

LOCHWINNOCH CALDER UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC016177

A Congregation of the United Free Church of Scotland,
Charity No.SC008167.

Congregation Report and Financial Statements

Year ending 31 December 2025



Principal place of worship and of Congregation activities:

Calder United Free Church of Scotland
Church Street, Lochwinnoch

Congregation Report and Financial Statements

Year ending 31 December 2025

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Office Bearers, Trustees, and Members of the Courts of the Congregation serving during year ending 31 December 2025

Minister

Rev. J.A.B. Paton

Office Bearers

Session Clerk
Preses
Clerk to Committee of Management
Treasurer

Mr A Murray
Mr M Brown
Mrs M Murray
Mrs A Craig

Property Trustees (*ex Officio*)

Session Clerk, Treasurer, Preses, Clerk to the Managers

Kirk Session

Minister
Session Clerk
Elders:- Mrs J Andrew
Mr M Brown
Mrs E M Frew
Mrs J Graham
Mr W Graham
Mr J Spiers
Miss A Arnold

Mr A Harley
Mrs L Harley
Mr D Lawrie
Mrs E McAllister (Dec'd Sep25)
Mrs M McKinlay
Mr D Morrison
Mrs J Anderson

Emeritus Elders:- Mrs E Graham and Mrs E McKellar

Committee of Management

Preses
Clerk
Treasurer

Elected Members:-

Miss A Arnold
Mr S Cook
Mr W Gamble
Mrs K Gordon
Mr A Harley
Mrs E Martin
Mr D Morrison
Mrs K McCrorie
Mr H McKinlay (retired Feb 25)
Mrs M McKinlay
Mr G Pratt

Bankers

Royal Bank of Scotland

Independent Examiner

Mrs G Murray, Accountant

Congregation Report year ending 31 December 2025

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation are exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling Elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister of this Congregation is inducted by the Presbytery of the West. Elders are elected in accordance with the Practice and Procedure of the United Free Church of Scotland. The Committee of Management is comprised of members elected as Managers by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints Elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by Elders.

Much of what happens could be described as routine; regular Sunday morning worship services and Sunday School, the weekly prayer hour on Thursday evenings, the regular fortnightly meetings of the A.B.C.s for our older children and teenagers and during school term-time, the weekly meetings of the Boys' Brigade and Girls' Brigade. It is often in the course of these routine events that the dedication of those involved in organising and the loyalty of those supporting them, receives God's blessing. We are very grateful to the hard-working and dedicated volunteers who work to ensure that we keep on worshipping and serving God in our community and through this reach out to share God's love with one another and the wider village community.

One aspect of this community involvement has been the visits to Lochwinnoch Primary School to speak at school assemblies and the gifting of "It's Your Move" books to the primary seven pupils as a way of helping them move from primary to secondary school.

2025 has been another year without a baptism at Calder Church. This is somewhat concerning, although not surprising, given that there has been a cultural shift away from this across the country, as a whole.

Sadly, there have been a considerable number of funerals. We are sorry for all those who have lost a loved one over this past year and longer. The Christian faith offers hope through Jesus' perfect life, sacrificial death on the cross and victorious rising from death – all stemming from God's love for us. This hope is something we not only proclaim in the course of every funeral service but also seek to convey in the care we show to the family and friends of all those who grieve the loss of their nearest and dearest.

Pastoral visits have continued to be made, particularly to those who find it difficult to attend the services and to people who are facing challenges of various kinds, whether at home, during a stay in hospital, or in long-term care in care homes.

We have continued to hold a Men's Prayer Breakfast, led by our Session Clerk. It's a great opportunity for men to meet and chat over breakfast before spending time learning together from the Bible and rounding things off with prayer.

Also in connection with our ministry and outreach to men, we held a Men's Curry and Quiz night in the McKillop Hall, in June and November. The November event in particular was well attended. We are especially grateful to the Haven Centre in Kilmacollm for again providing a very engaging speaker, who shared with us at the November event.

Chiefly aimed at those who find it challenging to attend evening meetings we have continued to hold monthly Afternoon Fellowship meetings, at which we sing, do crafts, read and reflect on a short passage from the Bible, pray and of course enjoy a catch up over a cup of tea or coffee etc.

Other successful events which have been held over the past year, which we are thankful for include another well-attended Summer Club. We tried to encourage children and their parents etc. to come along on the Sunday morning for an all-age service, which is an integral part of the club.

We are grateful to the A.B.C.'s for the lunch they hosted in church again this past year, raising a considerable amount of money for the Mary's Meals charity and also for organising and leading us in worship at our Christmas Eve watchnight service. What a privilege it is having such willing and talented young folk!

We are also very thankful to all who organised and supported the Sunday School Coffee Morning (raising money to sponsor a disadvantaged child in Senegal), Christmas Fayre, Gift Sunday (gifts being donated to a local food bank) and Christmas Shoebox Appeal (shoeboxes with gifts inside being sent to those in need in Eastern Europe) and the Macmillan Coffee Morning.

It is great when we join with others in making a positive difference in people's lives.

Finally, there have been a number of ecumenical events, where we have worshipped with members of other churches - The Salvation Army Christmas Concert held in Calder Church and the Remembrance Day Service held at the War Memorial and continued in church, and the World Day of Prayer service held at Howwood Church of Scotland.

Towards the end of the year, we launched our "Try Praying" campaign to encourage ourselves and the wider village community to pray and encounter God. We are displaying a banner on the recently floodlit walls of the church building, together with distributing more than 100 booklets to the congregation to use themselves and then pass on to family and friends. We also have booklets available outside the church building, in a weatherproof dispenser for members of the public to take, read and hopefully pray.

These are not the sum total of all the activities and achievements but they are an indication that Calder United Free Church is a living and active group worshipping God, seeking to grow in our love for God and one another and to reach out with God's love in word and action for our community and beyond.

5. Financial Statements and Funds

In accordance with the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 8 to 10 consist of a Statement of Congregation Funds and movements thereon during the year ending 31 December 2025, and details of the Receipts and Payments, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Statement of Balances set out on Page 8 show that the Receipts and Payments of the Congregation Funds in the year amounted to £82216.38 and £72834.45 respectively and gave a surplus of £9381.93. The total amount of all Congregation Funds for the year ending 31 December 2025 is £105495.75.

6. Accounting Policies

The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.

The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.

The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of the Church, Church Hall, Manse and ancillary buildings together with fittings and furnishings therein (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value has been placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year ending 31 December 2025 is on page 7.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Kirk Session & Committee of Management at their meeting on 12th January 2026 and by the Congregation at the Annual General Meeting to be held on the 1st of March 2026. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-

Signed Rev Antony Paton .. (Rev.J.A.B. Paton) Minister

Signed Mark Brown.. . (M.D. Brown) Preses

Signed Monica Murray (M. Murray). Clerk, Committee of Management

Signed Aileen Craig (A Craig) Treasurer

Date ..1/3/2026.....

Independent Examiner's Report to

the Trustees and Office Bearers of Lochwinnoch Calder United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2025 which are set on pages 3 to 6 and 8 to 10

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Financial Statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Financial Statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the Report and Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Report and Financial Statements, and seeks explanations from the office bearers and trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the Report and Financial Statements.

Independent Examiners 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 Regulations and
to prepare Report and Financial Statements which accord with the accounting records and comply with Regulation 9 of the 2006 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 Report and Financial Statements to be reached.

Signed: Gloria Murray

Name: Gloria Murray

Address: Business First,
Linwood Point,
Paisley,
PA1 2FB

Date: 28/01/2026

Lochwinnoch Calder United Free Church of Scotland

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund £	Balance 01/01/2025 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net Change on Fund £	Balance 31/12/2025 £	Held as follows	£
Congregational	Unrestricted Note 1	21057.01	63280.72	64661.85	-1381.13	0.00	-1381.13	19675.88	RBS	105495.75
Fabric	Unrestricted Note 2	1426.70	3474.13	6200.15	-2726.02	3500.00	773.98	2200.68	Current a/c	
Contingency	Unrestricted Note 3	65431.18	14642.53	0.00	14642.53	-3500.00	11142.53	76573.71		
Mission	Unrestricted Note 4	6079.74	519.00	1951.46	-1432.46	0.00	-1432.46	4647.28		
Benevolent	Restricted Note 5	2119.19	300.00	20.99	279.01	0.00	279.01	2398.20		
Total Congregation Funds		96113.82	82216.38	72834.45	9381.93	0.00	9381.93	105495.75		105495.75

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:

Congregational	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office bearers may "designate" unrestricted funds for general reserves or for specified purpose(s).
Fabric	Unrestricted	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse.
Contingency	Unrestricted	Note 3	Office bearers may "designate" unrestricted funds for general reserves or for specified purpose(s).
Mission	Unrestricted	Note 4	Funds used for Mission.
Benevolent	Restricted	Note 5	Funds to be used for the benefit of others, per the Minister's discretion.
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Investments		Note 7	There are no investments held on behalf of the Congregation at the date of this Report and Financial Statement.
Property	Church, Hall Manse & Ancillary Blds	Note 8	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves: not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 9	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and/or commitments these are noted below:-
Payments to Trustees		Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation.

Approval of Congregation Financial Statements for the Year ending 31 December 2025

as set out on Pages 8, 9, 10 by Office Bearers authorised to sign.

Minister	Antony Paton	Rev J.A.B. Paton
Preses	Mark Brown	M D Brown
Treasurer	Aileen Craig	A. Craig
Date	12th January 2026	

Lochwinnoch Calder United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund		Congregational Unrestricted £	Fabric Unrestricted £	Contingency Unrestricted £	Mission Unrestricted £	Benevolent Restricted £	Total 2025 £	Notes Details Page	Total 2024 £
Receipts									
Offerings	Open	4497.98					4497.98		4920.79
	Freewill (Non Gift Aid& S/O)	13369.05					13369.05		14174.80
	Freewill(gift aid)	26546.54					26546.54		26649.84
	Gift Aid Tax	15512.22					15512.22		0.00
	Sub Total	59925.79	0.00	0.00	0.00	0.00	59925.79		45745.43
Donations	Donations	2073.90		12250.00		300.00	14623.90		4203.00
	Sub Total	2073.90	0.00	12250.00	0.00	300.00	14623.90		4203.00
Other		0.00	1630.00	2392.53	519.00		4541.53		0.00
	Stedfast	156.00					156.00		180.00
	Pulpit Supply						0.00		60.00
	Miscellaneous	70.50					70.50	10.1	146.62
	Float						0.00		500.00
	Sub Total	226.50	1630.00	2392.53	519.00	0.00	4768.03		886.62
Events	Fundraising	0.00	1844.13				1844.13	10.2	1557.56
	Sub Total	0.00	1844.13	0.00	0.00	0.00	1844.13		1557.56
Extra-Ordinary	Legacy	0.00					0.00		0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Mission	Other Charities	1054.53					1054.53	10.3	677.40
	Sub Total	1054.53	0.00	0.00	0.00	0.00	1054.53		677.40
Total Receipts		63280.72	3474.13	14642.53	519.00	300.00	82216.38		53070.01

Lochwinnoch Calder United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund

Payments

		Congregational Unrestricted £	Fabric Unrestricted £	Contingency Unrestricted £	Mission Unrestricted £	Benevolent Restricted	Total 2025 £	Notes Details Page	Total 2024 £
Ministry	Stipend & NIC	35312.02					35312.02		33402.34
	Telephone/Broadband	818.76					818.76		589.61
	Pulpit Supply	325.00					325.00		275.00
	Remuneration Intm. Moderator						0.00		0.00
	Sub Total	36455.78	0.00	0.00	0.00	0.00	36455.78		34266.95
Other Salaries	Church Organists	1200.00					1200.00		1175.00
	Church Cleaner	1836.00					1836.00		1491.00
	Sub Total	3036.00	0.00	0.00	0.00	0.00	3036.00		2666.00
Property	Council Tax	2995.28					2995.28		2753.71
	Insurance	4706.69					4706.69		4177.43
	Heat & Light	2826.74					2826.74		2370.34
	Repairs/Maintenance	355.00	3038.10				3393.10		1874.42
	Miscellaneous	0.00					0.00		0.00
	Sub Total	10883.71	3038.10	0.00	0.00	0.00	13921.81	10.5	11175.90
Other	Copyright Licence	548.23					548.23		621.23
	Stedfast	192.00					192.00		192.00
	Stationery & Printing	291.74					291.74		346.89
	Miscellaneous	1661.86	2982.40		1951.46	20.99	6616.71	10.4	3426.74
	Float						0.00		500.00
	Sub Total	2693.83	2982.40	0.00	1951.46	20.99	7648.68		5086.86
Events	Fundraising Expenses	0.00					0.00		0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Contributions	Denomination(Target)	10132.00					10132.00		9532.50
	Presbytery	406.00					406.00		0.00
	Sub Total	10538.00	0.00	0.00	0.00	0.00	10538.00		9532.50
Mission	Other Charities	1054.53	179.65				1234.18	10.3	833.15
	Sub Total	1054.53	179.65	0.00	0.00	0.00	1234.18		833.15
		64661.85	6200.15	0.00	1951.46	20.99	72834.45		63561.36
Surplus(Deficit)NetRecpts(Payments)		-1381.13	-2726.02	14642.53	-1432.46	279.01	9381.93		-10491.35
Transfers between Funds		0.00	3500.00	-3500.00	0.00	0.00	0.00		0.00
Net Movement on Funds		-1381.13	773.98	11142.53	-1432.46	279.01	9381.93		-10491.35

Lochwinnoch Calder United Free Church of Scotland
Supplementary Sheet and Notes - Year ending 31 December 2025

Note 1

Receipts	Other Miscellaneous	Congregational
	Overpayment	70.50
		70.50
	Other Miscellaneous	Fabric Fd
	Ansvar Insurance Claim	1630.00
		1630.00
Total Receipts Other Miscellaneous		1700.50

Note 2	Events: Fund Raising	Fabric Fund
Receipts	Proceeds Summer C/ Morning	803.00
	* Christmas C/ Morning	993.52
	Summer C/ Morning 2026	47.61
Total Receipts Events		1844.13

Note 4	Other Miscellaneous	Congregational
Payments	Live Streaming	586.71
	Rep. Exps to Gen. Assembly	511.80
	Miscellaneous	563.35
		1661.86

	Fabric Fund
Tree Cutting	2700.00
External Lights	114.43
Solar Lights	53.98
Miscellaneous	113.99
	2982.40

Contingency Fd
0.00

	Mission Fund
Gala Stall Charge	88.91
Books P7 Lwch Primary	61.50
Try Praying	193.00
Curry Quiz Expenses	1212.16
Worship material	82.38
Poster Notice Board	192.00
Summer Club Expenses	121.51
	1951.46

	Benevolent Fd
Misc	20.99
	20.99

Total Payments Other Misc 6616.71

Note 3 Mission

Receipts	Other Charities	Congregational
	Teas / Lunch	154.20
	MacMillan Cancer Support	512.33
	Coll Christmas Service 24th	353.00
	Coll Christmas Service 25th	35.00
Total Receipts Mission		1054.53

Payments	Mission	Congregational
	Other Charities	512.33
	Macmillan Cancer Support	542.20
	St Vincents Hospice	
		1054.53
		Fabric Fund
	10% Coffee Morning	179.65
		179.65
Total Payments Mission		1,234.18

Note 5 Property

	Congregational		
	Church	Manse	Excess
Council Tax		2995.28	
Insurance	3650.14	956.55	100.00
Heat/Light	2826.74		
Grounds	355.00		
	6831.88	3951.83	100.00

Sub Total 10883.71

	Fabric Fund		
	Church	Manse	General
Repairs & Maintenance	2743.20	0.00	294.90
	2743.20	0.00	294.90

Sub Total 3038.10

	Contingency Fd
	0.00
Sub Total	0.00

Total Payments Property 13921.81