

The Church of Scotland
Lochmaben Parish Church

Trustees' Annual Report and Accounts
for the year ended 31 December 2025

Church of Scotland Reference No: 070432

Charity No: SC004644

March 2026

Reference and Administrative Information

Charity Name: Lochmaben Parish Church of Scotland

Charity Registration Number: SC004644

Congregation Reference No: 070432

Contact Address: Mrs Nancy Hannah
17 Wallace Drive
Lochmaben, LOCKERBIE
DG11 1PY

Trustees

The following served as Trustees during all or part of year ending 31st December 2025:

Unitary Kirk Session:

Mrs S Brown; Mrs W Dickie; Mr A Grant; Mrs N Hannah; Rev Dr F Henderson; Mr A Johnson; Mr J Johnston; Mr H Mills; Mr D Powell; Ms V Rankine; Mr D Rothwell, Mr I Scott; Mr W Sloan; Mrs A Wilson; Dr J Wilson.

Principal Office-bearers

Transition Minister Rev Dr Frances Henderson

Session Clerk: Mrs Winifred Dickie

Property Convenor: Mr Alistair Brown

Church Treasurer: Mrs Nancy Hannah

Independent Examiner

Mr Gerald M McGill B.A., C.A.
Farries, Kirk & McVean
Chartered Accountants
Dumfries Enterprise Park
Heathhall, Dumfries, DG1 3SJ

Bankers

Royal Bank of Scotland,
Dumfries High Street (D) Branch, 151 High Street
Dumfries, DG1 2RA

Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Elders of the Unitary Kirk Session are the charity trustees.

Organisational Structure

The Unitary Constitution was adopted in November 2018 and works well.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 and various ecumenical bodies in Scotland and beyond.

Lochmaben Church of Scotland is the Parish Church, linked with Lockerbie Dryfesdale, Hutton, Corrie & Applegarth. Sunday Worship is held at 11.45 am each week to enable the Transition Minister to conduct two morning services, with the earlier one at Lockerbie.

Weekly worship is enhanced with an active choir and an enthusiastic organist/choirmaster. The choir consists of 6 men and 9 ladies and practice takes place at the close of Sunday morning service. An anthem, chosen to fit in with the theme of the service, is sung each week.

On Sunday evenings a small but enthusiastic group meet for fellowship and teaching organised and led by the Minister.

An annual carol concert in December, arranged by Lockerbie & District Rotary Club and with support from local choirs, is well attended.

A watchnight service is held at 11.30 pm on Christmas Eve and a service of Holy Communion is held on Christmas Day.

Joint services are planned for special festivals - Lent and Easter, Advent and Christmas. Both church congregations are very supportive and appreciative of the variety of worship opportunities offered, eg. Ash Wednesday and Maundy Thursday services; Palm Sunday processions through the town; and open-air joint events with our linked churches.

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Year ended 31 December 2025

The Church Hall is very well used by both church and community groups. Monthly meetings include the Guild and the Rural; whilst weekly groups include Keep fit, Highland dancing, Sing4Fun, RH Youth and a Warm Hub that attracts a cohort of around 30 elderly people from the local community.

A weekly meeting run by Alzheimer Scotland is also on offer and, after a slow start, now has a small established group of people with Alzheimers disease and their carers.

An annual coffee morning and sale takes place in early September each year which is one of the Church's main fundraising events.

Carols round the Christmas Tree, held on Christmas Eve, has become a local tradition and attracts an attendance of over 100 including a large number of families.

Achievements and Performance

Rev Dr Henderson's first year as Transition Minister of the joint charge of Lochmaben and Lockerbie churches was celebrated in August 2025. Probationer, Andrew Johnstone, completed his training and was successful in securing the position as Minister of Prestwick St Nicholas in December.

There are 184 on the communion roll, with the average age being well over seventy years. One young child attends with her mother fairly regularly and occasionally brings a friend. Age-appropriate teaching is given within the sanctuary during the service. Services are inter-generational.

Attendances on a Sunday morning are consistently in the high sixties and over eighty at the quarterly Communion services. A service of music and meditation was held on Good Friday at 7.30 pm and a short service of Holy Communion was celebrated at 8.00 am on Easter Sunday.

There are now over thirty church members willing to read scripture during morning worship and at least ten able to compose prayers of intercession. A group of five Elders can be approached to lead worship and three to officiate at funerals.

Christian Education

The link with the local nursery and primary school is maintained through termly school assemblies, to which the Minister is invited, and end of term services held in the Church are also well attended by parents/grandparents. Class teachers are keen to enlist help from church members to deliver the Christian faith perspective of the curriculum by opening the church for visits. The Church presents a bible to every Primary School leaver.

There is a very positive connection with a local child-care facility. Along with the primary school, they contribute to the Church's Shoebox Appeal which in 2025 was administered by the Blythswood Trust. We are very grateful to both establishments for their support.

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Year ended 31 December 2025

As is our normal practice in May each year, the congregation supported the Christian Aid Appeal.

Every fortnight, a large donation of provisions is transported to a local foodbank and, at harvest time, children from the primary school add their harvest gifts to those of church members for this worthy cause.

Working Groups

The three main working groups - worship, finance and pastoral care - had a busy year. A new safeguarding officer has been appointed and will report regularly to the Session. The Elders who led worship during the vacancy are encouraged and supported to use their skills when opportunities arise. Going forward, the Minister has organised the trustees and members of the congregation into teams covering all aspects of church work.

The Warm Hub meets in the church hall from 12 noon until 2.00 pm, from October-March, and is open to all in the community. It is very welcoming and offers soup, bread, cake, tea and coffee. Some members enjoy games while others look forward to a chat with friends.

During July and August a weekly coffee morning is held in the church meeting room. It attracts both Church members and members of the community, and also the local walking group after their walk.

The Session is grateful to all the volunteers who help at the Warm Hub, summer coffee mornings and after Sunday worship. It is also grateful to the Community Council for their financial support of the Warm Hub.

Lochmaben Church Guild

The Guild continues to be well supported by Church members and there are currently 25 who attend regularly. The syllabus includes a variety of guest speakers and the range of subjects covered ensures that there is always something of interest to be heard alongside the warm fellowship enjoyed.

The annual soup and sandwich lunch was replaced this year with soup and bacon rolls, and was well attended. Donations given at this event were split between the Guild's chosen charities - Dumfries Women's Aid and Bibles for Bairns. The Guild season runs from September to May and always finishes with an outing to a local place of interest.

Church Magazine/Newsletter

Newsletters were circulated in April and October to full and supplementary members of the Church. The usual format includes an introduction from the Minister, and reports from the Session Clerk, Property Convenor, Treasurer, Presbytery Elder and Guild, thus providing good communication with members. Other articles of interest are included and the booklet is always well received.

Trustees' Annual Report

Year ended 31 December 2025

Financial Review

The 2025 accounts show a surplus of £4,768. An amount of £14,118 was drawn down from the Consolidated Fabric Fund (CFF) Revenue Account, held on behalf of Lochmaben Church by the General Trustees of the Church of Scotland, to pay for roof repairs to the Church. The Fabric, Repairs and Maintenance figure on page 11 of this document is inclusive of this amount.

The Lochmaben Manse costs (income and expenditure) continue to be shared with Lockerbie Dryfesdale on a 75/25% basis respectively. The manse was let from January to early September 2025 providing income direct to the CFF fund. The manse has since been put on the market for sale. A plot for a new manse build in West Acres, Lockerbie, was secured with the down-payment split between Lochmaben Church and Lockerbie Dryfesdale. It is anticipated that the new build will be completed during 2026, after which the Minister will move and her current Lockerbie Manse residence will be put up for sale. All new build costs will be met equally by the two charges.

The donations to the Church figure has risen in 2025, helped greatly by the success of the Friday Warm Hub and the fellowship shared after Sunday worship.

Considerable amounts of money go to the Church of Scotland over 10 months of the year, in particular the Giving to Grow allocation (formerly Ministries and Mission) and insurance cover for the Church, Hall and Manse. Fortunately, we are in a position to meet these costs.

A quarterly financial report is provided to Session and financial information is communicated to the congregation via the newsletter. The Financial Sub-Committee (FSC) continues to monitor Church finances and report to the Session.

The Church is blessed to have generous people who give regularly by way of Standing Order, Free Will Offering and Plate; and donations given by Gift Aid enhance the giving. The importance of keeping our Church going has never been greater and we will continue to keep our Church and buildings in good repair for the purpose of worship and glorifying God.

Reserves Policy

It is the policy of the Trustees to hold reserves of at least 12 months' expenditure and the current reserves meet that objective.

Statement of Trustees' Responsibilities

The members of the Unitary Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which must reflect the financial position of the Church. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Winifred Dickie *Winifred B. Dickie*
Session Clerk

Date: *24.03.26*

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Independent Examiner's Report to Trustees of Lochmaben Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 8 to 13.

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

An 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 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, 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.



Gerald M McGill

Chartered Accountant
Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
DUMFRIES DG1 3SJ

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Receipts and Payments Account for the year ended 31 December 2025

	Unrestricted Undesignated Funds 2025	Unrestricted Designated Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Receipts					
Donations see Note 3, page 11	57009			57009	54960
Receipts from fundraising activities	1474			1474	1915
Other activities generating funds (Hall income)	7179			7179	5223
Gross receipts, charitable activities (Weddings & Funerals)	3300			3300	1810
Lockerbie Dryfesdale (Lochmaben Manse costs)	273			273	279
Life & Work	179			179	168
Guild	0	1379		1379	1444
Investment income (incl Bank interest)	7209			7209	7153
From other accounts * (see note below)	14118			14118	3388
Other receipts:-					
200th anniversary items (mugs)	0			0	15
Guild Mission Boxes & Gift Aid on subs	122			122	0
Return of VAT on Church work	782			782	1558
Total Receipts	91644	1379	0	93023	77913
Payments					
Cost of generating funds see Note 4, page 11	160			160	156
Charitable activities see Note 4, page 11	85761			85761	62809
Governance Costs	960			960	0
Guild	0	1252		1252	1913
Purchase of Investment Shares	0			0	0
Guild Mission Boxes & Gift Aid on subs	122			122	160
Total Payments	87003	1252	0	88255	65038
Surplus/deficit for year	4641	127	0	4768	12875

Note: * This amount was drawn down from the Consolidated Fabric Fund [CFF] Revenue Account held on our behalf by the Church of Scotland General Trustees. It was to pay for Church roof repairs.

Lochmaben Church of Scotland

Scottish Charity Number SC004644

Congregation No. 070432

Statement of Balances at 31 December 2025

	General Fund	Guild Account	Total Funds	Total Funds
	2025	2025	2025	2024
Bank and cash in hand				
Opening balances	26989	2184	29173	16298
Surplus/(deficit) for year	4641	127	4768	12875
Closing balances	31630	2311	33941	29173

Investments at market value

Income fund (General Congreg'l Purposes)	130643	126858
Deposit funds: Fabric & Fabric & General Purposes	4	4
Deposit Fund: Kirk Session	6	6
Growth Fund (General)	8449	7835
	139102	134703

Approved by the Trustees and signed on their behalf by:-

Session Clerk: *Waipea B Dickie*

Date: *24.03.26.*

Property Convenor:

Alastair Brown

Date: *24 MAR 26*

Notes to the Accounts

1 Trustees Remuneration and Related Party Accounts

Telephone, travel and Council Tax are shared equally between Lochmaben and the linked charge of Lockerbie. During the year, from Lochmaben funds, the Minister received telephone expenses of £328.97 and travel expenses of £837.55. Council Tax expenses - relating to Lockerbie Manse where the Minister resides - amounted to £1592.74. There was no Council Tax expense for Lochmaben Manse.

2 Movement in Funds	Opening Balance 01/01/2025 £	Receipts £	Payments £	Transfers £	Closing Balance 31/12/2025 £
Unrestricted Funds					
General Funds (Current + Premium)	26989	91644	87003	0	31630
Designated Guild Fund	2184	1379	1252	0	2311
Restricted Funds					
General Fund	0	0	0	0	0
TOTAL	29173	93023	88255	0	33941

Notes to the Accounts continued

3 Analysis of Donations Received

	Unrestricted Undesignated Funds 2025	Unrestricted Designated Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Plate offerings	6267	0	0	6267	5697
FWO Scheme	9075	0	0	9075	8981
Standing Order Income	22341	0	0	22341	24671
Gift Aid Tax	9834	0	0	9834	9945
Donations	9492	0	0	9492	5666
	57009	0	0	57009	54960

4 Analysis of Payments

Cost of generating funds

Offering envelopes	160	0	0	160	156
	160	0	0	160	156

Charitable activities

Giving to Grow allocation	37761	0	0	37761	31182
Presbytery dues	1540	0	0	1540	1011
Mission	200	0	0	200	600
Minister's expenses: Travel	838	0	0	838	379
Telephone	329	0	0	329	0
Contribution to Lockerbie Dryfesdale for Housing Minister	3840	0	0	3840	0
Organist/Choirmaster	2100	0	0	2100	1867
Pulpit Supply	200	0	0	200	1562
Church & Hall Cleaning	2574	0	0	2574	2444
Sunday School (KidsZone/Hol Club)	388	0	0	388	311
Fabric repairs and maintenance	18719	0	0	18719	12055
Church 'phone, B/band & Website	1069	0	0	1069	1358
Council Tax	1593	0	0	1593	0
Heat and Light	5846	0	0	5846	3642
Insurance	4195	0	0	4195	4114
Stationery, copying, newsletters etc	1344	0	0	1344	1354
Life & Work	165	0	0	165	168
Other expenses see Note 5 page 12	3060	0	0	3060	764
	85761	0	0	85761	62809

	Unrestricted Undesignated	Restricted	Total
	£	£	£
5 Analysis of other expenses			
<u>Other expenses (charitable activities)</u>			
Copyright licences (CCLI & PPL)	340	0	340
Meeting Rooms' expenses	939	0	939
Gift to Ex Independent Assessor	100	0	100
New Church Computer	349	0	349
New Manse Deposit	1000	0	1000
Supper by the Loch event	293	0	293
Wreath for remembrance Sunday	40	0	40
	3060	0	3060

Notes to the Accounts continued**5 Analysis of other expenses**Other expenses (charitable activities)

Copyright licences (CCLI & PPL)	340	0	340
Meeting Rooms' expenses	939	0	939
Gift to Ex Independent Assessor	100	0	100
New Church Computer	349	0	349
New Manse Deposit	1000	0	1000
Supper by the Loch event	293	0	293
Wreath for remembrance Sunday	40	0	40
	3060	0	3060

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. Minimum stipend for 2025 was £32,433; and the Maximum Stipend in the fifth and subsequent years of service was £39,856.

7 Collections for third parties

The following amount was forwarded to a third party during 2025:- £185.00 to Poppy Scotland.

8 Ministry Costs

Since the commencement of the Transitional Minister in August 2024, ministry costs are shared with Lockerbie Dryfesdale, Hutton, Corrie & Applegarth.

9 Heritable Property

Heritable properties consist of the Church, Hall and Manse and are not shown in the Statement of Balances.

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

FOR THE BENEFIT OF THE CONGREGATION

070432 Lochmaben Parish Church of Scotland

Consolidated Fabric Fund

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	£ 189,653	189,653
Market Value of Balances at 31 December	£ 217,556	207,677
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	£ 40,711	42,871
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	-282	0

Individual Fund

Purpose:

	2025	2024
EXPENDABLE		
Credit balances held at 31 December at cost	-	-
Market Value of balances at 31 December	-	-
PERMANENT ENDOWMENT		
Credit balances held at 31 December at cost	-	-
Market value of balances at 31 December	-	-