The Church of Scotland

Bonhill Parish Church

Receipts and Payments Accounts

Charity Registration Number: **SC000886**

Congregation Reference No: **18 11 79**

TRUSTEES' ANNUAL REPORT YEAR ENDING 31 DECEMBER 2025

The Trustees present the annual report and accounts for Bonhill Church for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Bonhill Church.
Charity Registration Number:	SC000886
Congregation Reference No:	18 11 79
Contact Address:	Bonhill Church C/O Blairbeg Drymen Road Balloch G83 8HT

Contact Email: shiona.mackay@blueyonder.co.uk

T**RUSTEES: The Kirk Session.**

Rev Dr Graeme R. Wilson	**(Interim Moderator)**	
Sandy Brodie	**Carol Ferguson**	**Josephine Mitchell**
Tom Smith	**Helen Brodie**	**Stuart MacDonald**
Ian Anderson	**Heather Greening**	**Andrew Slowik**
Allyson Kennedy	**Rae Haddow**	**Shiona Mackay**
Anne Crawford	**Valerie Hurt**	**Bobb MacKinnon**
George Hawthorn	**Hugh Hutchison**	**Faye Macleod**
Michael Docherty	**C Johnstone**	**Flora Wyllie**
Elspeth Lee	**Morag Kennedy**	**Kim O'Neil**
Anna Eadie	**Edith Kennedy**	**Sheila McKinlay**
Douglas Eadie	**Moira Thomson**	**Douglas Thomson**
James Frize	**Alice McWilliam**	**Yvonne Stern**
	John Cunningham	**John Wood**

Principal Office Bearers

Interim Moderator: Rev Dr G R Wilson

Session Clerk: Kim O'Neill

Church treasurer: Shiona Mackay

Bankers

Bank of Scotland

Main Street

Alexandria

G83 ONX.

Independent Examiner

Alan McWilliam

21 Glebe Gardens

Bonhill

G83 9NZ

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form)

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 appropriate gifts and skills to enable them to contribute. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session meets six times in a year and is chaired by the Minister. Certain responsibilities are delegated to committees to cover finance, property, pastoral and social concerns. They all report to the Kirk Session.

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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship

Sunday Worship and Sunday School took place every Sunday at 11.15 am. The Sacrament of Holy Communion was celebrated on the first Sundays of March, June and October 2023. Monthly Prayer for Healing Services took place on the 3rd Thursday of the month.

Youth and Non-church group activities

Brownie and Girl Guide groups and the Boys' Brigade meet weekly and are well attended with waiting lists. As hall availability in the local area is reducing, we have now a second Girl Guide company.

The local community council, retirement and pensioner groups and OAP keep fit groups meet weekly. Both Al Anon and AA meet to provide valuable local support groups.

Pentecostal Church

Our local Pentecostal Church approached us about renting our hall and sanctuary for them to meet and worship twice a week. This added to our rental fund and developed good relationships with their leader and members.

Fellowship and Social Events

The Easter/Christmas Fayres were well attended and supported by the parish and successfully brought the community together for fellowship and fundraising. Both were great successes.

The congregation supported our local food bank. West Dunbartonshire FoodShare received both contributions of food/money and toys etc during the Harvest and Christmas periods. We also respond to their urgent requests.

Senior Members

The Seniors Christmas Party was held in the church hall on the 3rd December and was a great success. 44 of our over 75 years parishioners enjoyed an Festive Afternoon Tea, carol singing and a visit from Santa with lots of gifts.

The Ladies and Mens lunch clubs meet on a monthly basis for food and fellowship at local restaurants to combat isolation and loneliness in our older members.

Ladies Lunch Club held their Christmas lunch on the 1st December at Caulders Garden Centre, Ballagan.

The Financial Review

This annual financial report has been prepared to comply with The Church of Scotland and 2016 OSCR requirements.

Income

FWO	15,166
Direct Debit	21,598
Open Plate	3,071
Gift Aid	14,954
Fund raising	2,200
Sale of investments	25,013
Investment income - Benevolent	386
Investment income - General	1,189
Investment income - Fabric	401
Investment income - Reserve	1,963
Investment income - Flower	50
Investment income - M&G	122
Hall Rental	3,771
Manse Rental	15,262
Weddings & Blessings	250
Life and Work	294
Donations	660
Eggs	407
Collected for charities	318
TOTAL	**£107,075**

	2024	**2025**
FWO	39,012	36,764
Plate	3,276	3,071
Total	**42,288**	**39,835**
Donations	2,192	660

Weekly Offering

Members give regularly to the church by:-

- Weekly Freewill Offering envelopes
- Monthly Standing Orders
- Anonymous donations to the open plate.

Bonhill Gift Aid/Giving

The most recent figures are 2025, which showed 34% of the congregation were signed up for Gift Aid. The Congregation numbers on a Sunday have increased significantly in the last few months following the appointment of a locum preacher, the congregation enjoy having a familiar face in the pulpit each week – someone who is friendly and interesting, resulting in a 30% increase in attendance. The Kirk Session will encourage the transition from FWO to Standing Order and encourage members to sign up for Gift Aid, if appropriate.

Reserves Policy

It is the Trustees policy to hold reserves of £50,000. The church is a B listed building and repairs are expensive. This year we intend to use significant funds to renovate the roof. The church has £351,000 invested in the Church of Scotland Investors Trust. The General Fund, has a market value of which is £132,185, a Reserve fund of £100.000.

In 2025 we opened an Income Fund with the Trustees of £75,000.

The church also receives dividends.

In terms of the current account, the Trustees policy is to hold reserves of approximately six months expenditure.

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



Kim O'Neill, Session Clerk Date 14/4/2026

Independent Examiners Report to the Trustees of Bonhill Church of Scotland

I report on the accounts of the charity for the year ended 31/12/2025.

Respective responsibilities of Trustees and Examiner

The charity 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) Regulation 2006.

The charity trustees consider 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 examiners 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 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 Accounts Regulations and
- To prepare accounts which accord with the accounting records and comply with Regulation 8 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.

Name Mr Alan McWilliam - Professional Qualification/Professional Body: BA FCCA (retired) 21 Glebe Gardens, Bonhill, G83 9NZ

Signature and Date

Receipts and Payments Account **Year ended 31 December 2025**

	Unrestricted	Restricted	Endowment	2025	2024
RECEIPTS					
Donations (note 3)	55,449			**55,449**	**43,873**
Activities for Generating Funds	2,607			**2,607**	**1,474**
Bank and Deposit Interest	0			**0**	**0**
Investment Income	122			**122**	**67**
Sub total	**58,178**	**0**	**0**	**58,178**	**45,414**
Sale of Investments	25,013			**25,013**	**0**
Rental of premises	19,033			**19,033**	**990**
Receipts from General Trustees	3,553	436	0	**3,989**	**7,557**
Other Receipts (note 4)	862			**862**	**2,147**
TOTAL RECEIPTS	**106,639**	**436**	**0**	**107,075**	**56,108**
PAYMENTS (note 5)					
Costs of Generating Funds	140			**140**	**150**
Charitable Activities	84,784			**84,784**	**78,844**
TOTAL PAYMENTS	**84,924**	**0**	**0**	**84,924**	**78,994**
Excess of Receipts over Payments for the year	**21,715**	**436**	**0**	**22,151**	**(22,886)**
BANK & DEPOSIT BALANCE					
Bank and Deposit balances b/f	**46,632**	3,983	**0**	**50,615**	**73,501**
Excess of Receipts over Payments for the year	21,715	436	0	22,151	(22,886)
Bank & Deposit balances c/f	**68,347**	**4,419**	**0**	**72,766**	**50,615**

The Church of Scotland Investors Trust

Certificates of Investments Held at 31/12/25

Growth fund (31/12/25 £6.88)	**No of**	**Cost of Units**	**Market Value £**

	Units	£	
General Purposes	19,213	104,677	132,185.44
Benevolent Fund	2,620	1,524.01	18,025.60
Flower fund	370	215.22	2,545.60
Fabric Funds Bequests	1,217	4,505.83	8,372.96
Reserve Funds	31,672	43,853.80	100,055.84
Fabric Fund - Lees Bequests	1,755	6,002.10	12,074.40
Benevolent Fund Bequests	237	1,000.14	1,630.56
Income Fund	6,720	74,995.20	76,540.80
(Unit Price 31/12/25 £11.39)			

Assets 0

Liabilities 0

The accounts were approved by the Kirk Session on Date 14/4/26

For and on behalf of the Kirk Session

Session Clerk Signature date 14/4/26

Treasurer Signature date 14/4/26

Statements of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

   During the year 2025, no trustees received any remuneration or reimbursement of expenses during the year.

2. Movements in Funds

	At 1/1/25	Receipts	Payments	Transfers	At 31/12/25	2024
Unrestricted Funds						
Fabric Fund						
General Fund	46,632	106,639	84,924	0	68,347	46,632
Reserve Fund						

Note: three funds are managed in one fund called General Fund

Restricted Funds						
Flower/Benevolent	3,983	436	0	0	4,419	3,983
Total Funds	**50,615**	**107,075**	**84,924**	**0**	**72,766**	**50,615**

Endowment Funds **None**

Purpose of Designated Funds

Fabric/General/Reserve are managed as one General fund and is used to cover the general maintenance of the church building and cover yearly service costs i.e. utilities, expenses etc

Purposes of Endowments Funds

The income of the Endowment Funds is transferred to the General, Fabric and Benevolent Funds.

Purposes of Restricted Funds

Benevolent Fund - to fund donations to other charities, to help assist those in need in our community, and to assist older members of the congregation with gifts.

Flower Fund - this fund is to provide flowers for display during services of worship.

3. Analysis of Donations

	Unrestricted	Restricted	Endowment	2025	2024
FWO	36,764			**39,012**	**39,012**
Gift Aid	14,954			**14,954**	**0**
HMRC	0			**0**	**0**
Open Plate	3,071			**3,071**	**3,276**
Donations	660			**660**	**1,585**
Total	**55,449**	**0**	**0**	**55,449**	**43,873**

4. Analysis of Other income

Life & Work	250			**250**	485
Council tax Refund	0			**0**	680
Weddings & Blessings	294			**294**	0

Collected for

charities	318			**318**	982
Total	**862**	**0**	**0**	**862**	**2,147**

5. Analysis of Payments

Cost of Generating Funds

Investment Manager fees	0	0
FWO envelopes	140	150

Charitable Activities	2025	2024
Giving to GROW	28,302	25,221
Presbytery Dues	677	338
Minister's expenses	1,000	1,955
Pulpit Supply	0	7,521
Other staffing costs (note 7)	3,566	2,548
Fabric Repairs & Maintenance	5,721	4,292
Council Tax	360	0
Heat & Light	8,898	7,077
Insurance	3,643	3,193
Church roof project	29,589	18,484
Church office	0	25
Manse	756	4,252
Other expenses	2,035	3,938
Total	**84,547**	**78,844**

Governance Costs

Independent examiners fee	0	**0**
Other Payments	0	**0**

6. Ministers Stipend

The church makes Giving to Grow Contributions as required by the Church of Scotland. Our contribution in 2023 was £20,142. For the year under review, the minimum stipend was **£32,433**; and the maximum stipend in the 5th and subsequent years of service was **£39,856.** Around 86% of the Giving to Grow Contributions go to the National Stipend Fund which bears the cost of all Ministers' stipends, employer's national insurance, and pension contributions. The remaining 14% of contributions is spent on Mission and Renewal activities across the Church.

7. Staff Costs	**2025**	**2024**
Organist Salary	3,566	2,548

8. **Collections for Third Parties**

In 2025 collections were made by members and organisations and donated to charities. The church made donations to charities as follows.

Christian Aid	£318
West Dunbarton Food share	Toys/groceries