

MOUNT ZION CHURCH

Annual Report & Financial Statements

For the year ended

31 March 2026



ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

CONTENTS

Trustees' Annual Report.....	3 - 6
Independent Examiner's Report.....	7
Statement of Receipts & Payments.....	8
Statement of Balances.....	9
Notes to the Financial Statements.....	10 - 11

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2026.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Mount Zion Church	
Charity Number	SC030549	
Principal Address	Law View Road Quarrier Village Bridge of Weir PA11 3FD	
Website Address	https://www.mountzionquarriers.org/	
Current Trustees	Pastor Andrew Lunn	
	Charlotte Ingram	Treasurer
	Lynn Tiffoney	Secretary
Bankers	Bank of Scotland 56 High Street Johnstone PA5 8AL	
Independent Examiner	Gillian Cameron, ACIE 46 Pennyfern Road Greenock PA16 9HD	

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2026

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Mount Zion Church is an Unincorporated association and received charitable status on the 17th September 2000 with the charity number SC030549. The charity is governed by a Constitution, and it was last amended on the 27th August 2020.

Appointment of Trustees

The Charity Trustees who are the members of the church, make up the Board of Trustees, also known as the Church Council. This will include the Office Bearer roles of Secretary and Treasurer and members of the church.

Office Bearers must be nominated and subsequently elected one month prior to the Annual Congregational Meeting, at which they are appointed. Members of the same family are not eligible to serve on the Church Council.

The church council meet on the first Monday of each month.

Organisational Structure

The organisation comprises of Members, Charity Trustees, and a Minister.

The Members of the charity have the power to appoint people to serve on the board.

The Charity Trustees are responsible for the direction and the governance of the charity and meet regularly to discuss the business of the charity.

The Minister is employed and is responsible for the spiritual leadership of church.

Risk Assessment

Joanna Lunn is the appointed Child Protection Officer and all adults involved with the children's work must become members of The Protecting Vulnerable Groups (PVG) membership scheme.

OBJECTS & ACTIVITIES

Charitable Purposes:

Mount Zion Church was established with the following charitable purposes:

- The advancement of religion.

Activities:

The Charity was formed to worship and witness as part of the worldwide Church of Jesus Christ.

ACHIEVEMENTS & PERFORMANCE

Another busy year of fellowship and outreach at Mount Zion Church. We had our usual Easter services held in the church on Maundy Thursday on the 17th April. Good Friday service on the 18th April and Easter Sunday followed by fellowship lunch. On Saturday 19th April we along with other churches had our Easter outreach service in Kilmacolm square with a march from the park into the town. The outdoor service was well attended and after service we all went inside for hot cross buns and tea.

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2026

Pastor Andy had several dates when he was away and the 1st was on 4th May where Scott Davidson took the service.

The Church ACM was held on the 28th May.2025. Which was a busy night.

Philip Galley came all the way from Australia to Mount Zion and we were privileged to hear him talk to us on the 8th June for the Pentecost service.

Pastor Andy was busy with the Scripture Union camp, so he was away 5th-12th July. Jo Lunn and Scott Davidson with Michael Meechan took the services.

On the 5th of July Mount Zion church lost a devoted, dedicated and deeply loved member of our church family, William Dunbar affectionately known to all as" Uncle Bill". William {Uncle Bill} was wholeheartedly committed to the church and was involved in so many aspects of its life for many years, particularly through his work with the children in junior church. He also served faithfully as Secretary and treasurer, roles he carried out with great care and dedication. He will be sorely missed by everyone whose lives he touched. The church music group played at his service of thanksgiving.

The children's holiday club was held in St Columba's hall Kilmacolm from 6th-8th August and a good time was had by all the children and adults. Pastor Andy was on holiday 17th August, and 24th August Scott Davidson and Michael Meechan took the services on those dates.

We had our Harvest service on Sunday 5th October where the church donated food items for the Inverclyde food bank. Sunday evening of the 12th October Richard Sanderson from New hope for Children came along to bring us all the information on what was happening with the children in Colombia.

Ella Hutchinson sadly passed away on the 5th October. Mrs Hutchinson was once the minister in the old Mount Zion Church. We held a service of thanksgiving for Mrs Hutchinson on the 27th October and was attended by many folks around the village and church.

We had our donation of filled shoe boxes to Blywood care which again was well received.

Our Remembrance Service was held on 9th November a service in church followed by a short service at the cenotaph by laying of the wreath.

As usual December is a very busy month for the Praise group and practices were already under way. 11th December was Strathclyde house and Barnards court mission hall on the 20th December.

Campbell Snowden welcomed us for our Christmas carol service on the 21st December. We had our Christmas outreach service in Kilmacolm on the 13th December where we were delighted that the Salvation army could come along and play for us. Of course, followed by tea and cake in the hall.

Our Christmas services in the church began with our candlelight service on the 24th December which was very well attended and our family Christmas day service followed next day.

On Sunday 1st February we were all delighted to be part of Charlie Emerson's dedication in the church, which was a wonderful service for all the children and family.

We had a great visit from Elaine Tate from Scripture union giving us a very informative talk on the work of Scripture Union that took place on Sunday 7th February.

The Praise group attended the Barnards court music festival again this March.

As a church we continue to support The Haven, Mission Aviation fellowship, Christians United for Israel and Inverclyde Youth for Christ.

FINANCIAL REVIEW

Overview

Income of £37,902 (2025: £30,405) was received and the main source of income were donations.

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2026

Expenditure totalling £28,091 (2025: £27,224) were made carrying out the charitable activities and providing grants to other organisations.

At the end of the financial period, the charity had a surplus of £9,811.

Donated Facilities & Services

The Charity Trustees would like to thank the service provided by all the charity's volunteers, who have helped contribute towards the success and achievements made within this past year.

Reserves Policy

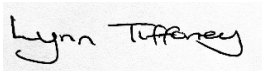
The charity's reserves at the end of the financial year were £41,152. The Charity Trustees policy is to retain reserves of 3 months of core running costs, in order to meet commitments and to cover any unexpected expenditure. This would amount to circa of £7,023. They have met this target.

FUTURE PLANS

We plan to continue services on Sunday morning with Wednesday night and Friday morning Bible study and prayer time. Sunday morning services are recorded and are available on "You Tube" but they are not live streamed. On the 3rd Sunday of the month we provide a short service at the Campbell Snowdon care home in the village.

APPROVAL

This report was approved by the trustees on 5 July 2026 and signed on their behalf by:



Lynn Tiffoney

Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2026

Independent Examiner's Report to the Trustees of Mount Zion Church

I report on the accounts of the charity for the year ended 31 March 2026, which are set out on pages 8 to 11.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts 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 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 connection with my examination, no matter came 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 accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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.



Gillian Cameron, ACIE

46 Pennyfern Road

Greenock

PA16 9HD

7 July 2026

STATEMENT OF RECEIPTS & PAYMENTS

FOR THE YEAR ENDED 31 MARCH 2026

	Note	Total 2026	Total 2025
Receipts		£	£
Donations		37,902	30,405
		37,902	30,405
Payments			
Charitable Activities	5	22,321	21,924
Donations	6	5,470	5,000
Governance Costs			
Independent Examination		300	300
		28,091	27,224
Surplus/(Deficit) for year		9,811	3,181

All funds are unrestricted.

The Notes on pages 10 to 11 form an integral part of these accounts.

STATEMENT OF BALANCES

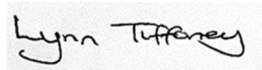
AS AT 31 MARCH 2026

	Note	Total 2026	Total 2025
Funds Reconciliation		£	£
Balance as at 01 April 2025		31,691	28,510
Surplus/(Deficit) for year		9,811	3,181
Balance as at 31 March 2026		41,502	31,691
Bank & Cash Balances			
Cash at Bank		41,502	31,691
Cash in Hand		-	-
		41,502	31,691
Liabilities			
Independent Examination		350	300
		350	300

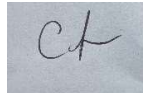
All funds are unrestricted.

The Notes on pages 10 to 11 form an integral part of these accounts.

These accounts were approved by the trustees on 5 July 2026 and signed on their behalf by:



Lynn Tiffoney
Trustee



Charlotte Ingram
Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the

3. Taxation

- (a) The charity is not liable to income tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year (2025: £Nil).
- (b) No expenses were reimbursed to the trustees during the year (2025: £Nil).

5. Payments relation to Charitable Activities

	Total	Total
	2026	2025
	£	£
Pastor's Salary	11,520	11,520
Rent	3,080	3,080
Utilities	2,736	4,206
Equipment & Maintenance	2,101	763
Administration	1,079	1,085
Salary Costs	840	840
Insurance	352	352
Events	295	-
Visiting Ministry	200	50
Advertising	63	28
Bank Charges	55	-
	22,321	21,924

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

6. Donations to other Organisations

	Total	Total
	2026	2025
	£	£
Mission Aviation Fellowship	1,920	1,800
The Haven	1,800	1,800
i58 Project	400	-
New Hope for Children	400	400
Inverclyde YFC	350	300
Christians United for Israel	300	300
Scripture Union SC	300	-
Outreach	-	100
Tear Fund	-	300
	5,470	5,000