

Lennoxtown Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2024

Lennoxtown Free Church of Scotland

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Lennoxtown Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 3.

Address

Free Church of Scotland - Lennoxtown
Main Street
Lennoxtown
G66 7DD

Tel: 01360 312395

Email: Fcos_lennoxtown@outlook.com

Bankers

The Royal Bank of Scotland
116 Cowgate
Kirkintilloch
G66 1JX

Solicitors

Free Church Solicitor utilised:
Blackadders LLP
10 Euclid Crescent,
Dundee,
DD1 1AG

Independent Examiners

██████████ – Cushley Accounting Services

Lennoxtown Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Lennoxtown Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038165).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as two in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church, and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Lennoxtown Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Glasgow and Argyll Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church. The minister of the congregation was ordained and inducted to the charge of Lennoxtown in November 2019.

We are grateful to the Lord for his loving kindness in all the help he has and is giving us. Many in the congregation have had issues of illness and the Lord's grace has been wonderfully evident. The services continue by God's grace. We also continue to go out on Zoom and also on Facebook Live weekly. We had been meeting on Zoom only for prayer meetings during the winter period of dark nights and icy roads but have re-established meeting in the church while still going out on Zoom and Facebook Live.

We continue to reach out in the community with literature via door-to-door visitation and invitation to church services. Our Easter outreach was encouraging in making contact with many in the community, we also had a book table outreach, with a board for visual presentation of the gospel, and through this we had encouraging conversations with local people.

The zero stress craft / knitting / sewing group continues to meet every week and is well attended where we have opportunity to engage and interact with local people, building relationships enabling us to share the gospel.

The bible study runs every week and is a very fruitful time with others joining us by Zoom from as far away as the Highlands. They have said how encouraged by the spiritual feeding the Lord gives them. The Road to Recovery meetings continues weekly in the church and via zoom with a broad spectrum of folks joining at various points in their recovery. We have had new people seeking help and others who have wandered, returning. The main part of this ministry is done one to one outwith the group.

We continue to work in cooperation with the Trussell Trust foodbank which is run through the Baptist church in Kirkintilloch. We run our community drop-in alongside the foodbank and this works really well, where there is opportunity for a game of pool, dominoes, coffee, cake and a chat, with computer games for those inclined. We also have volunteers coming through from the Baptist church who find the ministry appealing and the fellowship a blessing where we have a lunch and then a short bible study which often includes people from the community who continue to come along. Once a month we have our congregational prayer lunch at Benclloch house.

The Church building is the property of the congregation and is held in trust by locally elected property (or congregational) trustees under the Church's Model Trust Deed. The Manse is privately owned.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) with the Kirk Session having responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members and as appropriate elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court is deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:

Deacons' Court

Elders

[REDACTED]

Congregational Trustees

For holding property - [REDACTED]

Lennoxtown Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The Free Church of Scotland Lennoxtown, as a congregation, remains in good heart with a settled Minister, the [REDACTED] [REDACTED] [REDACTED].

The church building remains generally in very good order and is wind and watertight. Due to the rebuild, following the fire in 2013, we have a very good heating and lighting system installed and a modern fire and intruder alarm system.

An emerging concern is the rising cost of utilities, and the ongoing cost of the remotely monitored alarm system. During an earlier fire alert, in the early hours of the morning, which did turn out to be a false alarm, the senior fire officer present, advised that Scottish Fire and Rescue would not be responding to contact centre alerts in the future. This information compounded earlier advice given by our insurance agent that the previous practice of premium discounts, for having an intruder alarm system fitted, was no longer offered. As a consequence, the session agreed to plan to discontinue the remote monitoring however to ensure we did not degrade the level of security in the church premises that we would look to upgrade the level of online camera and door control system, more generally available from reputable suppliers, such as Ring, Blink etc, those that did not require expensive contact centre support. That review is ongoing and we hope to have agreed a solution in the early part of next year before cancelling the external monitoring contracts.

The only area of concern was a reported blockage of the outflow pipe from the kitchen and toilet block to the main drain, although that appears to have been resolved, however this will be monitored going forward.

The interior decoration, due to the increased utilisation of the church, would now benefit from some redecoration, in the coming year.

The Church continue their contact with and support of various mission groups in several fields.

In relation to **congregational activities**:

- It remains the congregation's unanimous determination to continue the work in Lennoxtown as part of the Free Church of Scotland and to remain an independent congregation meeting the needs of the immediate local and surrounding areas. We remain part of the Presbytery of Glasgow and Argyll and are grateful for their support with provision of ministerial supply during Mr Stewart's studies.

In relation to **congregational funding**:

- Total income for 2024, including Gift Aid Tax recovered, was £52,993 - an increase of 7% on the previous year's income. When comparing the income for the previous year and taking account of the one-off grant from East Dunbartonshire Foodbank of £2,000, the accounts notionally show an increase of around 2%.
- In 2024 the value of Gift Aid recovered was £9,415, an increase of 12%, reflecting new participants in the Gift Aid Scheme. The gift aid income plays a major part in maintaining our financial commitment to Edinburgh and is encouraged wherever possible.
- During 2024 we forwarded £38,250 to Central Offices in Edinburgh. This meets our target commitment for 2024 and required an increase of 6% which is not insignificant for our small congregation. This continues to increase year on year and is likely to increase significantly with additional pressures on the Central Church due mainly to National Insurances increases from the UK Government.
- Our total expenditure for 2024 was £51,014, which appears to be around 2% less than in 2023. However, it should be noted that the 2023 total included a significant repair to the roof of the rear hall, which cost £3,368. Adjusting the general expenditure to reflect this - as this year there was little or no spend on fabric items - the expenditure actually rose by over 5%.
- At the start of 2024 the combined Fabric Fund total was £45,632, due to the expenditure on the roof in 2023. This was made up of a designated fund balance of £11,632, toward the Fabric Fund and £34,000 toward the Manse Fund. In 2024, from the general fund surplus - £4,000 was transferred to the combined Fabric Fund as follows: £1,500 to the Fabric Fund and £2,500 to the Manse Fund, giving a new combined total of £49,632.
- Much of the income is now contributed on-line and again the Deacons Court acknowledges the significant generosity of the congregation, in maintaining and increasing the contribution to the ongoing cost of our own church and also the work and expansion of the gospel through the Free Church Central Offices. This has to be recognised against a background of continual pressures on personal and family income and the cost-of-living increases.

Reserves

Results for the year

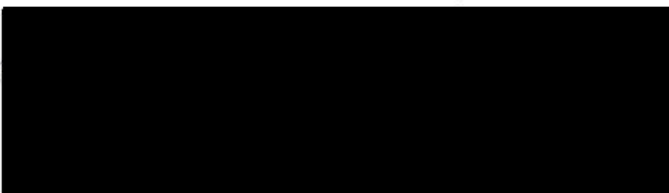
For 2024 our income against expenditure showed a surplus of £1,979 and as at 31 December 2024, the General Fund had a balance of £1,380. This reflects transferring £4,000 to begin recovering the Fabric Fund balance, after the repair to the roof in 2023, which had reduced the overall balance.

The Deacons Court has already been made aware of the sizable increase to the target, expected for 2025, reflecting increases in minister's stipend and primarily the large increase to National Insurance contributions, introduced by the UK Government in 2024.

During the year, the 2023 year-end accounts were submitted electronically to the Office of the Scottish Charities Regulator (OSCR) and after processing found to be in order and compliant with the regulations and the 2024 and subsequent year accounts, will be processed accordingly.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



Treasurer to the Trustees

Dated: 26 August 2025

Lennoxtown Free Church of Scotland

Report of the Independent Examiners to the Trustees *for the year ended 31 December 2024*

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 7 to 11.

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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning 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 Examiners' Statement

In the course of my examination, no matter has come to my attention.

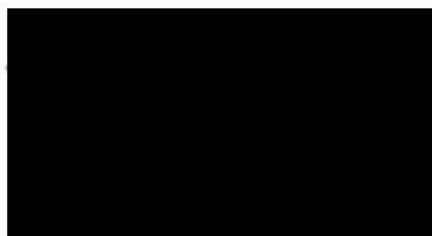
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:



Occupation: Accountant

Date: 26 August 2025

Lennoxtown Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Fund	Designated Funds			
		£	£	£	£	£
Receipts						
Gift Aid Offerings		37,840	0	0	37,840	34,560
Gift Aid Tax Recovered		9,415	0	0	9,415	8,379
Church Door collections		1,058	0	0	1,058	1,745
Envelope Offerings		4,580	0	0	4,580	4,850
Donations		100	0	0	100	2,220
Transfer to Manse / Fabric Fund		-4,000	4,000		0	0
Total Receipts	4	48,993	4,000	0	52,993	51,754
Payments						
<i>Payments for Charitable activities</i>						
Remittances to Central Funds		38,250	0	0	38,250	36,250
Pulpit Supply and Communion Expenses		563	0	0	563	957
Ministry, Manse Expenses		2,512	0	0	2,512	2,442
Church Insurance / Fire / Alarm / RedCare		950	0	0	950	895
Heat / Light / Utility / Rates		5,710	0	0	5,710	5,951
Sundry Expenses		1,833	0	0	1,833	1,258
Presbytery Levy		946	0	0	946	550
Fabric Expenditure		0	0	0	0	3,368
<i>Governance costs</i>						
Independent Examination		250	0	0	250	238
Total Payments	4	51,014	0	0	51,014	51,909
(Deficit) / Surplus for the year		-2,021	4,000	0	1,979	-155

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Statement of Balances

As at 31 December 2024

	Note	2024 £	2023 £
Bank & Cash in hand			
Opening balance		49,033	49,188
Surplus/(Deficit)/ for the year		1,979	-155
Closing balances		<u>51,012</u>	<u>49,033</u>
Statement of Assets held for Charitable purposes			
Church	2	150,000	150,000
Fixtures & equipment	2	19,258	19,258
Sub-total		<u>169,258</u>	<u>169,258</u>
Less:			
Outstanding loans		0	0
Total		<u>169,258</u>	<u>169,258</u>
Liabilities at 31 December 2024			
Creditors:			
Independent Examiner		250	250
		<u>250</u>	<u>0</u>
		<u>250</u>	<u>250</u>

Approved by the Trustees 26 August 2025 and signed on their behalf by the undemoted:

Minister / Trustee

Trustee

The notes form part of these financial statements.

Lennoxtown Free Church of Scotland

Notes to the Financial Statements *for the year ended 31 December 2024*

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 7, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Lennoxtown Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

2. Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
Cost			
At 1 January 2024	150,000	19,258	169,258
Additions -None			-
Disposals	-	-	-
At 31 December 2024	150,000	19,258	169,258
Depreciation			
At 1 January 2024	-	-	-
Charge for year	-	-	-
Eliminated on disposals	-	-	-
At 31 December 2024	-	-	-
Net Book Value			
At 31 December 2024	150,000	19,258	169,258
At 31 December 2023	150,000	19,258	169,258

3 Grants paid

	2024
Tear Fund	750
	750

Lennoxtown Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

4 Unrestricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	3,401	52,993	(51,014)	(4,000)	1,380
Designated funds:					
Fabric Fund / Manse Fund	45,632	-	-	4,000	49,632
Total designated funds	45,632	-	-	4,000	49,632
Total unrestricted funds	49,033	52,993	(51,014)	-	51,012

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary activities of the charity, other than those for which funding is restricted.

The Designated Fund represents the money set aside by the deacons' court for the fabric of the building and towards the cost of a manse.

The Deacons Court agreed to transfer £1,500 to the Manse Fund and £2,500 to the Fabric Fund to recover previous years expenditure. This increased the combined designated fund balance by £4,000.