ROCK COMMUNITY CHURCH DUMBARTON

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

30TH NOVEMBER 2025

Vincent T Gardiner B.A., C.P.F.A.

ACCOUNTANT

Wellpark
68 Cardross Road
Dumbarton
G82 4JQ

Tel 07449148722

30th April 2026

To Whom It May Concern

Rock Community Church – Scottish Charity SC042716

Independent Examiner's Report - For the Year Ended 30th November 2025

I report on the accounts of the Rock Community Church, which are set out in the Annual Report, for the year to 30th November 2025.

Respective Responsibilities of Trustees and Examiner

The Church's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations). The society's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 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 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 connection with 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 to 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.

V Gardiner CPFA **30th March 2026**
68 Cardross Road
Dumbarton
G82 4JQ

ROCK COMMUNITY CHURCH DUMBARTON
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH NOVEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
INCOMING RESOURCES					
Voluntary Income	3	79,112	9,304	88,416	91,579
Grants	4	-	193,564	193,564	218,797
Trading Income	5	3,644	11,885	15,529	16,661
Rent from land & buildings	6	4,891	-	4,891	4,476
Interest	7	3,732	-	3,732	4,421
TOTAL INCOMING RESOURCES		91,379	214,753	306,132	335,934
RESOURCES EXPENDED					
Charitable Activities	8	102,466	234,109	336,575	279,269
Governance Costs	9	533	-	533	378
TOTAL RESOURCES EXPENDED		102,999	234,109	337,108	279,647
NET MOVEMENT IN FUNDS BEFORE TRANSFERS		(11,620)	(19,356)	(30,976)	56,287
Transfers		-	-	-	-
NET MOVEMENTS IN FUNDS FOR THE YEAR		(11,620)	(19,356)	(30,976)	56,287
Balances brought forward At 1st December 2024		78,865	148,062	226,927	170,640
BALANCES CARRIED FORWARD At 30th November 2025		67,245	128,706	195,951	226,927

The notes on pages 1 to 8 form part of these accounts.

ROCK COMMUNITY CHURCH DUMBARTON

BALANCE SHEET – 30TH NOVEMBER 2025

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS	9		-		-
CURRENT ASSETS					
Cash at bank and in hand		198,406		229,441	
Debtors	10	-		-	
		198,406		229,441	
LIABILITIES					
Amounts falling due within one year	11	2,455		2,514	
NET CURRENT ASSETS			195,951		226,927
NET ASSETS			195,951		226,927
FUNDS					
Unrestricted			67,245		78,865
Restricted			128,706		148,062
			195,951		226,927

Approved by the Committee of Trustees and signed on its behalf by:

Andrew Myall & John Nonhebel

Date of Approval: 21/6/26 21/6/26

The notes on pages 3 to 8 form part of these accounts.

ROCK CHURCH COMMUNITY CHURCH DUMBARTON

NOTES TO THE FINANCIAL STATEMENTS – 30TH NOVEMBER 2025

1. PRINCIPAL ACCOUNTING POLICIES OF ROCK COMMUNITY CHURCH DUMBARTON

Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Rock Community Church Dumbarton is registered as a Scottish Charitable Incorporated Organisation (SCIO) with the Office of the Scottish Charity Regulator (OSCR).

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Fund accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by each grant making body or donor. We also choose to keep as restricted funds, money that comes in through use of the café and money that comes in for our expression of church in Helensburgh, River Church. Further details of each fund are disclosed in the last page of the notes to the accounts.

Income

General income relates to transactions, which are unallocated to departmental activities.

Interest, rental and dividend income is credited when receivable to income and expenditure account.

All voluntary income is included in the financial statements on receipt.

Restricted income is credited to the restricted fund balance on receipt. Expenditure fulfilling the restrictions is charged against the restricted fund on an accruals basis.

Donation income and grants receivable under gift aid plus the associated income tax recovery are recognised as income when received.

Legacies to which the charity is entitled are included in the statement of financial activities unless they are incapable of measurement. Intangible income is valued and included in income to the extent that it represents goods or services, which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income. Investment income is taken into account when receivable and expenditure, including recoverable VAT, when incurred by the charity, regardless of when the payment is made.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Grants payable are taken into account at the earlier of when they are paid or become constructive obligations. Grants for the support of missionaries or missionary organisations are accounted for on the basis of support that relates to the financial year.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

Governance

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees together with an apportionment of overhead and support costs.

Fixed assets and depreciation

All assets costing more than £2,000 are capitalised and valued at historical cost. Depreciation is charged on furniture and equipment on a straight-line basis over their estimated useful life of six years from the year of acquisition.

Taxation

The Trust has charitable status, our registered number is SC042716 and is afforded the tax exemptions set out in the Income and Corporation Taxes Act 1988.

Pensions

Employees of the charity are entitled to join a defined contribution ‘money purchase’ scheme with Nest Pension Scheme, they are asked when they enter employment and every three years whether they want to “opt out”. The charity contribution is set to match the employee contribution of 5% over £520 per calendar month in line with UK guidelines. The money purchase plan is managed by Nest Pensions: Workplace Pension Scheme and the plan invests the contributions made by the employee and employer in an investment fund to build up over the term of the plan. The pension fund is then converted into a pension upon the employee’s normal retirement age which is defined as when they are eligible for a state pension. The Trust has no liability beyond making its contributions and paying across the deductions for the employee’s contributions.

2. RELATED PARTY TRANSACTIONS AND TRUSTEES’ EXPENSES AND REMUNERATION

Most of the trustees give freely their time and expertise without any form of remuneration or other benefit in cash or kind for being a trustee. The exceptions to this are Oliver Barclay Higham and Naomi Shearer. Oliver, who as well as being a trustee is the pastor of the church for which he is employed on full time basis. Oliver was paid £40,364 for this role (2024: £38,523). Naomi who is a part-time assistant pastor as well as a trustee paid £18,882 for this role (2024: £3,778). Expenses paid to the trustees in the year totalled £118 (2024: £60). These expenses were made up of 1 trustee reimbursed for their travel expenses of £118.

Andrew Myall works for The Grassroots Trust which was granted gifts over the year of £3,065 (2024: £3,165). Andrew sat in the meetings when giving was suggested and discussed but his interest was noted and he withdrew from voting on the subject. John Nonhebel works for Prison Fellowship Scotland which was granted gifts over the year of £1,186.68 (2024, before John was a trustee: £483.71). John sat in a meeting when giving for the year was confirmed, but his interest was noted, and he withdrew from voting on the subject.

The charity made £10,438 of contributions to the pension plan operated by Nest Pensions on behalf of the employees (2024: £8,831). For more information about the pension contributions refer to note 1.

3. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Donations eligible for gift aid	52,577	5,320	57,877	69,278
Gift Aid	17,387	-	17,387	14,712
Restricted fund donations	-	3,984	3,984	2,803
Unrestricted fund donations	9,168	-	9,168	4,786
Total Voluntary Income	79,112	9,304	88,416	91,579

4. GRANTS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
National Lottery	-	82,638	82,638	134,890
West Dunbartonshire Council	-	58,926	58,926	28,907
Garfield Weston Foundation	-	30,000	30,000	-
The Robertson Trust	-	20,000	20,000	-
Ecosave	-	1,500	1,500	-
Dunbritton Community Support Fund	-	500	500	-
Greenspace	-	-	-	50,000
The Lancaster Foundation	-	-	-	3,000
Strathleven Helping Hands	-	-	-	2,000
	-	193,264	193,264	218,797

Much of the work of the Phoenix Community Centre, an integral part of the work of the Rock Community Church, is indebted to these grant-making bodies for the opportunity to do what we do in the area around Dumbarton West. The grants we receive have paid for the most of our workers who lead and facilitate activities, but we have also received grants to develop the building in an eco-friendlier way. Some of the grants provided we have applied for, but sometimes organisations have contacted us to offer support as they have seen the work of the Phoenix and wanted to support it more.

5. TRADING INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL 2025	FUNDS 2024
Café	-	11,252	11,252	12,932
Events at Phoenix Community Centre	3,644	633	4,277	3,729
Other trading income	-	-	-	-
	3,644	11,885	15,529	16,661

6. RENT FROM LAND AND BUILDINGS

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	2024 £
Hall use	4,891	-	4,891	4,471

7. INTEREST

	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	FUNDS 2024 £
Interest	3,732	-	3,732	4,421

8. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	TOTAL 2025 £	FUNDS 2024 £
Payroll	66,654	153,139	219,793	176,817
Deliver: Community	65	24,145	24,210	31,635
Overheads: electricity	12,925	8,363	21,288	10,601
Deliver: café	-	11,914	11,914	12,091
Overheads: admin, charges, cleaning, equipment, internet, phone, rent & travel	2,078	9,752	11,830	13,040
Gifts to institutions	10,044	800	10,844	11,120
Training and network	2,585	7,354	9,939	5,156
Deliver: youth	-	8,233	8,233	6,335
Building	1,325	6,138	7,463	3,663
Deliver: Congregation	4,544	2,225	6,770	4,969
Gifts to individuals	374	1,825	2,199	1,743
Overheads: Insurance	1,871	221	2,092	2,099
	102,466	234,109	336,575	279,269

9. GOVERNANCE COSTS

Payroll software	183	-	183	48
Independent review	350	-	350	330
	533	-	533	378
TOTAL RESOURCES USED	102,999	234,109	337,108	279,647

The number of full-time equivalent employees at the end of the year was 6.5 (2023: 6.5) with all employee time involved in providing support services to charitable activities. No employees had combined pay and employee benefits in excess of £50,000 (2024: none).

10. FIXED ASSETS

		Total
WRITTEN DOWN VALUE		
At 30th November 2025	-	-
At 30th November 2024	-	-

11. DEBTORS:

	2025 £	2024 £
None	-	-

12. LIABILITES:
amounts falling due within one year

	2025 £	2024 £
Prison Fellowship Scotland	267	328
Scottish Network of Churches	355	
The Grassroots Trust	677	766
Comfort International	533	655
Embrace the Middle East	356	437
Firestarters UK	267	328
	2,455	2,514

ROCK COMMUNITY CHURCH DUMBARTON

RESTRICTED FUNDS YEAR ENDED 30TH NOVEMBER 2025

	CAFE £	RIVER £	PHOENIX £	TOTAL £
INCOMING RESOURCES				
Grants	39,477	-	154,087	193,564
Voluntary Income	-	7,526	1,778	9,304
Trading Income	11,252	-	633	11,885
	50,729	7,526	156,498	214,753
RESOURCES USED				
Payroll	6,341	-	146,798	153,139
Deliver: café	9,239	-	2,675	11,914
Building expenses	600	-	5,538	6,138
Deliver: youth	-	-	8,233	8,233
Overheads: electricity	-	-	8,363	8,363
Deliver: community	54	-	24,091	24,145
Overheads: admin, charges, internet, phone, rent & travel	2,946	935	5,871	9,752
Gifts to individuals	5	1,470	350	1,825
Training & network	23	2,702	4,629	7,354
Gifts to Institutions	-	800	-	800
Overheads: Insurance	-	221	-	221
Deliver: congregation		2,225	-	2,225
	19,208	8,353	206,548	220,619
NET INCOMING RESOURCES	31,521	(827)	(50,050)	(19,356)
Balances at 30.11.24	9,731	5,427	132,904	148,062
Balances at 30.11.25	41,252	4,600	82,854	128,706