156,362.03	68,925.38	1,618.95	226,906.36	246,957.14

PAYMENTS

	Unrestricted	Designated	Restricted	Total 2025	Total 2024
	£	£	£	£	£
Raising funds					
1238 – Catering & Consumables	343.43	146.86	—	490.29	1,211.87
1232 - Gross Trading Payments	3,600.00	—	—	3,600.00	3,057.00
1261 - Life & Work Costs	297.50	—	—	297.50	752.50
Raising funds Totals	4,240.93	146.86	—	4,387.79	5,021.37

LOMOND PARISH CHURCH OF SCOTLAND SC001268

	Unrestricted	Designated	Restricted	Total 2025	Total 2024
Expend on charitable activities					
1201 – Giving to Grow Allocation	76,512.00	—	—	76,512.00	61,733.00
1209 - Presbytery Dues	2,891.00	—	—	2,891.00	1,499.00
1214 – Travel Expen Minister	833.95	—	—	833.95	—
1217/8 - Locum Salary & Pulpit Supply	500.00	—	—	500.00	14,926.13
1216 - Minister other expenses	1,599.00	—	—	1,599.00	1,740.00
1225 – Council Tax Manse	4,001.74	—	—	4,001.74	—
Ministry Subtotal	86,337.69	—	—	86,337.69	79,898.13
1239 – Lunch Club Co-ord	5,304.00	—	—	5,304.00	5,100.00
1242 – Music Professional Fees	6,658.50	—	—	6,658.50	6,564.00
1244 – Admin Salary	4,056.00	—	—	4,056.00	2,434.90
1246 – Cleaner Salary	8,619.00	—	—	8,619.00	8,376.00
Prof Fees & Salaries Subtotal	24,637.50	—	—	24,637.50	22,474.90
1250 – Printing, Stationery & CCLI	1,128.55	—	—	1,128.55	1,743.95
1253 – Broadband / Telecoms	1,310.73	—	—	1,310.73	379.77
1393 – FWO Envelopes & Software	170.78	—	—	170.78	163.31
1260 – Equipment (includes music)	2488.99	68.93	—	2,557.92	3,717.65
1302 - Cleaning Materials	698.85	—	—	698.85	278.27
Office & Admin Subtotal	5,797.90	68.93	—	5,866.83	6,282.95
1255 - Insurance Kirks & Halls & Manses	6,163.55	—	370.88	6,534.43	6,324.20
1300 - Fabric Maint Church	—	38,614.11	—	38,614.11	10,331.32
1301 - Organ & Piano Maint	940.00	—	—	940.00	845.00
1306 - Fabric Maint Lennox	—	824.00	—	824.00	1,081.20
1307 - Fabric Maint Gartocharn	—	—	—	—	389.80
1308 - Fabric Maint Manse & Kessog Gd	2,648.89	1,672.55	—	4,321.44	3,459.95
1309 - Upkeep of Grounds	—	3,614.00	—	3,614.00	780.00
1322 - Fabric Maint Lennox Annexe	—	—	—	—	2,395.99
1397 – Fabric Project (Car Park / Lightin)	—	5,315.00	—	5,315.00	15,309.22
1398 - Fabric Projects (Restricted Pantry)	—	—	—	—	46,615.28
Fabric & Insurance Subtotal	9,752.44	50,039.66	370.88	60,162.98	87,531.96
1311 - Gas Church	5,985.10	—	—	5,985.10	4,428.33
1312 - Electricity Church	4,628.80	—	—	4,628.80	3,377.52
1313 - Gas - Lennox	2,345.59	—	—	2,345.59	2,033.44
1314 - Electricity - Lennox	519.67	—	—	519.67	478.10
1316 - Energy Manse	43.13	—	—	43.13	563.31
1318 - Electricity Gartocharn	710.09	—	—	710.09	166.53
1319 - Oil Gartocharn	1,876.32	—	—	1,876.32	1,913.83
1323 - Electricity Lennox Ann	—	—	548.49	548.49	260.31
Utility Costs	16,108.70	—	548.49	16,657.19	13,221.37
1263 - Web & Publicity	100.80	—	—	100.80	523.58
1265 - Outreach	604.40	38.10	—	642.50	990.10
1394 – Donations 3 rd parties	—	—	200.00	200.00	100.00
Mission & Outreach Subtotal	705.20	38.10	200.00	943.30	1,613.68
Charitable Activities Totals	143,339.43	50,146.69	1,119.37	194,605.49	211,022.99
Governance					
1390 – Bank Charges	928.33	—	—	928.33	879.90
1391 – Independent Examiner Fee	480.00	—	—	480.00	480.00
Governance Costs	1,408.33	—	—	1,408.33	1,359.90
Organisation Expenses					
1394 - Organisation Payments	—	2,935.89	—	2,935.89	2,039.71
1324 - Pantry Costs	—	—	7,117.87	7,117.87	3,129.17
Other Expenditure Totals	—	2,935.89	7,117.87	10,053.76	5,168.88
Expenditure Grand Totals	148,988.69	53,229.44	8,237.24	210,455.37	222,573.14

- 4** 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 and the maximum stipend in the fifth and subsequent years - £39,856.
- 5** Two Trustees are also Trustees of the Miss I C Kerr's Trust "To the Glory of God" per the Parish Church of Alexandria - SC017790
 Three Trustees are also Trustees of Lomond Community Pantry - SC053796
 One Trustee is a Trustee of the Robertson Trust - SC002970
 One Trustee is a Trustees of Kilmarnock Old Kirk Trust - SC047874
 One Trustee is a Trustee of Church of Scotland Investors Trust -SC022884

6 Collections for Third Parties	2025	2024
	£	£
Christian Aid	1,310	1,316
Bridge St Fund from Clyde Presbytery to Bonhill & Renton Disbursement	657	658
Clyde Presbytery Mission Partners	150	—
CrossReach	527	—
Dumbarton Women's Aid	152	323
Erskine Hospital	250	450
Jessie's House	500	—
Salvation Army	500	—
Clyde Presbytery Palestine Bursary	—	350
Locum Minister Gift	—	900
Food For Thought	—	436
	4,046	4,433

These are collections made by members / organisations and donated to these charities. The church provides a bank lodgement and payment facility for the safe movement of money.
 In addition, payments for Lomond Community Pantry of £5,573 were made to church account and transferred to their account.

APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

	2025	2024
	£	£
CAPITAL ACCOUNT (56)		
<i>Credit balances held at 31 December at cost</i>	351,288	364,821
Market value of balances at 31 December	384,933	394,016
REVENUE ACCOUNT (50)		
Credit Balance on 31 December:	23,316	60,405
TEMPORARY FUNDS (85)		
Credit Balance on 31 December:	(3,095)	131
TOTAL RESERVES IN CONSOLIDATE FABRIC FUND (MARKET VALUE)	405,154	454,552

Notes:

Capital and Revenue accounts are always credit balances, but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases, this will be recouped from property sale proceeds in due course. (These are the costs for marketing of Gartocharn church and preparation for title deeds search for Kessog Gardens)

GENERAL FUND BUDGET 2026

Act 2025	Voluntary Income	Budget 2026	
£10,295	WFO Scheme	£10,800	
£60,295	Gift Aid Giving	£60,200	
£18,809	Tax Recovered on Gift Aid	£17,000	
£10,686	Open Plate	£8,000	
£2,330	Contribution Cong. Orgs other	£2,200	
£102,415			£98,200
	Activities for Generating Funds		
£17,543	Hall Users	£18,500	
£4,034	Regular Fundraising Events	£6,000	
£4,409	Eggs & other income	£4,500	£29,000
	Investment Income		
£2,092	Income from Investments	£1,500	
£764	Bank Interest	£510	
£450	Weddings & Funerals	£500	£2,510
£11,500	COSIS Insurance Claim	—	
£77,389	Transfer from CFF Revenue Fund		£40,000
£220,596	Total Ordinary General Income		£169,710
EXPENDITURE			
Charitable Activities			
£86,338	Ministry Costs	£87,597	
£24,637	Other salary / fee costs	£45,309	
£53,629	Fabric Repairs & Maintenance	£16,000	
£16,657	Other Buildings Costs (Energy & Utilities)	£13,000	
£6,534	Insurance	£4,000	
£5,867	Church Office Expenses/ Equipment	£4,200	
£5,331	Mission & outreach/trading	£5,000	
	Governance Costs		
£1,408	Bank Charges & Examination of Accounts	£1,600	
£200,401	Total Ordinary General Expenditure		£176,706
£20,195	General Fund Surplus / (Deficit) for the year		(£6,996)