

**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**

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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**

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## **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)**

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### **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)**

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### **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)**

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### **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)**

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### **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:

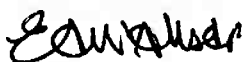
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial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

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#### **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

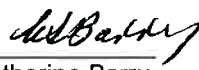
Linda Chalmers FCCA  
Chalmers Accountants  
85 Glasgow Road  
Dumbarton  
G82 1RE

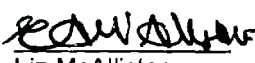
**Dumbarton Parish Church**  
**Receipts and Payments Account**  
**Year Ended 31 December 2025**

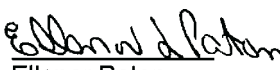
|                                                                         | Note | Unrestricted<br>Funds<br>31/12/25<br>£ | Designated<br>Funds<br>31/12/25<br>£ | Restricted<br>Funds<br>31/12/25<br>£ | Total<br>31/12/25<br>£ | Total<br>31/12/24<br>£ |
|-------------------------------------------------------------------------|------|----------------------------------------|--------------------------------------|--------------------------------------|------------------------|------------------------|
| <b>Receipts</b>                                                         |      |                                        |                                      |                                      |                        |                        |
| 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                  |
| <b>Total Receipts</b>                                                   |      | <u>200,916</u>                         | <u>26,343</u>                        | <u>-</u>                             | <u>227,259</u>         | <u>239,727</u>         |
| <b>Payments</b>                                                         |      |                                        |                                      |                                      |                        |                        |
|                                                                         | 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                  |
| <b>Total Expenditure</b>                                                |      | <u>192,295</u>                         | <u>20,273</u>                        | <u>-</u>                             | <u>212,568</u>         | <u>239,803</u>         |
| <b>Excess of Receipts over (Payments) for the year before transfers</b> |      | <u>8,621</u>                           | <u>6,070</u>                         | <u>-</u>                             | <u>14,691</u>          | <u>(76)</u>            |

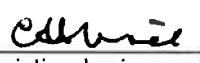
**Dumbarton Parish Church**  
**Statement of Balances**  
**As at 31 December 2025**

|                                                 | Note | Unrestricted<br>Funds<br>31/12/25<br>£ | Designated<br>Funds<br>31/12/25<br>£ | Restricted<br>Funds<br>31/12/25<br>£ | Total<br>31/12/25<br>£ | Total<br>31/12/24<br>£ |
|-------------------------------------------------|------|----------------------------------------|--------------------------------------|--------------------------------------|------------------------|------------------------|
| <b>As at 31 December 2025</b>                   |      |                                        |                                      |                                      |                        |                        |
| <b>Bank and Deposit Balances</b>                |      |                                        |                                      |                                      |                        |                        |
| Bank and deposit balances brought forward       |      | 125,412                                | -                                    | 1,272                                | 126,684                | 126,760                |
| <b>Movement in Year</b>                         |      |                                        |                                      |                                      |                        |                        |
| 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>         |
| <b>Investments at market value</b>              |      | <u>41,665</u>                          | <u>24,990</u>                        | <u>-</u>                             | <u>66,655</u>          | <u>42,216</u>          |
| <b>Assets</b>                                   |      |                                        |                                      |                                      |                        |                        |
| Gift Aid Receivable                             |      | <u>3,726</u>                           | <u>-</u>                             | <u>-</u>                             | <u>3,726</u>           | <u>1,091</u>           |
| <b>Liabilities</b>                              |      |                                        |                                      |                                      |                        |                        |
| 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    |
|------------------------------------------------------------|----------------|--------------------|--------------------|------------------------|-------------------|----------------|
| <b>Unrestricted Funds</b>                                  |                |                    |                    |                        |                   |                |
| 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>   |
| <b>General funds</b>                                       | 121,672        | 215,435            | (203,064)          | -                      | -                 | 134,043        |
|                                                            | <u>125,412</u> | <u>225,259</u>     | <u>(212,568)</u>   | <u>-</u>               | <u>-</u>          | <u>138,103</u> |
| <b>Restricted Funds</b>                                    | -              | -                  | -                  | -                      | -                 | -              |
| <b>Designated Funds</b>                                    | 1,272          | 2,000              | -                  | -                      | -                 | 3,272          |
|                                                            | <u>126,684</u> | <u>227,259</u>     | <u>(212,568)</u>   | <u>-</u>               | <u>-</u>          | <u>141,375</u> |
| <b>Restate Funds b/fwd for Receipts and payments basis</b> | -              | -                  | -                  | -                      | -                 | -              |
| <b>Total Funds</b>                                         | <u>126,684</u> | <u>227,259</u>     | <u>(212,568)</u>   | <u>-</u>               | <u>-</u>          | <u>141,375</u> |

|                                                  | Unrestricted Funds<br>31/12/25<br>£ | Designated Funds<br>31/12/25<br>£ | Restricted Funds<br>31/12/25<br>£ | Total<br>31/12/25<br>£ | Total<br>31/12/24<br>£ |
|--------------------------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|------------------------|------------------------|
| <b>3. Offerings, tax recovered and donations</b> |                                     |                                   |                                   |                        |                        |
| 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<br>Funds<br>31/12/25 | Designated<br>Funds<br>31/12/25 | Restricted<br>Funds<br>31/12/25 | Total<br>31/12/25 | Total<br>31/12/24 |
|---------------------------------------------|-----------------------------------|---------------------------------|---------------------------------|-------------------|-------------------|
| <b>4. Analysis of Payments</b>              |                                   |                                 |                                 |                   |                   |
| <b>Costs of generating funds</b>            |                                   |                                 |                                 |                   |                   |
| Offering envelopes                          | 138                               | -                               | -                               | 138               | 181               |
| <b>Charitable Activities</b>                |                                   |                                 |                                 |                   |                   |
| 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           |
| <b>Governance Costs</b>                     |                                   |                                 |                                 |                   |                   |
| 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**

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**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 5<sup>th</sup> and subsequent years of service) £39,856.

**6. Collections for Third Parties**

|                 | <b>2025</b>  | <b>2024</b> |
|-----------------|--------------|-------------|
|                 | <b>£</b>     | <b>£</b>    |
| 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      |
|---------------------------------------------|----------------|---------------|
|                                             | £              | £             |
| <b><u>Consolidated Fabric Fund</u></b>      |                |               |
| <b>Capital Account</b>                      |                |               |
| 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      |
|-----------------------------------------|---------------|---------------|
|                                         | £             | £             |
| <b>Deposit Funds</b>                    |               |               |
| 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> |
| <b>Growth Funds</b>                     |               |               |
| General purposes (Hetty Finlay Bequest) | 21,638        | 20,065        |
| Jane Neil Bequest                       | 1,541         | 1,429         |
|                                         | <u>23,179</u> | <u>21,494</u> |
| <b>Income Fund</b>                      |               |               |
| 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**

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

|                                                   | <b><u>At 31/12/25</u></b> | <b><u>At 31/12/24</u></b> |
|---------------------------------------------------|---------------------------|---------------------------|
|                                                   | <b>£</b>                  | <b>£</b>                  |
| General Fund (122141)<br>(Deposit)                | 22.28                     | 51,578.75                 |
| General Fund (284133)<br>(Current as at 28/11/25) | 424.40                    | 540.50                    |
| Sunday School (163360)                            | 1,023.19                  | 501.03                    |
| Finlay Bequest (284141)<br>(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)<br>(Guild)                | 3,958.14                  | 2,767.98                  |
| Women's Guild (625747)                            | 15.04                     | 14.87                     |

**(D) Endowment Funds**

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