

Dumbarton Parish Church of Scotland

Scotland · Charity number SC002937

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1893-02-22
Register	View on the OSCR register

Contact

Address	Riverside Parish Church of Scotland Church Office High Street Dumbarton G82 1NB
Website	www.dumbartonriverside.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The advancement of Religion

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** West Dunbartonshire
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£227,259	£212,568	-	3
2024-12-31	£209,783	£146,922	-	3
2023-12-31	£136,725	£126,081	-	3
2022-12-31	£119,449	£124,451	-	0
2021-12-31	£115,298	£148,189	-	0
2020-12-31	£124,232	£139,766	-	0

Accounts

The Church of Scotland
Dumbarton Parish Church



Trustees' Report and Financial Statements

Year ended 31 December 2025

Congregation No: 140801
Scottish Charity No: SC002937

Dumbarton Parish Church Trustees' Report and Financial Statements Year Ended 31 December 2025

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Dumbarton Parish Church

Trustees' Report and Financial Statements

Year Ended 31 December 2025

The Trustees present the annual report and accounts for Dumbarton Parish Church for the year ended 31st December 2025.

Reference and Administrative Information

Charity Name: Dumbarton Parish Church

Charity Registration Number: SC002937

Congregation Reference No: 140801

Contact Address: Church Office
High Street
Dumbarton
G82 1NB

Trustees

Kirk Session

Margaret Adams, Susan Anderson, Anne Armstrong, James Auld, Fiona Ballantyne, Catherine Barry, Christine Button, Norman Button, Jann Brown, Jeanette Brown, George Campbell, David Douglas, Norma Douglas, William Duncan, Jacqueline Farquhar, James Fitzsimons (retired September 2025), Cameron Foy, Rhona Foy (retired 19 November 2025), Catherine Galt, Georgie Gilbert, Mary Gilfillan, Tom Gilfillan, Karen Haggerty, Reverend Eleanor Hamilton (from 11 November 2025), Christine Imrie, Ann Jackson (deceased 10 April 2025), Elaine King, Colin Lindsay, Sylvia Lindsay, Pat Lister, Jean Livesy, Ian Logan, Joyce MacEwan, John MacKay (deceased 13 December 2025), Celia Massicks, Alma Mbalanga, Elizabeth McAllister, Patricia McCallum, Gordon McConnell (retired September 2025), Billy McFie, Margaret McLeary, Reverend Eleanor McMahon (Interim Moderator from 1 July 2024 to 11 November 2025), Ann McNabb (transferred October 2025), Elizabeth Meldrum, Anne Monaghan, Jean Morrison, Ellenor Paton, Margaret Prior, Rena Reid, Susan Reid, Sheila Rennie (deceased 4 November 2025), Elizabeth Robb, Donald Robertson, Freda Shand, Hugh Tillery, Liz Ward, David Wilson, Eric Young (transferred October 2025), Margaret Young.

Principal Office-bearers

Minister	Revd Eleanor Hamilton (from 11 November 2025)
Interim Moderator	Revd Eleanor McMahon (from 1 July 2024 to 11 November 2025)
Session Clerk	Catherine Barry (Joint Session Clerk)
Session Clerk	Elizabeth McAllister (Joint Session Clerk)
Session Clerk	Christine Imrie (Joint Session Clerk)
Session Clerk	Elizabeth Meldrum (Joint Session Clerk - resigned 30 June 2025)
Church Treasurer	Ellenor L Paton
Finance Convener	David Wilson

Independent Examiner

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

Bankers

Bank of Scotland	Royal Bank of Scotland
94/102 High Street	37 High Street
Dumbarton	Dumbarton
G82 1PQ	G82 1LX

Dumbarton Parish Church Trustees' Annual Report For Year Ended 31 December 2025

Governing Document

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

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 normally elected by the congregation and inducted by Presbytery. On the minister's retirement an Interim Moderator is appointed by Presbytery until a new minister is called.

Organisational Structure

Meetings of the Kirk Session, moderated by our Interim Moderator and Minister were held eleven times during 2025. We now operate under a Unitary Constitution - "The Kirks with the "Unitary Constitution", known as quoad omnia (for all purposes) parishes, allow the single body of the Kirk Session and its constituent committees to oversee both civil and ecclesiastical issues. These include everything from property to pastoral care and from finance to vision for the future." (Church of Scotland website)

Objectives and Activities

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.

During the year we celebrated the Sacrament of Holy Communion four times. There were five baptisms and thirty four funerals. We offer School Chaplaincy to one secondary and four primary schools.

2025 was the first full year as the united congregation of Dumbarton Parish Church with our Interim Moderator, Rev Eleanor McMahon (until November 2025) and our new minister, Rev Eleanor Hamilton (from November 2025). Rev Mark Boshoff had been appointed as our Assistant Minister in December 2022 but, following permission being given to call our own minister, Clyde Presbytery felt that it would be inappropriate for Mark to continue in this role as it was likely he would be an applicant. Mark was transferred to another position within the Presbytery in March 2025 and Rev Ian Miller was appointed as our locum until our new minister was inducted. Rev Eleanor Hamilton was inducted on 11 November 2025. All services are now held in one location with the former Riverside church building being the home of the newly united Dumbarton Parish Church.

The union of our congregations had been discussed over many years and it was appropriate that the first Sunday of Advent in 2024 was chosen to be the date that Dumbarton Parish Church came into being. 2025 has been a year of three congregations coming together as one, learning how we've done things differently or similarly, what each of our traditions has been as well as bringing together bank accounts, committees, the leadership team, incorporating important items from all three churches and adjusting how we do things. It's also been an exciting year with the feeling of new beginnings with a new minister. It's not always been easy but we were fortunate to have the experience and guidance of the Rev Eleanor McMahon during most of this first year. After the Service of Union in December 2025 we were given permission to call a minister on an unrestricted basis to Dumbarton Parish Church.

A Nominating Committee was elected in March 2025 comprising 13 members of the congregation. Our Interim Moderator was instrumental, working with the committee, in producing a Parish Profile which reflected honestly where we were as a congregation, where we would like to be and what qualities we hoped to find in a minister. - 'a minister who loves God, and will love us, just as we are (warts and all)!' The Nominating Committee worked diligently over the summer and we would want to thank all members of the committee for their commitment most especially the chair and secretary. As well as studying the applications, members of the committee were also able to view services conducted by applicants online prior to a short-list being agreed.

Dumbarton Parish Church Trustees' Annual Report For Year Ended 31 December 2025 (cont)

Objectives and Activities (cont)

Visits to hear applicants conduct services in person were then arranged before interviews took place. The committee was delighted to then propose Rev Eleanor Hamilton as sole nominee and she preached on 21st September - this was followed by a congregational vote and Eleanor was duly elected as the minister of Dumbarton Parish Church.

Clyde Presbytery arranged the Service of Induction for the Rev Eleanor Hamilton on Tuesday 11 November. On a miserable November night the church was packed for this service with members of Presbytery, our own congregation and members of other local churches. Especially lovely for Eleanor that, as well as family, there were friends from all the various churches she had been associated with there to support her and wish her well. Given the weather this was even more gratifying. Eleanor was traditionally 'preached in' the following Sunday by Rev Sarah Ross, the minister of Moncreiff Parish Church, her home church.

We are fortunate that our halls are used most evenings by youth organisations with around 200 young people attending weekly - Anchor Boys, Junior and Company Sections of the BB, Beavers, Cubs, Scouts, Rainbows, Brownies and Guides as well as a Toddlers' group on a Wednesday morning. It was also lovely to welcome them to their special services during the year - Thinking Day for the Rainbows, Brownies & Guides and the Founder's Day Service for the BB company. The Rainbows, Brownies and Guides also organised a pantomime early in 2025 which was enjoyed by families of the girls as well as members of the congregation.

The Sunday School meets during the times of Sunday services and joins us in church for the first part of the service - at present it is a small group of children but we've had a few new members which has been a positive sign. The Sunday School also organised a lunch after church each month which was really enjoyed by members (with donations going to various charities) and Sunday School leaders were involved in the organisation of a Holiday Club for a week in August which was attended by over 20 children. Again, as always, we are grateful to the leaders and helpers who lead these organisations and support and guide our young people in their various activities.

Adult organisations and groups such as the Guild, Ladies Badminton, Community Outreach Group and Good Companions continued to meet during the year and offered that social aspect of church life that is so important to members of these different groups. These groups have also provided another way for us to reach out to the local community as everyone is made welcome.

Achievements and Performance

During 2025 our Ministry Team comprised of our Interim Moderator, Reverend Eleanor McMahon, our Assistant Minister, Reverend Mark Boshoff and of course our new minister, Rev Eleanor Hamilton. As part of the Presbytery Plan we will also have a part time MDS worker (Ministries Development Staff) and it is hoped that the post will be advertised early in 2026 enabling us to develop our mission for the congregation and community.

We continued to offer online services for those members who are no longer able to come to church in person and this also provided an opportunity to reach people outwith our own congregation - it also allowed us to stream important services such as Eleanor's induction service as well as more personal services such as funerals. Our AV team extended the Wifi to include our Main Hall which enabled hybrid meetings to take place. This was especially useful to the nominating committee and enabled all members of the committee to take part in meetings and interviews when they couldn't attend in person. This technology has become such an integral part of all of the services conducted in the church and our thanks are due to the small team for the work they do on a weekly basis to ensure everything works well - for their commitment and expertise and especially for their time so willingly given.

Our local care home, Crosslet House, has monthly services organised, on a rota basis, by Dumbarton Churches Together and our minister conducted the service with members of the congregation joining residents for worship.

Rev Eleanor McMahon continued as our Interim Moderator until the induction of Rev Eleanor Hamilton. Eleanor's knowledge and experience of the church locally and nationally was invaluable as we started out as a united congregation. Given that she also had a full time job within the Church of Scotland we were grateful for the commitment and energy she brought to her role. Eleanor met monthly with the leadership team, moderated the Kirk Session and was on hand to offer support at meetings of the Nominating Committee. She also attended meetings of the Finance and Events committees when required. Bringing three congregations together is never easy but Eleanor ensured that the process was as smooth as possible.

Dumbarton Parish Church Trustees' Annual Report For Year Ended 31 December 2025 (cont)

Achievements and Performance (cont)

As previously noted, our Assistant Minister, Rev Mark Boshoff, was transferred to another position within Presbytery in March 2025. We would wish to thank Mark for his commitment to our congregation/s during this pivotal moment in the life of the Church of Scotland in Dumbarton. His love of Christ shone through and he was keen to share his faith with the congregation encouraging us to explore our own faith. We would hope to build on the contacts he made in the community as well as his pastoral work with members of the congregation. At his final service he and his family were presented with gifts to convey our appreciation of their time with us and, appropriately, a lunch was provided by the Sunday School. We were delighted to hear in October that Mark would be preaching as sole nominee for St Blane's Church and Lecropt Kirk in Dunblane and quite a few members travelled to his Service of Induction in December.

We were fortunate that, following Mark's move, Rev Ian Miller agreed to be our locum until a new minister was appointed. Ian is a well kent face in Dumbarton and we were delighted to have him back among us and leading worship in his own inimitable style. Ian, as always, went above and beyond any expectations and his visits to members of the congregation were very much appreciated.

On the Sunday before Eleanor's induction presentations were made to Rev Eleanor McMahon and Rev Ian Miller with our grateful thanks for all their support and encouragement during 2025.

The Service of Induction for our new minister, Rev Eleanor Hamilton, was held on 11th November 2025. It has been lovely to have our own minister again and Eleanor has brought with her new ideas and initiatives as well as her boundless energy. She has increased our presence on Social Media with daily prayers, notices of services and special events such as the Sunday School Nativity. We look forward to all the new plans she has for us as a congregation - her enthusiasm is contagious! She has already visited our youth organisations as well as members of the congregation and has become involved with Dumbarton Churches Together. Eleanor has also started establishing links with the 4 primary and 1 secondary school in the parish and it is hoped these links will be strengthened in the coming year. We look forward in faith to 2026.

As a new united congregation looking for a minister there was a lot of additional work for our church secretary who again proved invaluable. There were again monthly meetings of the Kirk Session to be prepared for and minuted and getting to know all the elders of the new Kirk Session. She assisted with the preparation of the Parish Profile and produced the quarterly magazine (using her initiative to get appropriate photographs and artwork for it) as well as providing support to the various committees and teams in the church. Most importantly she is often the first person a visitor/contractor/member meets and she carries out this role admirably.

The leadership team continued to meet monthly with the Interim Moderator and then with Eleanor. These meetings were very important during 2025 as it enabled discussions about a variety of things, allowing us to understand and respect the traditions of the three congregations in the union ensuring that the transition went as smoothly as possible. The meetings were a way of making sure that everyone in the team was aware of the current situation with regards to finance and property as well as on the vacancy process. It also gave Eleanor a chance to get to know the team and for us to update her on any issues/concerns arising.

Appointments of principal office bearers such as Session Clerks and Treasurer were made at the first Kirk Session meeting of Dumbarton Parish Church on 11th December 2024. One of the first new committees to be organised was the Events Committee which, as well as organising social events, will also organise fundraising events in the future. Social events are a big part of the life of Dumbarton Parish Church and during 2025 the committee organised a very successful Burns Supper, an afternoon tea, a lunch for senior members as well as the supper after the Service of Induction. Members of this committee were also involved, along with other organisations, in another successful 50/50 sale which raised £1,300 for church funds. In addition to these special events (and perhaps most importantly) the committee provides tea & coffee after services which enables members to 'catch up'. Again, as always, our thanks to members of the committee for the time and work involved in these events.

At the time of our union many elders felt it was an appropriate time to take a step back and become retired elders. We currently have 48 active elders and we are grateful to them for the work they do especially keeping in touch with members in their district. This seems even more important in our new congregation as we get to know each other

Dumbarton Parish Church Trustees' Annual Report For Year Ended 31 December 2025 (cont)

Achievements and Performance (cont)

better - with some elders having new districts and some having new people in their districts - our district elders provide that essential link for members.

Our floral ministry is another way of keeping in touch with members of our congregation - the flowers decorate the sanctuary and are then distributed after the service. Our most senior members and those who are housebound receive cards at Christmas and Easter.

Membership of the Finance Committee has still to be finalised but our Treasurer and Finance Convenor continued to ensure our finances were well managed and they are due our thanks for their expertise. During 2025 there were many meetings and a lot of time spent by them and other relevant people in rationalising bank accounts and transferring monies to the accounts of Dumbarton Parish Church.

The sale of the St Andrew's building was finalised in April 2025 which resulted in the sum of £182,843.20 being deposited in the Consolidated Fabric Fund held by the Church of Scotland for Dumbarton Parish Church. The manse of the former St Andrew's church is currently being rented.

Our West Kirk building is being used by Dumbarton Free High Church as their own building has been sold. It is likely that this building will be advertised for sale early in 2026.

The tenants of the Castle Road manse moved out in early summer leaving the manse in a reasonable condition. It was agreed that it would need new carpets and be decorated for our new minister. Once Eleanor moved in there were some additional plumbing and electrical issues which were repaired.

The Presbytery Building officer provided us with a planned maintenance schedule in February 2025. One of her recommendations was that we should have a structural survey completed, in the first instance, prior to starting any other work. Unfortunately, shortly afterwards, the Presbytery Building officer resigned and it was a few months before another one was appointed. We met with the new building officer several times and he was in agreement that a structural survey be carried out. We are grateful to him for getting six quotes for this work and we agreed the preferred company for this work towards the end of 2025 with the survey to be done in Spring 2026.

Rainbow Glass Studio carried out a survey of the stained glass at Dumbarton Parish Church as well as at the West Kirk building. They are anxious to retain as much stained glass as possible from churches that are closing. The Meikle window in the West Kirk building was identified as being 'of the highest quality and should be given priority for relocation within Dumbarton Parish Church'. Another window depicting a ship being launched (a memorial to Agnes and Campbell Brown) is a favourite of the congregation and might also be considered for relocation. The Kirk Session agreed to this proposal and permission has been granted by Clyde Presbytery. The General Trustees are also supportive of this plan and we are in the process of applying for planning permission from West Dunbartonshire Council. There was an issue with water ingress due to faulty workmanship on one of the lower hall roofs and this has been repaired under the guarantee.

A small group of dedicated members worked over many months this year sorting through items in the West Kirk building - everything you can imagine related to a church over centuries from important historical papers to communion ware and from communion tables to crockery. We were pleased that many pieces have been transferred to Dumbarton Parish Church and some returned to family members. Other churches and charities also benefited from surplus items. Once the sale of the building is complete other items, currently in use by the Free High Church, will also be transferred. We are indebted to everyone involved in this task.

We are fortunate to have a large suite of halls available to our own organisations as well as outside groups. The halls also provide a valuable source of income for the church which is increasingly important at this time and it is therefore reassuring that our halls are increasingly in demand from outside groups. We would want to thank our Hall Lets convenor and church secretary for the work they do in managing these lets.

As we end the first full year of our new congregation it is important that we remember that we are building on the heritage of all the previous congregations that make up Dumbarton Parish Church and our decisions will decide what we become.

Dumbarton Parish Church Trustees' Annual Report For Year Ended 31 December 2025 (cont)

Financial Review of 2025

This is the first Financial Review following the union of the three churches. The Financial Review at this time is normally a comparison with the previous year - this review takes a different format.

- Total FWO received was £77,696
- The Gift Aid tax refunded includes claims by the former West Kirk for years 2023 and 2024
- Hall Let income totalled £23,644
- Dumbarton Parish Church manse rent income terminated in April when the tenants vacated. The rent from the former St Andrew's manse is paid direct to Edinburgh
- Three legacies were received totalling £18,200
- £52,317 was transferred from the former West Kirk General fund
- Following discussions with Church of Scotland Stewardship & Finance £82,707 was paid as our 'Giving to Grow' contribution. Of this amount, £35,000 was paid direct from our Consolidated Fabric Revenue Fund on 11 December 2025 as held by the Church of Scotland Trustees towards our 'Giving to Grow' Contribution.
- The cost of gas and electricity was £29,524
- The insurance premium covers Dumbarton Parish Church & Manse, the former St Andrew's church manse and the former West Kirk and hall
- Costs for the former St Andrew's church and manse paid by Dumbarton Parish Church were £12,325
- Costs for the former West Kirk buildings during the year were £37,504
- The former West Kirk had an £18,450 'Giving to Grow' outstanding shortfall for 2024 and this was settled by Dumbarton Parish Church direct from the Consolidated Fabric Revenue Fund on 11 December 2025 as held by the Church of Scotland Trustees. The amount paid was £22,787 which included the usual monthly payment of £4,337. This has resulted in an overpayment which will hopefully be credited against the 2026 'Giving to Grow' contribution.
- The outstanding accounts at the year end are the independent examiner's fee and the invoices for the supply of gas, electricity and cleaning in December.

Reserves Policy

It is the Trustees' policy to hold funds available for withdrawal for maintenance and operating costs, the bulk of which are investment funds held on their behalf by The Church of Scotland Investors Trust.

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:

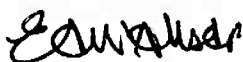
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial 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, 19th April 2026.



Catherine Barry
Joint Session Clerk



Liz McAllister
Joint Session Clerk



Christine Imrie
Joint Session Clerk

Dumbarton Parish Church

Independent Examiner's Report

Year Ended 31 December 2025

Independent Examiner's Report to the Trustees of Dumbarton Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 12.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts Regulations. 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; 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.



Date: 19 April 2026

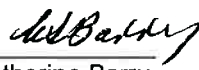
Linda Chalmers FCCA
Chalmers Accountants
85 Glasgow Road
Dumbarton
G82 1RE

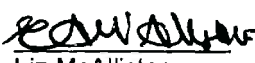
Dumbarton Parish Church
Receipts and Payments Account
Year Ended 31 December 2025

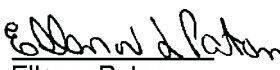
	Note	Unrestricted Funds 31/12/25 £	Designated Funds 31/12/25 £	Restricted Funds 31/12/25 £	Total 31/12/25 £	Total 31/12/24 £
Receipts						
Offerings, tax recovered and donations	3	104,777	2,000	-	106,777	87,397
Legacies		18,200	-	-	18,200	10,000
Investment income		2,290	-	-	2,290	2,290
		<u>125,267</u>	<u>2,000</u>	<u>-</u>	<u>127,267</u>	<u>99,687</u>
Hall lets		23,644	-	-	23,644	21,373
Weddings and funerals		-	-	-	-	100
Church organisations		9,824	-	-	9,824	6,035
Manse Rent		8,140	-	-	8,140	19,416
VAT refund		534	-	-	534	37,216
Transfer of funds from West Kirk		33,507	-	-	33,507	28,184
From West Kirk for post Union payments		-	18,810	-	18,810	-
Fabric appeal		-	4,070	-	4,070	26,444
Other receipts		-	1,463	-	1,463	1,272
Total Receipts		<u>200,916</u>	<u>26,343</u>	<u>-</u>	<u>227,259</u>	<u>239,727</u>
Payments						
	4					
Costs of generating funds		138	-	-	138	181
Charitable activities		189,373	20,273	-	209,646	238,122
Governance costs		2,784	-	-	2,784	1,500
Total Expenditure		<u>192,295</u>	<u>20,273</u>	<u>-</u>	<u>212,568</u>	<u>239,803</u>
Excess of Receipts over (Payments) for the year before transfers		<u>8,621</u>	<u>6,070</u>	<u>-</u>	<u>14,691</u>	<u>(76)</u>

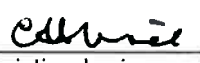
Dumbarton Parish Church
Statement of Balances
As at 31 December 2025

	Note	Unrestricted Funds 31/12/25 £	Designated Funds 31/12/25 £	Restricted Funds 31/12/25 £	Total 31/12/25 £	Total 31/12/24 £
As at 31 December 2025						
Bank and Deposit Balances						
Bank and deposit balances brought forward		125,412	-	1,272	126,684	126,760
Movement in Year						
Excess of Receipts over (Payments) for the year		8,621	6,070	-	14,691	(76)
Transfer Between Funds		-	-	-	-	-
Bank and Deposit balances carried forward		<u>134,033</u>	<u>6,070</u>	<u>1,272</u>	<u>141,375</u>	<u>126,684</u>
Investments at market value		<u>41,665</u>	<u>24,990</u>	<u>-</u>	<u>66,655</u>	<u>42,216</u>
Assets						
Gift Aid Receivable		<u>3,726</u>	<u>-</u>	<u>-</u>	<u>3,726</u>	<u>1,091</u>
Liabilities						
Costs not yet billed		<u>2,935</u>	<u>-</u>	<u>-</u>	<u>2,935</u>	<u>7,494</u>


Catherine Barry
Joint Session Clerk


Liz McAllister
Joint Session Clerk


Ellenor Paton
Treasurer


Christine Imrie
Joint Session Clerk

Date: 19 April 2026

Dumbarton Parish Church

Notes to the Accounts

Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year Mr I Logan, who is a member of the Kirk Session, received £4,531 for his services as organist during the year. During the year 5 trustees received reimbursement of expenses incurred totalling £450. 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.

2. Movements In Funds

	At 01/01/25	Incoming Resources	Resources expended	Restate b/fwd Reserves	Transfer of Funds	At 31/12/25
Unrestricted Funds						
Designated Ladies Badminton fund	290	1,046	(984)	-	-	352
Designated Sunday School fund	-	1,323	(85)	-	-	1,238
Designated Events Committee	2,236	4,848	(5,891)	-	-	1,193
Designated Guild fund	1,214	2,607	(2,544)	-	-	1,277
	<u>3,740</u>	<u>9,824</u>	<u>(9,504)</u>	<u>-</u>	<u>-</u>	<u>4,060</u>
General funds	<u>121,672</u>	<u>215,435</u>	<u>(203,064)</u>	<u>-</u>	<u>-</u>	<u>134,043</u>
	125,412	225,259	(212,568)	-	-	138,103
Restricted Funds	-	-	-	-	-	-
Designated Funds	<u>1,272</u>	<u>2,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,272</u>
	126,684	227,259	(212,568)	-	-	141,375
Restate Funds b/fwd for Receipts and payments basis	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total Funds	<u>126,684</u>	<u>227,259</u>	<u>(212,568)</u>	<u>-</u>	<u>-</u>	<u>141,375</u>

	Unrestricted Funds 31/12/25 £	Designated Funds 31/12/25 £	Restricted Funds 31/12/25 £	Total 31/12/25 £	Total 31/12/24 £
3. Offerings, tax recovered and donations					
Offerings (FWO)	77,696	-	-	77,696	63,461
Tax Recovered on Gift Aid Donations	24,392	-	-	24,392	16,169
Other Donations	2,689	2,000	-	4,689	7,767
	<u>104,777</u>	<u>2,000</u>	<u>-</u>	<u>106,777</u>	<u>87,397</u>

Dumbarton Parish Church
Notes to the Accounts (cont)
Year ended 31 December 2025

	Unrestricted Funds 31/12/25	Designated Funds 31/12/25	Restricted Funds 31/12/25	Total 31/12/25	Total 31/12/24
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	138	-	-	138	181
Charitable Activities					
Giving to Grow	47,707	-	-	47,707	52,044
St Andrews Church costs paid by DPC	5,484	-	-	5,484	-
St Andrews Manse costs paid by DPC	6,841	-	-	6,841	-
West Kirk costs paid by DPC	18,694	-	-	18,694	-
Post Union costs paid by West Kirk (contra)	-	18,810	-	18,810	-
Presbytery dues	1,666	-	-	1,666	1,472
Minister's expenses	495	-	-	495	1,120
Pulpit supply	100	-	-	100	100
Other staffing costs	25,125	-	-	25,125	23,299
Fabric repairs and maintenance	24,018	-	-	24,018	102,724
Heat and Light	29,524	-	-	29,524	20,193
Insurance	11,355	-	-	11,355	6,065
Church office expenses	3,900	-	-	3,900	2,776
Church organisations	9,504	-	-	9,504	22,519
Organ and music	565	-	-	565	515
Licences	874	-	-	874	719
New AV equipment	-	-	-	-	1,228
Other donations and gifts/presentations	1,334	-	-	1,334	-
Other induction expenses	402	-	-	402	-
Miscellaneous collections (contras)	-	1,463	-	1,463	-
Other expenses	1,785	-	-	1,785	3,348
	189,373	20,273	-	209,646	238,122
Governance Costs					
Independent Examiner's fee	2,784	-	-	2,784	1,500
	2,784	-	-	2,784	1,500

Dumbarton Parish Church
Notes to the Accounts (cont)
Year ended 31 December 2025

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 5th and subsequent years of service) £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
Cancer Research	823	-
Food Bank	375	-
Woman's Aid	265	-
	<u>1,463</u>	<u>-</u>

Dumbarton Parish Church
Appendix 1
Year ended 31 December 2025

(A) Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	31/12/25	31/12/24
	£	£
<u>Consolidated Fabric Fund</u>		
Capital Account		
West Kirk	11,446	11,446
Riverside	12,727	12,727
Sale Proceeds - St Andrews	181,673	-
Credit balances held at 31 December at cost	<u>205,846</u>	<u>24,173</u>

Consolidated Fabric Fund

Revenue Account

Dumbarton Parish	13,822	-
West Kirk	-	2,911
Riverside	-	7,086
St Andrews	-	47,009
Credit balance at 31 December	<u>13,822</u>	<u>57,006</u>

(B) Investments held on behalf of the Congregation by the Church of Scotland Investors Trust
As at 31 December 2025

	31/12/25	31/12/24
	£	£
Deposit Funds		
General purposes	7,763	7,432
General Purposes	600	600
Finlay Bequest - (Youth Work)	5,000	5,000
Kirk Session - General Purposes	86,303	82,509
Hall Fabric Account	205	196
	<u>99,871</u>	<u>95,737</u>
Growth Funds		
General purposes (Hetty Finlay Bequest)	21,638	20,065
Jane Neil Bequest	1,541	1,429
	<u>23,179</u>	<u>21,494</u>
Income Fund		
Congregational fund	18,486	17,950
Trust fund	24,990	24,266
	<u>43,476</u>	<u>42,216</u>

Dumbarton Parish Church
Appendix 1 (cont)
Year ended 31 December 2025

(C) Funds of Former West Kirk held by Royal Bank of Scotland, Dumbarton

	<u>At 31/12/25</u>	<u>At 31/12/24</u>
	£	£
General Fund (122141) (Deposit)	22.28	51,578.75
General Fund (284133) (Current as at 28/11/25)	424.40	540.50
Sunday School (163360)	1,023.19	501.03
Finlay Bequest (284141) (Youth development)	8,531.66	3,650.11
Unknown a/c (480684)	.10	.10
Jane Neil Bequest (480994)	1,026.39	985.02
Kirk Session (481052)	180.94	178.94
Meikle Bequest (625739) (Guild)	3,958.14	2,767.98
Women's Guild (625747)	15.04	14.87

(D) Endowment Funds

M & G Charifund Investment Finlay Bequest (Youth Development))	58,390.85	49,767.12
M & G Charifund Investment Meikle Bequest (Guild)	21,110.54	17,992.73

Accounts

The Church of Scotland
Dumbarton Parish Church

Trustees' Report and Financial Statements

Year ended 31 December 2024

Congregation No: 140801
Scottish Charity No: SC002937

Dumbarton Parish Church Trustees' Report and Financial Statements Year Ended 31 December 2024

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Dumbarton Parish Church

Trustees' Report and Financial Statements

Year Ended 31 December 2024

The Trustees present the annual report and accounts for Dumbarton Riverside Parish Church (to 30 November 2024)/Dumbarton Parish Church (from 1 December 2024) for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Dumbarton Riverside Parish Church/Dumbarton Parish Church

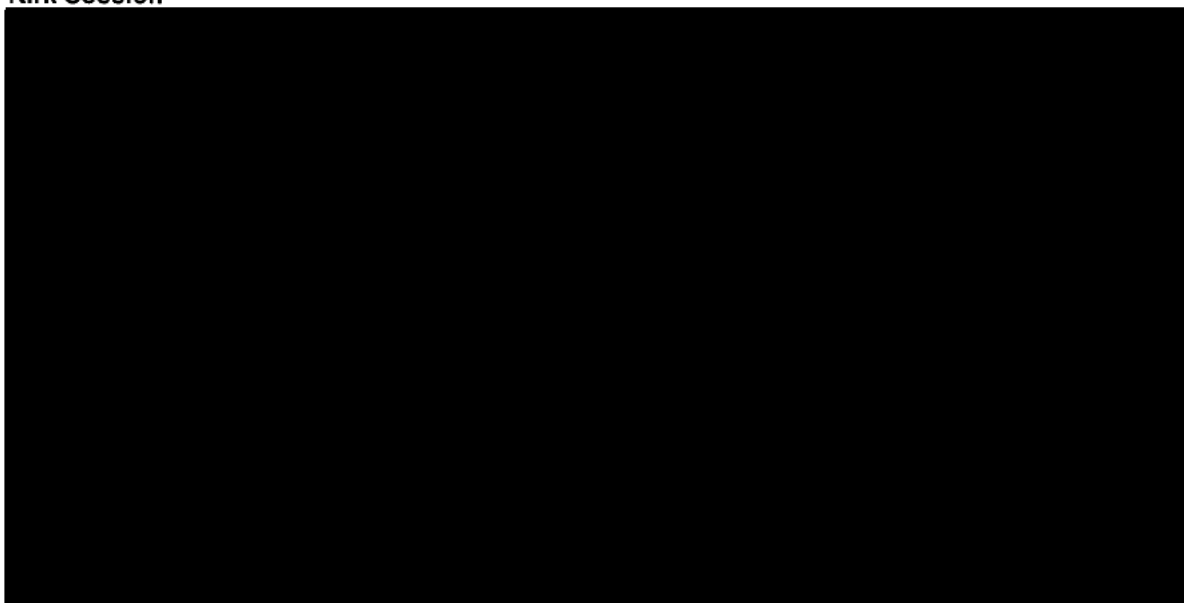
Charity Registration Number: SC002937

Congregation Reference No: 140801

Contact Address: Church Office, High Street, Dumbarton, G82 1NB

Trustees

Kirk Session



Principal Office-bearers

Minister Vacant

Interim Moderator

Interim Moderator

Session Clerk

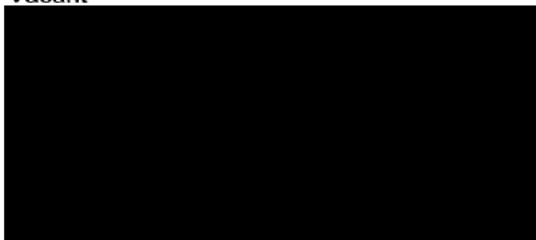
Session Clerk

Session Clerk

Session Clerk

Church Treasurer

Finance Convener



Note: The Joint Session Clerks have been in that role in their respective churches prior to the union and now continue their roles in Dumbarton Parish Church.

Independent Examiner

Chalmers Accountants
85 Glasgow Road
Dumbarton G82 1RE

Banker

Bank of Scotland
94/102 High Street
Dumbarton
G82 1PQ

Dumbarton Parish Church Trustees' Annual Report Structure, and Management For Year Ended 31 December 2024

Governing Document

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

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 normally elected by the congregation and inducted by Presbytery. On the minister's retirement an Interim Moderator is appointed by Presbytery until a new minister is called.

Organisational Structure

Meetings of the Kirk Session, moderated by our Interim Moderators, were held six times during 2024. The final meeting of the Kirk Session of Dumbarton Riverside Parish Church was held on 19th November 2024 when the Sacrament of Communion was also celebrated. We now operate under a Unitary Constitution - "The Kirks with the "Unitary Constitution", known as quoad omnia (for all purposes) parishes, allow the single body of the Kirk Session and its constituent committees to oversee both civil and ecclesiastical issues. These include everything from property to pastoral care and from finance to vision for the future." (Church of Scotland website)

Objectives and Activities

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.

During the year we celebrated with members of St Andrew's and West Kirk, the Sacrament of Holy Communion 3 times. There was 1 baptism and 10 funerals. We offer School Chaplaincy to one secondary and four primary schools.

Until 1 December 2024 (when the first service of our united congregations as Dumbarton Parish Church was held), Riverside continued in a triple linkage with the other two Church of Scotland congregations in Dumbarton, the West Kirk and St Andrew's, with our Interim Moderators, Rev Ian Millar (until June 2024) and Rev Eleanor McMahon (from July 2024), responsible for the three congregations. Rev Mark Boshoff was appointed by Clyde Presbytery as the Assistant Minister for the triple linkage in December 2022 for an initial period of 6 months but this was extended by Clyde Presbytery and he continued as our Assistant Minister. During 2024 we continued to worship in Riverside and West Kirk on alternate months (except that in 2024 services in October & November were held in West Kirk). The service was streamed to St Andrew's until their Kirk Session made the difficult decision that their building should close. Their final service was on 30 June 2024 and since then members worshipped with us either in Riverside or West Kirk. From 1st December 2024 all services will be held in the Riverside building of Dumbarton Parish Church.

2024 was, in many respects, a difficult year for our congregations as, in common with many congregations across Scotland, we worked towards agreeing a union which would mean the closure of two of our church buildings. We received notification in February 2024 that our Basis of Union document had been approved by Clyde Presbytery and the Church of Scotland enabling us to proceed with congregational meetings and votes on the Basis of Union. These were held in our three congregations on 28 April 2024 - a moderator and tellers were appointed by Presbytery. Unfortunately, there was not a majority in favour in each of the congregations which resulted in a delay to the process to enable facilitators from Clyde Presbytery to meet with the Kirk Session of West Kirk. A further congregational meeting and vote was held at West Kirk on 2 June and this resulted in a vote in favour of the union.

Dumbarton Parish Church Trustees' Annual Report Structure, and Management For Year Ended 31 December 2024 (cont)

Objectives and Activities (cont)

We had a change of Interim Moderators during the summer of 2024 (Ian Millar left at the end of June and Eleanor McMahon started at the beginning of July) and both worked tirelessly to enable the union of our congregations to progress. At our Kirk Session meeting in September a full discussion was had on a draft timeline towards union with the date of 1st December 2024 - the first Sunday of Advent - being agreed for the first service of Dumbarton Parish Church. A joint Kirk Session meeting was held in September where we discussed what values Dumbarton Parish Church should have, what we would like to bring from our present congregation and what should be left behind, what would we like to be known for by the community.

We continued to offer online services for those members who are no longer able to come to church in person and this also provided an opportunity to reach people outwith our own congregations. We were also pleased to host meetings of Clyde Presbytery during the year.

Our final service as Dumbarton Riverside Parish Church was held on 24th November 2024. We were delighted to welcome back to Riverside the [REDACTED] who had been our minister from 1985-2001, to lead our worship assisted by our Interim Moderator. It was also lovely that [REDACTED] It was a service to look back at the 52 years of Riverside as a worshipping community in the heart of Dumbarton but also a time to look forward. [REDACTED] used one of our communion goblets as a way of illustrating that the church is always changing. It had been gifted to Dumbarton Parish Church in the 1600s but 90 years later it had been reformed to meet and accord with the new communion goblets to the time. He emphasised that we will be building on the heritage of all the previous congregations that make up the new Dumbarton Parish Church and our decisions will decide what we become.

Almost 200 young people attended our youth organisations on a weekly basis - Anchor Boys, Junior and Company Sections of the BB, Beavers, Cubs, Scouts, Rainbows, Brownies and Guides (and this now includes the Rainbows and Brownies who previously met in West Kirk). The Riverside and West Kirk Sunday Schools continued to meet jointly during the times of Sunday services and joined us in church for the first part of the service where they enjoyed the messages that 'Douglas' brought to them on screen as well as Mark's talks. Again, as always, we are grateful to the leaders and helpers who lead these organisations and support and guide our young people in their various activities. During 2024 a few leaders decided to 'retire' after many years of service and we were fortunate that others have taken their place enabling these groups to continue. Adult organisations and groups such as the Guild (which celebrated their 50th Anniversary with a special Afternoon Tea), Ladies Badminton, Community Outreach Group and Good Companions also met during the year and offered that social aspect of church life that is so important to members of those different groups.

Achievements and Performance

During 2024 our Ministry Team comprised of our Interim Moderators, [REDACTED] as well as our Assistant Minister, [REDACTED]. It was decided that a replacement for our Development worker should wait until a new minister had been inducted to Dumbarton Parish Church. We continued with online services for those unable to attend in person and technology also enabled us to have hybrid meetings of the Kirk Session again enabling more people to participate. We were grateful for monetary donations from members which allowed us to replace some of the AV equipment. This technology has become such an integral part of all of the services conducted in the church. Our thanks are due to the AV team for their knowledge and time willingly given to enable us to offer this.

Our Interim Moderator, [REDACTED] notified us of his intention to step down from this role at the end of June due to the commitments he had to other churches in the Presbytery. Our thanks are due to [REDACTED] for his commitment to our congregation as we moved towards a united church in Dumbarton - he guided us through Kirk Session meetings, congregational meetings, votes, meetings with Presbytery facilitators to a final agreement on the Basis of Union. We were pleased when Presbytery appointed [REDACTED] as our new Interim Moderator in July. [REDACTED] brought with her a wealth of knowledge from her years as a parish minister, interim minister and more recently as People and Training Manager with the Church of Scotland. [REDACTED] had also been an interim minister at Riverside a few years ago and so knows our

Dumbarton Parish Church Trustees' Annual Report Structure, and Management For Year Ended 31 December 2024 (cont)

Achievements and Performance(cont)

congregations well - she also comes with an indefatigable work ethic and we are grateful for all of this. Eleanor met regularly with the Session Clerks' team, chaired meetings of the Kirk Session and worked closely with the finance teams to ensure a smooth transition of funds and expenses. Clyde Presbytery arranged the Service of Union for Tuesday 3rd December and once that took place Presbytery gave permission for Dumbarton Parish Church to call our own minister.

Presbytery appointed [REDACTED] as Assistant Minister for the triple linkage in December 2022 and he has now been with us for two years. [REDACTED] has continued the important chaplaincy work in local schools. He has worked closely with the joint worship group and Sunday School and has built up a great rapport with the children and has joined with them at events such as the summer holiday club. He has also been collaborating with the local Rotary Club to hold a youth event early in 2025 involving all the organisations that meet in our halls. [REDACTED] has been very encouraging for members to participate more in worship services and to that end he arranged, with the Presbytery Clerk, two Prayer workshops in the Spring to give people the confidence to lead us in prayer. [REDACTED] has been keen to share and discuss his knowledge of the bible and this has been well received by those attending Bible Study each week. Members have been grateful for his commitment to their pastoral care especially those who are ill or housebound and his inclusion of home communion on these visits has been really appreciated. Services at the local care home are now held on a rota basis with other churches and residents have very much enjoyed [REDACTED] part in this. As we become Dumbarton Parish Church with the right to call a minister, we would want to offer our sincere thanks to [REDACTED] for all that he has done for our congregation during this time of uncertainty and change and how grateful we have been for his leading us in worship and encouraging us to explore our faith and trust in God.

Our church secretary has proved invaluable in this year where there have been additional meetings of the Kirk Session, congregational meetings & votes to organise as well as the day to day running of the office. Information, in the form of the church magazine, is sent out to members 3-4 times per year and Laura has organised this - contacting local artists and photographers for use of their material as well as members for articles and liaising with printers to produce an attractive and interesting magazine.

Meetings of the Session Clerks' team and our Interim Moderators continued throughout 2024 and these were vital as we moved closer to a union in understanding the process laid down by Presbytery and the Church of Scotland as well as giving each of us a better understanding of our congregations. An important part of our congregational life involved the social events held in 2024. One of the most important is tea and coffee after Sunday services where members enjoy the opportunity to catch up and we are grateful to the teams who organise this on a weekly basis. The Riverside Social and Projects Committee also arranged other special events throughout the year such as a quiz night, afternoon tea and a lunch for senior members. They also took responsibility for organising a lunch after our final service as Riverside in November 2024. Our thanks are due to them for the time and commitment they give to these important dates in our church calendar. A very successful 50/50 fundraising sale was held in March and involved all our organisations as well as members of the Social & Project committee and other volunteers.

Elders delivered magazines and visited with members during 2024 - we are grateful to elders for maintaining this essential link with our members and, as the number of active elders reduces, would especially thank those elders who have taken on additional districts. Our floral ministry is another way of keeping in touch with members of our congregation - the flowers decorate the sanctuary and are then distributed after the service. Our most senior members and those who are housebound receive cards at Christmas and Easter.

The Finance Committee, and especially our Treasurer and Finance Convenor, continued to ensure our finances were well managed and they are due our thanks for their expertise. As details of the union were being finalised, the Finance team had several meetings with teams from the other two churches to discuss and plan for arrangements going forward after the union - offerings, pensions, closing of bank accounts and transfer of funds etc.

Dumbarton Parish Church Trustees' Annual Report Structure, and Management For Year Ended 31 December 2024 (cont)

Achievements and Performance(cont)

The work on the hall roofs was completed at the start of 2024 with the final bill paid in May. As well as a grant from the Church of Scotland General Trustees and our own funds we received grants from the Benefact Trust and Baird Trust. In addition, we successfully applied for a refund on VAT. Our thanks are due to members of the committee tasked with identifying and applying for grants available and their knowledge and expertise will stand us in good stead for any future work required. Clyde Presbytery appointed a new Presbytery Building Officer in 2024 and we met with her and arranged for her to undertake a complete survey of the Riverside complex. At the same time, a Church of Scotland heating engineer/consultant carried out a survey of our heating system. We are aware that there is quite a bit of work to be undertaken to make the Riverside building 'fit for purpose' and we are working with the Building Officer on a programme/sequencing of work required with members of the united congregation. We are reassured that, although there is much to be done, we have time to plan this. We have also arranged for Rainbow Glass to survey the windows in the Sanctuary and their report will be included in the plan.

Some items from St Andrew's church were moved to Riverside, following the closure of St Andrew's, and have been incorporated into the church and halls. We were delighted that a 'Burning Bush' stained glass window was able to be installed in the lounge and fits perfectly. Our thanks to members of the Property Committee for the regular work they carry out around our buildings.

Our halls have been increasingly in demand during 2024 and all youth organisations from the three linked congregations now meet in Riverside halls. This demand has also increased from community groups which provided a valuable source of income for the church. We are grateful to the hall lets convenor and church secretary for the work they do in this regard.

During this season of change, the congregation of Riverside Church have been greatly enabled by the time, energy and commitment given by each of their Session Clerks, [REDACTED]. Bringing their knowledge of both the Church of Scotland and of Riverside, together with a lifetime of relationships within the congregation, they have helped steer the congregation through these challenging times. Their infinite patience, tenacity and sense of humour has provided a depth of leadership to the congregation, giving members a sense of stability as both ministers and interim moderators have changed. We are grateful for their willingness to serve in this role, and for all that they have given to it, ensuring that the new congregation of Dumbarton Parish Church is built on strong foundations.

This is the final annual report of Dumbarton Riverside Parish Church and the first of Dumbarton Parish Church which was formed on 1st December 2024 from the congregations of Riverside, St Andrew's and West Kirk. We look forward in hope and faith to this new chapter in the life of our church in Dumbarton although understand that it will bring challenges.

Financial Review of 2024

The main source of regular income is derived from offerings paid by monthly standing order, envelopes, cash in the plate and annual payments. The FWO total this year is £63,461 which compares with £63,608 in 2023. This is supplemented by four quarterly refunds of gift aid tax.

The other major source of income is from hall lets. The year under review is showing an increase of £5,090.

Rental payments from the letting of the manse are and have been a substantial and vital source of income and will terminate when a new minister is appointed.

We received a legacy of £10,000 from the estate of [REDACTED]

Dumbarton Parish Church

Trustees' Annual Report Structure, and Management

For Year Ended 31 December 2024 (cont)

Financial Review of 2024(cont)

The fabric appeal received a grant of £5,000 from the Baird Trust. The Social & Projects Group contributed £5,000 with a further £1,272 from the church sale event. It continues to receive donations from members of the congregation and will remain open, as additional ongoing maintenance work will be required.

Claims were submitted for the refund of the VAT paid on the remaining invoices from the roofing contractor which amounted in total to £37,216 and these have been credited to the General Fund.

The outstanding accounts at the year end are:

- the independent examiner's fees
- the invoices for the supply of gas and electricity for December

As the union became effective on 1 December 2024, these accounts include the transfer of assets from St Andrew's Church. The transfer of assets from the West Kirk will be incorporated in the 2025 accounts.

Reserves Policy

It is the Trustees' policy to hold funds available for withdrawal for maintenance and operating costs, the bulk of which are investment funds held on their behalf by The Church of Scotland Investors Trust.

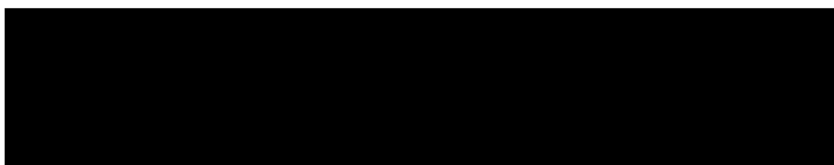
Statement of Trustees' Responsibilities

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 judgments 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,



Date: 11 June 2025

Dumbarton Parish Church

Independent Examiner's Report

Year Ended 31 December 2024

Independent Examiner's Report to the Trustees of Dumbarton Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 12.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

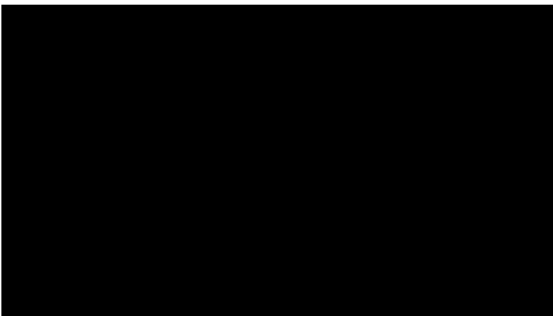
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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
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.



Date: 11 June 2025

Dumbarton Parish Church **Receipts and Payments Account** **Year Ended 31 December 2024**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total	Total
	Note	31/12/24	31/12/24	31/12/24	31/12/24	31/12/23
		£	£	£	£	£
Receipts						
Offerings, tax recovered and donations	3	83,897	-	3,500	87,397	80,224
Legacies		10,000	-	-	10,000	-
Investment income		2,290	-	-	2,290	2,899
		96,187	-	3,500	99,687	83,123
COS Grant for roof repairs		-	-	-	-	150,000
Proceeds of sale of Investments		-	-	-	-	46,701
Transfer of funds from COS Deposit Acct		-	-	-	-	41,638
Hall lets		21,373	-	-	21,373	16,283
Weddings and funerals		100	-	-	100	40
Church organisations		6,035	-	-	6,035	6,199
Manse Rent		19,416	-	-	19,416	19,536
VAT refund		37,216	-	-	37,216	9,686
Transfer of funds from St Andrews		28,184	-	-	28,184	-
Fabric appeal		-	26,444	-	26,444	14,118
Other receipts		1,272	-	-	1,272	2,340
Total Receipts		209,783	26,444	3,500	239,727	389,664
Payments	4					
Costs of generating funds		181	-	-	181	181
Charitable activities		145,241	90,653	2,228	238,122	316,028
Governance costs		1,500	-	-	1,500	1,254
Total Expenditure		146,922	90,653	2,228	239,803	317,463
Excess of (Payments) over Receipts for the year before transfers		<u>62,861</u>	<u>(64,209)</u>	1,272	<u>(76)</u>	72,201

Dumbarton Parish Church
Statement of Balances
As at 31 December 2024

	Note	Unrestricted Funds 31/12/24 £	Designated Funds 31/12/24 £	Restricted Funds 31/12/24 £	Total 31/12/24 £	Total 31/12/23 £
As at 31 December 2024						
Bank and Deposit Balances						
Bank and deposit balances brought forward		65,991	60,769	-	126,760	54,559
Movement in Year						
Excess of (Payments) over Receipts for the year		62,861	(64,209)	1,272	(76)	72,201
Transfer Between Funds		(3,440)	3,440	-	-	-
Bank and Deposit balances carried forward		<u>125,412</u>	<u>-</u>	<u>1,272</u>	<u>126,684</u>	<u>126,760</u>
Investments at market value		<u>42,216</u>	<u>-</u>	<u>-</u>	<u>42,216</u>	<u>41,834</u>
Assets						
Gift Aid Receivable		<u>1,091</u>	<u>-</u>	<u>-</u>	<u>1,091</u>	<u>3,875</u>
Liabilities						
Costs not yet billed		<u>7,494</u>	<u>-</u>	<u>-</u>	<u>7,494</u>	<u>92,084</u>

Date: 11 June 2025

Dumbarton Parish Church

Notes to the Accounts

Year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year [REDACTED] who is a member of the Kirk Session, received £4,443 for his services as organist during the year. During the year 5 trustees received reimbursement of expenses incurred totalling £737. 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.

2. Movements In Funds

	At 01/01/24	Incoming Resources	Resources expended	Restate b/fwd Reserves	Transfer of Funds	At 31/12/24
Unrestricted Funds						
Designated Ladies Badminton fund	301	915	(926)	-	-	290
Designated Sunday School fund	11,843	43	(11,886)	-	-	-
Designated Lunch Club fund	631	7	(638)	-	-	-
Designated Social/Project fund	6,433	2,996	(7,193)	-	-	2,236
Designated Guild fund	1,016	2,074	(1,876)	-	-	1,214
	<u>20,224</u>	<u>6,035</u>	<u>(22,519)</u>	<u>-</u>	<u>-</u>	<u>3,740</u>
General funds	<u>88,976</u>	<u>203,748</u>	<u>(124,403)</u>	<u>(43,209)</u>	<u>(3,440)</u>	<u>121,672</u>
	109,200	209,783	(146,922)	(43,209)	(3,440)	125,412
Restricted Funds	-	3,500	(2,228)	-	-	1,272
Designated Funds	<u>(28,815)</u>	<u>26,444</u>	<u>(90,653)</u>	<u>89,584</u>	<u>3,440</u>	<u>-</u>
	80,385	239,727	(239,803)	46,375	-	126,684
Restate Funds b/fwd for Receipts and payments basis	<u>46,375</u>	<u>-</u>	<u>-</u>	<u>(46,375)</u>	<u>-</u>	<u>-</u>
Total Funds	<u>126,760</u>	<u>239,727</u>	<u>(239,803)</u>	<u>-</u>	<u>-</u>	<u>126,684</u>

	Unrestricted Funds 31/12/24 £	Designated Funds 31/12/24 £	Restricted Funds 31/12/24 £	Total 31/12/24 £	Total 31/12/23 £
3. Offerings, tax recovered and donations					
Offerings (FWO)	63,461	-	-	63,461	63,608
Tax Recovered on Gift Aid Donations	16,169	-	-	16,169	13,092
Other Donations	4,267	-	3,500	7,767	3,524
	<u>83,897</u>	<u>-</u>	<u>3,500</u>	<u>87,397</u>	<u>80,224</u>

Dumbarton Parish Church
Notes to the Accounts (cont)
Year ended 31 December 2024

4. Analysis of Payments

Costs of generating funds

Offering envelopes	181	-	-	181	181
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Charitable Activities

Giving to Grow	52,044	-	-	52,044	43,080
Presbytery dues	1,472	-	-	1,472	1,472
Minister's expenses	1,120	-	-	1,120	800
Pulpit supply	100	-	-	100	-
Other staffing costs	23,299	-	-	23,299	22,273
Fabric repairs and maintenance	12,071	90,653	-	102,724	207,087
Council Tax	-	-	-	-	-
Heat and Light	20,193	-	-	20,193	10,884
Insurance	6,065	-	-	6,065	5,809
Church office expenses	2,776	-	-	2,776	1,183
Church organisations	22,519	-	-	22,519	10,590
Organ and music	515	-	-	515	515
Licences	719	-	-	719	680
COS Vacancy Allowance repayment	-	-	-	-	7,525
New AV equipment	-	-	1,228	1,228	-
Other expenses	2,348	-	1,000	3,348	4,130
	145,241	90,653	2,228	238,122	316,028

Governance Costs

Independent Examiner's fee	1,500	-	-	1,500	1,254
	1,500	-	-	1,500	1,254

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 £31,642 and the maximum stipend (in the 5th and subsequent years of service) £38,884.

6. Collections for Third Parties

There were no Third Party Collections during the year ended 31 December 2024, (31/12/23 – none)

Dumbarton Parish Church
Appendix 1
Year ended 31 December 2024

Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

	31/12/24	31/12/23
	£	£
Capital Account		
Credit balances held at 31 December at cost (Fabric fund)	<u>12,727</u>	12,727
Market value of balances at 31 December	-	-

Revenue Account

Credit balance at 31 December (Fabric fund)	7,086	5,965
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Investments held on behalf of the Congregation by the Church of Scotland Investors Trust
As at 31 December 2024

	31/12/24	31/12/23
	£	£
Income Fund		
Congregational fund	17,950.38	17,788.08
Trust fund	24,265.64	24,046.24
	<u>42,216.02</u>	<u>41,834.32</u>

Investments held on behalf of the former St Andrews Congregation by the Church of Scotland Investors Trust

Revenue Account

Consolidated fabric fund

As at 01/01/24	Receipts	Payments	Transfers In	Transfers Out	As at 31/12/24
£	£	£	£	£	
44,961	10,033	(7,985)	-	-	47,009

Temporary Account

Debit balance as at 31 December 2024	<u>(2,215)</u>
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Funds held on behalf of the Congregation by the Church of Scotland Investors Trust

As at 31 December 2024

Deposit Fund

General Purposes

As at 01/01/24	Receipts	Payments	Transfers In	Transfers Out	As at 31/12/24
£	£	£	£	£	
7,063	369	-	-	-	7,432