Scottish Charity No. SC038175

Dumbarton Free High Church of Scotland

Trustees' Report and Financial Statements

Year ended 31 December 2025

Dumbarton Free High Church of Scotland

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Dumbarton Free High Church of Scotland

Report of the Trustees *for the year ended 31 December 2025*

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document
Dumbarton Free High Church of Scotland is established by Constitution and is a Scottish Charity (SC038175).

Principle address	**Church address**
30 Boghead Rd	n/a
Dumbarton	
G82 2HP	

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

Aims and affiliation
The Free Church of Scotland has over 120 congregations in Scotland, as well as 1 in London. The Church has a full-time college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to its size.

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. Dumbarton Free High Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out above. It is a Presbyterian Church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has 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 embodies the constitution of the church.

The minister of the congregation retired with effect from February 2009. The current interim moderator appointed by the Presbytery of Glasgow and Argyll is Rev. Rodger Crooks. The congregation is not currently authorised by the church to have a minister paid from central funds.

The church building and the manse are the property of the congregation and are held under the church's model trust deed.

The government of the Free Church of Scotland is Presbyterian, and the congregation is within the Free Presbytery of Glasgow and Argyll.

Trustees and Office Bearers
The church is Presbyterian in government and its day-to-day running is undertaken by the Elders (Kirk Session) and the Deacons (Deacon's Court), whose specific function relates to the material and financial business of the congregation, whereas the Elders are charged with the general and spiritual oversight of the congregation. It is accepted practice for the Minister and Elders to also be in membership of the Deacon's

Report of the Trustees *for the year ended 31 December 2025*

Court. 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 Deacons' Court (the Trustees) who served during the year are:

Rev Colin Buchanan	(Minister / Elder)
Rev Rodger Crooks	(Interim Moderator)
Peter Johnson	(Elder Emeritus)
Professor Tommy Mackay	(Elder)
Aaron Walker	(Elder)
Cameron Braidwood	(Clerk of Deacon's Court)

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 their responsibility as elder or deacon.

Achievements and performance

During the year, the congregation met regularly for public worship and carried out various activities in accordance with its aims.

The congregation met for the entirety of 2025 in the West Kirk, a church of Scotland building surplus to requirements after a recent merger. The congregation suffered losses but also was pleased to welcome new members and attendees, including three new members.

The church continued to support a part-time church worker, Aaron Walker. It remains unable to call a full-time minister.

Financial review

Principal sources of funding

The principal sources of funding for the congregation in 2025 were the weekly offerings and Gift Aid donations.

Results for the year

The financial statements for the year are set out on pages 5 to 8. The Receipts and Payments Account on page 5 reflects a surplus of £2,708.57 (2024: surplus of £5,820.62).

Total reserves, including balances on restricted funds amounted to £89,509.72 (2024: £86,799.25).

Reserves

It is the policy of the congregation to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General fund at 31 December 2025 amounted to £24,757.53 and was above the required level.

Grant making policy

The congregation makes donations from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

Statement on risk

Report of the Trustees *for the year ended 31 December 2025*

The Trustees assess the major risks to which the charity is exposed, on an ongoing basis, and have established procedures to mitigate those that are identified as a result of these reviews including a child protection policy.

Approved on behalf of the Trustees on ..... 2025 by:

Aaron Walker (Elder) Signed .....

Colin Buchanan (Elder) Signed .....

Cameron Braidwood
(Clerk of Deacon's Court) Signed .....

Dumbarton Free High Church of Scotland

I report on the accounts of the church for the year ended 31 December 2025 which are set out on page 2.

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 Examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 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.

Nicholas Rankin
Independent Examiner

Date: 28 / 09 / 2026

Dumbarton Free High Church of Scotland

INCOME	NOTES	UNRESTRICTED £	RESTRICTED £	2024
Regular Donations (inc. envelopes)		£10,440.63		£13,067.15
Gift Aid		£3,248.64		£1,897.65
Standing Orders		£2,760.00		£2,560.00
Other Income		£495.37	£20,000.00	£21,370.00
TOTAL		**£16,944.64**	**£20,000.00**	**£38,894.80**

EXPENSES	NOTES	UNRESTRICTED £	RESTRICTED £	2024
Remittances to Central Funds		£4,960.14		£1,813.67
Pulpit Supply & Communion Expenses		£4,353.28		£1,792.90
Payroll *(Church Worker)*		-	£5,748.20	£11,184.60
Utilities		£1,265.38		£4,215.24
Insurance		£1,371.98		£2,245.66
Rent		£4,210.00		-
Manse Expenses		£2,026.19		£4,885.78
Repairs & Renewals		-		£1,131.80
Missionary Support		£1,800.00		£700.00
Hospitality		£184.01		£195.11
Sundry Expenses		£7,000.76		£4,414.90
Printing		£1,316.13		£494.52
TOTAL		**£28,487.87.28**	**£5,748.20**	**£33,074.18**

YEARLY TOTALS	OPENING BALANCE	SURPLUS FOR YEAR	CLOSING BALANCE	OPENING BALANCE (2024)	SURPLUS FOR YEAR (2024)	CLOSING BALANCE (2024)
Cash at Bank	£86,801.15	£2,708.57	£89,509.72	£80,980.53	£6,688.40	£87,668.93
Restricted Fund	£50,500.00	£14,251.80	£64,751.80	£30,500.00	£20,000.00	£50,500.00
Unrestricted Fund	£36,301.15	-£11,543.23	£24,757.92	£50,480.53	-£13,311.60	£37,168.93

Funds held at the Central Offices

	2025	2024
Opening Balance	£74,321.00	-
Movement in Year	£1,938.45	-
CLOSING BALANCE	**£76,259.45**	-

Statement of assets on 31 December 2025

Fixed Assets

The congregation owns the manse at 30 Boghead Road, Dumbarton. The title deeds of the property are held in terms of the Model Trust Deed of the Free Church of Scotland and the sale and use of proceeds of sale requires the authorisation of the General Assembly of the Church.

Dumbarton Free High Church of Scotland

Statement of liabilities at 31 December 2025

Invoices due for payment	--	--
Amounts due to staff wages	--	--
	--	--

The financial statements on pages 5 to 8 were approved by the Deacons' Court on 30 September 2026 and signed on their behalf by the undernoted:

Mr A Walker (Elder)

Prof. Tommy MacKay (Elder)

Rev. C Buchanan (Elder)

Mr C Braidwood
(Clerk to Deacons' Court)

1. Accounting policies

Accounting convention
The financial statements are prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

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

Income
All voluntary income, income from tax recoveries and bank interest and bank interest is accounted for when received.

Expenditure
Expenditure, including grants in the form of support and gifts to individuals and charitable institutions, is accounted for when paid.

Receipts and payments account
For the purpose of the Receipts and Payment Account as shown on page 5, 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.