

The Church of Scotland

Loanhead & Bilston Parish Church

Congregational Accounts

For The Year Ending 31 December 2025

Congregation No: 030262

Registered Charity No: SC014420

Loanhead and Bilston Parish Church
Congregational Account for the Year ending 31 December 2025

Reference and Administrative Information

Charity Name: Loanhead and Bilston Parish Church (Church of Scotland)
Charity Registration Number: SC014420
Contact Address: Loanhead Parish Church, 118 The Loan, Loanhead, EH20 9AJ

Trustees Information

Catriona Anderson		Ian Gillespie	(Ordained November 2025)
Kyle Anderson	(Ordained November 2025)	Isabella Haig	
Donald Ian Bain		Margaret M Harkness	(Died February 2025)
Paul Bowley	(Ordained November 2025)	Margaret L Hurst	
Martin Blackburn	(Ordained November 2025)	Shelagh Jenkins	
Lorna Brown		Dean Matheson	(Ordained November 2025)
Kayleigh Brown		Laura McIntosh	
Caroline Brownsell		Audrey McLaren	
Alison J Chalmers		Mary Millan	
Alan S Duffin		Eric D Monteith	(Died July 2025)
Graham L Duffin		Sheena F Ormiston	
Jackie Easton		Amy Pickering	
Tom Easton		Kirsteen Rawcliffe	(Ordained November 2025)
Louise R Ferguson			

Principal Office Bearers

Minister	Rev Graham L Duffin
Session Clerk	Mrs Margaret L Hurst
Treasurer	Mrs Jacqueline G Easton

Independent Examiner Mr Mike Gordon, 182 Charles Wilson Avenue Bilston EH25 9AS

Bankers Bank of Scotland, Dalkeith High Street (801742) Branch, PO Box 1000, BX2 1LB

Trustees' Annual Report

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 elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets four times a year is responsible for all matters within the church, with specific areas of work and responsibility tasked to Workgroups.

Bilston Mission Church has a local leadership team and is delegated responsibility for the work within the Bilston area.

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.

Public worship is held at 10.30 a.m. on Sunday mornings at Loanhead and at 11.30 a.m. at Bilston Mission Church on the second and fourth Sundays of the month. The service at Loanhead is also available online.

A Junior Church for primary school aged children and a group for teenagers meet on Sunday mornings at Loanhead. A Creche is available for babies and younger children during Sunday services. Chaplaincy input is provided to Paradykes, Loanhead and Bilston Primary Schools. Youth Outreach takes place on a Friday evening at Loanhead. The church also supports local uniformed youth organisations (Boys' Brigade and Guiding) by providing accommodation and practical support both at Loanhead and Bilston.

Social events are organised throughout the year, alongside fund raising events to raise money for church work and work by charities overseas. A regular opportunity to meet for 'Tea & Chat' is held on Friday mornings in the church halls at Loanhead, with a similar event on Tuesday mornings at Bilston.

Loanhead has a Pastoral Care team which provides support for those who are ill or bereaved and a Community Outreach group is in place to enable support within the local community. Similar support is provided at Bilston.

Small groups of up to 8 people meet regularly for bible study, discussion and to explore ways to extend the work and witness of members. A Guild group, including ladies from Bilston, meets monthly at Loanhead with a varied programme of events and speakers. A MumCo Group meets on a fortnightly basis on Monday mornings and there is also a monthly evening MumCo group. An Alpha group meets on Thursday evenings in the Spring. Two church day retreats provided an opportunity for reflection, increased connection and the deepening of faith.

Support is given to work in Kenya through Project Stedfast and to work in Rwanda.

Achievements and Performances

The union between Loanhead and Bilston has allowed work and worship in both communities to continue, alongside a parish grouping with Roslin Church.

Around 85 attend worship weekly at Loanhead, with a mix of ages, including an average of 12 children and teenagers who take part in their own activities during the service. This is slightly more than the previous year. Around 8 -11 people attend services at Bilston Mission Church, which is less than the previous year. There are a further 20 to 25 views of the online service.

Assemblies and work with classes in the three primary schools – Paradykes, Loanhead and Bilston – has continued. The group for teenagers on Friday evenings has grown during 2025.

The numbers involved in regular small groups has remained stable with around 25 involved, the Guild at Loanhead has met monthly with around 12 to 15 members at each meeting. This includes ladies from Bilston as unfortunately the Bilston branch had to close due to low numbers. Uniformed youth organisations have over 100 young people involved. The morning MumCo group meets fortnightly, and in 2025 had up to 15 mums meeting each session, an increase on the previous year. The MumCo evening group has 2 – 6 mums meeting monthly.

Loanhead and Bilston Parish Church
Congregational Accounts for the Year ending 31 December 2025

Trustees' Annual Report (continued)

At Loanhead, the Community Outreach Group is active in providing support to families and individuals in different ways. As part of this, in December, Christmas gifts were distributed to 40 local families. Church members helped with donations for this, with significant support from the wider community and local schools. Food and gifts were also made available to Kilbreck House. Similar support was given to families and individuals at Bilston.

The Pastoral Care group at Loanhead continues to support housebound and elderly and ensures that the church provides flowers at times of bereavement – as well as family celebrations. A number of afternoon tea events were organized and in 2025 this included 'in the home' afternoon teas for those unable to attend events due to age or disability. A larger Christmas event was held for those over 70, with pupils from Paradykes School providing the entertainment. At Bilston, flowers are distributed weekly.

For Remembrance a garden was created in the church grounds at Loanhead to allow people to place poppy crosses. This was well supported and appreciated by the community.

The links to support the work of local churches, groups and families in Rwanda continue.

Financial Review

The principal source of income for the general work is weekly offerings and standing orders paid directly to the bank by members along with donations. Income from these sources saw a 11% increase compared to 2024. This can be attributed to a rise in giving following a Stewardship Campaign launched at the end of 2024. Income from fundraising for general purposes was £5,074. Income from hall rent, other receipts and bequests totalling £13,172 saw an increase over 2024 due to a rise in hall lets to outside agencies in 2025.

Expenditure in 2025 was lower than 2024, when there was a substantial roof bill. Heating and lighting were high in 2024 due to late billing relating to 2023.

The surplus for the year in the General Fund was £14,191. Increases in giving and hall lets income, along with more stable heating and lighting costs, were the main contributors.

Reserves Policy

It is the Trustees' policy to hold reserves of four to six months' expenditure excluding designated funds. At the end of the year the church held unrestricted cash funds of £75,661 (2024: £59,512) This represents ten months of expenditure.

£55,174 of this is held for Loanhead (2023: £40,977) which is eight months of expenditure for Loanhead based on 2025 expenditure.

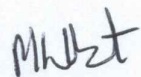
£20,487 is held for Bilston Mission Church (2024: £18,535) which is twenty-six months of expenditure for Bilston based on 2025 expenditure.

These balances will fall significantly in the coming months due to manse refurbishment and window replacement at Bilston.

Statement of Trustees' Responsibilities

The members of the 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, on request, must reflect the financial position of the Church at that time. 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,



Mrs Margaret Hurst
Session Clerk

Date: 22/03/2026

**Loanhead and Bilston Parish Church
Congregational Accounts for the Year ending 31 December 2025**

Independent Examiner's Report

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's Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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 in 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 (as amended) and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

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.



Mike Gordon,
182 Charles Wilson Avenue Bilston EH25 9AS

22/3/26

Loanhead & Bilston Parish Church
Statement of Receipts and Payments
For The Year Ending 31 December 2025

		Unrestricted	Restricted		
	Note	Funds 2025 £	Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	5	81,438	14,586	96,023	87,098
Gift Aid		14,806	1,968	16,774	17,714
Investment Interest		-	-	-	49
Hall lets/Bequests		13,172	-	13,172	9,511
Fund Raising		7,733	327	8,059	11,207
Share dealing interest		1,600		1,600	-
Total Receipts	4	118,748	16,880	135,628	125,579
Payments					
Charitable Activities	7	99,638	13,352	112,989	134,841
Costs of Generating Funds	6	1,362	122	1,484	2,150
Donations to outside charities		300	1,800	2,100	1,968
Total Payments	4	101,299	15,274	116,573	138,959
Surplus / (deficit)		17,449	1,606	19,055	(13,380)

Loanhead & Bilston Parish Church
Statement of Balances
For The Year Ending 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances						
Bank & Deposit Balances b/f (including transfers)	2,3,4	59,512	12,161	-	71,673	85,053
Surplus / (deficit)		17,449	1,606	-	19,055	(13,380)
Movement in year:						
	2,3,4	<u>76,961</u>	<u>13,767</u>	<u>-</u>	<u>90,728</u>	71,672
Bank & Deposit Balances carried forward						
Church of Scotland Fabric Fund	3	950			950	

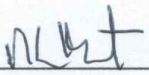
(Investments NIL – see note 3)

Assets None

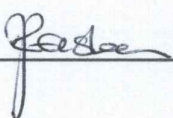
Liabilities None

The accounts were approved by the Kirk Session on 12th March 2026

For and on behalf of the Kirk Session

Session Clerk 

Date: 22/3/2026

Treasurer 

Date: 22/3/2026

Loanhead & Bilston Parish Church
Notes to Accounts
For The Year Ending 31 December 2025

1 Trustee Remuneration and Related Party Transactions

During the Year, two Trustees received reimbursement, totalling £15,449.
 Catriona Anderson £10,478 as Families Worker.
 Trainee Youth Worker, Kyle Anderson received £4,971
 Rev G Duffin received payments of £720 for travel expenses.

Macdonald Edinburgh Electrical, a company owned by the son-in-law of a Trustee, was paid £1,781 for work completed.

2 Restricted Accounts

The Guild, Tea and Chat, Junior Church, Pastoral Care and MumCo are groups within the church who control their own funds. Their funds are therefore designated as restricted funds, donations are made and held for specific purposes as set out in note 4 below.

3 Investments

In 2024 accounts (and previous years), investments of £3,400 were included as a note. These related to the Bequest Capital Fund and were the cost of the investments. This amount was also included in the Bank & Deposit balances. The investments accounts were closed in 2025 and no investments are now held.

Fabric Fund of £950 is held by Church of Scotland

4 Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
General Account	37,574	99,406.30	(85,215)	4,700.00	56,465.58
Bilston Mission Church	18,536	11,402.63	(9,452)		20,486.83
Bequest Revenue	0	1,300.00	-	-1,300.00	0.00
Bequest Capital	3,400	0.00		-3,400.00	0.00
Social & Fund Raising	2	6,638.87	(6,633)		8.39
	<u>59,512</u>	<u>118,748</u>	<u>(101,299)</u>	<u>-</u>	<u>76,961</u>
Restricted Funds					
Youth Development Fund	0.00	2,958.75	(2,959)		0.00
Community Outreach	3,187.50	5,686.60	(4,812)		4,062.46
Fabric Capital	950.00	0.00			950.00
Fabric Revenue	1,653.51	0.00	-		1,653.51
Flowers	1,606.80	1,355.00	(1,485)		1,476.83
Guild	699.29	1,027.95	(912)		815.24
Tea & Chat	41.31	2,229.41	(1,812)		458.30
Junior Church	490.39	0.00	-		490.39
Pastoral Care	845.08	265.00	(146)		964.23
MumCo (Previously MOPS)	475.04	82.74	(149)		408.96
Rwanda	861.64	3,274.78	(3,000)		1,136.85
Benevolent Fund	1,350.00	0.00	-		1,350.00
	<u>12,161</u>	<u>16,880</u>	<u>(15,274)</u>	<u>-</u>	<u>13,767</u>
		-			
Total Funds	<u>71,673</u>	<u>135,628</u>	<u>(116,573)</u>	<u>-</u>	<u>90,728</u>

Youth Development Fund

This fund is to be used to help towards paying the Youth Worker and related expenses.

Community Outreach

This fund is to support the work of the Community Outreach group in assisting vulnerable members of the Community.

Fabric Capital

Funds held by Church of Scotland for Fabric

Fabric Revenue

The Trustees have set aside funds for the maintenance of church property.

Flower Fund

This fund provides flowers for display in the church which are distributed to bereaved, elderly and others in the local community.

Rwanda

This fund is set aside for projects with children and families in Rwanda.

Benevolent Fund

This is a fund of money available to the ministry team for use as required at their discretion

Transfers

Bequest Revenue Gifts are absorbed into the General Account; where their use is not specified the funds can be spent at the discretion of the Kirk Session.
 However, in year bequests will remain visible.

Loanhead & Bilston Parish Church
Notes to Accounts
For The Year Ending 31 December 2025

	Funds	Restricted Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
5 Analysis of Donations				
WFO & Standing orders (Non Gift Aid)	11,499	-	11,499	9,994
WFO & Standing orders (Gift Aid)	55,253	2,390	57,643	52,447
Ordinary Offerings (Open Plate)	7,031	-	7,031	6,859
Donations	7,655	12,196	19,850	17,798
TOTAL	81,438	14,586	96,023	87,098
6 Cost of Generating Funds				
Expenditure for fund raising events	1,362	122	1,484	2,150
Offering Envelopes	103	-	103	-
	1,465	122	1,587	2,150
7 Charitable Activities				
Giving to Grow	52,385	3,450	55,834	53,579
Presbytery Dues	993	-	993	1,545
Minister's Expenses	1,951	-	1,951	2,674
Council tax - manse	4,721	-	4,721	4,416
Families & Youth Workers	15,182	2,959	18,140	17,064
Other Staffing Costs	6,375	-	6,375	7,636
Fabric Repair and Maintenance	5,381	-	5,381	18,748
Heat & Light	5,956	-	5,956	13,600
Insurance	3,593	-	3,593	3,980
Printing, Admin & Events	2,806	-	2,806	2,518
Life & Work	84	-	84	126
The MUMCo	-	149	149	147
Guild	-	352	352	330
Community Outreach	-	4,812	4,812	6,063
Flowers	210	1,485	1,695	2,214
Pastoral Care cards & flowers	-	146	146	200
	99,638	13,352	112,989	134,841
8 Governance Costs	Nil			

Loanhead & Bilston Parish Church
Notes to Accounts
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9 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. 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 maximum Stipend (in the fifth and subsequent years of service) - £39,856.

10 Collections for Third Parties

	2025	2024
	£	£
CHAS	0	278
Christian Aid	1,690	1,527
Crossreach	58	20
Bethany Christian Church	0	103
Loanhead Gala Day (stalls)	300	300
Mission Aviation Fellowship	0	145
	<u>2,048</u>	<u>2,372</u>

11 Donations to outside charities

Alzheimer Scotland	100	0
Bosnia Beyond Srebrenica	50	0
Fairmile Hospice	200	0
Golden Eagle Project	50	0
Guild Project	200	150
Macmillan	500	500
Maggie's Centre	200	200
Marie Curie	0	150
MacTaggart Scott Brass Band	100	100
Parkinson's UK	100	0
Penicuik Foodbank	0	50
Penicuik Men Shed	0	50
Project Stedfast	200	200
Rosslyn Chapel Trust	0	50
Rotary of Loanhead & Roslin	0	293
Salvation Army	50	0
Ukraine	50	225
	<u>1,800</u>	<u>1,968</u>