

Lennoxtown Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Lennoxtown Free Church of Scotland

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Lennoxtown Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 3.

Address

Free Church of Scotland - Lennoxtown
Main Street
Lennoxtown
G66 7DD

Email: Fcos_lennoxtown@outlook.com

Bankers

The Royal Bank of Scotland
116 Cowgate
Kirkintilloch
G66 1JX

Solicitors

Free Church Solicitor utilised:
Blackadders LLP
10 Euclid Crescent,
Dundee,
DD1 1AG

Independent Examiner

Rona Cushley FFA – Cushley Accounting Services

Lennoxtown Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document

Lennoxtown Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038165).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, and others outside of Scotland, in London and North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-Seminary in the heart of Edinburgh, for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church. The Edinburgh Theological Seminary (ETS) is formally validated by Glasgow University.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety, as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church, adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church, and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Lennoxtown Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Glasgow and Argyll Presbytery and is authorised by the Church to have a minister, paid from the central funds of the Church. The minister of the congregation was ordained and inducted to the charge of Lennoxtown in November 2019.

As always, we are grateful to our Lord for his faithfulness, his love and grace in sustaining us and helping us. Many in the congregation have had issues of illness, and the Lord's grace has been wonderfully evident. The services continue by God's grace, we also continue to go out on Zoom and also on Facebook Live weekly. During the winter period, defined by the reset from BST to GMT, in late October, the midweek prayer meetings are conducted over Zoom, while still going out on Zoom and Facebook Live. This is primarily to aid those more elderly, who find it difficult to drive on such dark evenings. At the reverting back to BST, the meetings recommence in the church.

Under God we continue to reach out in the community unconditionally, establishing first contact and continue to build relationships through various means. A lot of the outreach in the community is through distribution of literature and via door-to-door visitation, which is often the first contact, and we are careful to extend an invitation, where the opportunity arises to come along to the community groups we run and indeed we invite people to come along to the church services.

The zero stress craft / knitting / sewing group continues to meet every week, and is a group that has a rotating attendance, in that we have a defined core group, and we also get various others joining from time to time. It is a time of relationship building, where we are delighted to engage and interact with the local people, and it is a blessing to us, to be able to share the gospel.

The bible study runs every week, and it is an oasis where we can be refreshed and feed off the word of God. We find it to be a very fruitful and encouraging time, with others joining us by Zoom, from as far away as the Highlands. Some old colleagues, who were with us in our earlier work with the Open-Air-

Mission, have been very encouraged and acknowledged God's grace in the spiritual feeding the Lord gives them. The Road to Recovery meetings continue weekly in the church and via Zoom, with a broad spectrum of folks joining at various points in their recovery. Attendance at the Road to Recovery meetings has dropped away in the last 3 months, in terms of those attending the meeting, yet curiously the same people join us at the zero stress and at the drop-in and even occasional church service. When we set out to develop the work of the church, it was always our aim to reach out in such a way as to create a community where people could feel so welcome, that they could overcome any shyness or embarrassment and not feel out of place without feeling shame and guilt, because they have an addiction.

Although the attendance may have dipped, our contact with the people in recovery is literally daily. We continue to minister to them and to show care and love by God's Grace, and remind them that they are valued, despite some who are in a difficult place, in that they do not want anyone to know of their addiction. In some cases, we minister to them privately, on a completely one-to-one basis, in their homes.

A testimony to the outreach work of the church, was given in another local Church in Kirkintilloch by a missionary pastor saying that Lennoxton Free Church was a model of New Testament Christianity and that the love, welcome and reception sinners got was a joy, and this was further substantiated by some volunteers from another local church, where they had heard the testimony and they said it is true because they experience it firsthand themselves, when they attend themselves – and we give God the Glory for this witness.

We have also taken part in a local council community initiative where several of us did a course dealing with health issues, including mental health, in the community, and how we can create a community where we care for each other. Our approach was, of course, from a Christian perspective, yet we presented that the church could play a very active part in recognising the connections between mental health, loneliness and generally poor health issues, caused in some part by addiction. We hope to begin the second part of the course and work closely with the local authority community worker who is also very minded that courses be run from the church, although within the group a minority view would rather have no religious input to the programme.

We work with the Trussell Trust foodbank which is run through the Baptist Church in Kirkintilloch. We run our community drop-in alongside the foodbank, and this is a time of contact and relationship building, where we have a lunch and then a short bible study which often includes people from the community who continue to come along.

The Church building is the property of the congregation and is held in trust by locally elected property (or congregational) trustees under the Church's Model Trust Deed. The Manse is privately owned.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) with the Kirk Session having responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members and, as appropriate, elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court is deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:

Deacons' Court:

<i>Elders</i>	Rev Alick Stewart, Rev Angus J Howat, Rev Alasdair MacDonald and Mr E C Stewart.
<i>Deacons</i>	None, at this time.
<i>Ministerial Team</i>	Rev Alick Stewart.

Congregational Trustees:

For holding property - Rev Alick Stewart, Rev Angus J Howat, Rev Alasdair MacDonald and Mr E C Stewart.

Lennoxtown Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The Free Church of Scotland Lennoxtown, as a congregation, remains in good heart with a settled Minister, the Rev Alick Stewart.

The church building remains generally in very good order and is wind and watertight. Due to the rebuild following the fire in 2013, we have a very good heating and lighting system installed and a modern fire and intruder alarm system.

With the general increase in gas and electricity costs, we are fortunate this is mitigated somewhat by preferential gas and electricity unit prices, secured as part of a 3-year British Gas deal. That expires in February / March 2026 and will require to be renegotiated. Notwithstanding the unit cost, most recently an automated door closure system was installed at the main door to overcome it being constantly opened when the church is occupied and releasing heat from the building.

Throughout 2025, the remote monitoring service for the alarm system was discontinued and reduced our annual cost by around £600. As a consequence, at the end of the existing contract we were able to disconnect the landline and coincidentally enjoy a Wi-Fi speed upgrade from around 50mbps to 500mbps, which has significantly increased the bandwidth available to support live streaming without any buffering. With the landline being removed, and the significant increase in internet speed, the BT costs were halved in the latter part of 2025, and this will be the case going forward. We have now ceased relying on the traditional alarm system and have fully installed cameras both inside the church and outside, covering the main church, foodbank, small halls, kitchen, vestibule and externally the front door and rear storage shed.

In conjunction with this, we have also installed electronic door locks on the kitchen and the main access door to the small halls, and none of these interferes with the fire management system. To complete the new system, a smart electronic door lock will be fitted to the main church entrance door and from that time the leadership team will commence alarming the cameras when the church is unoccupied, effectively emulating the functionality of the alarm system being activated by any motion detected.

In late 2025 we began a process of formal inspections for our gas and electricity installations and completed the gas safety check in Dec 2025. The gas installation was found to be in good order and only required an additional Co2 monitor to be installed, due to the position of the gas boiler being installed within a cupboard. A compliant gas safety certificate was issued. The electrical testing and PAT will commence in 2026.

Running up to December 2025, Lennoxtown Free Church of Scotland was subject to a Presbytery Oversight Visitation (POV) with a team appointed by the Presbytery of Argyll to undertake a review of the church, from a congregational wellbeing, financial status, buildings survey and compliance perspective. The collection of data from the kirk session, deacons court, the minister and the individual members of the congregation was spread over a number of weeks preceding the visitation to the church

on the 8th of December 2025. The initial feedback was extremely positive; however, we require to await the POV report following its presentation to Presbytery in early 2026.

The church interior would benefit from being painted, and this was planned for late 2025; however, with the POV, the commencement of the gas and electrical supply inspections and any work arising from it, it was felt this activity should be deferred into 2026. The irritating periodic drain blockage from the church to the main sewer has now been addressed with the kind assistance of one of our adherents.

The Church continue their contact with and support of various mission groups in several fields.

In relation to **congregational activities**:

- It remains the congregation's unanimous determination to continue the work in Lennoxton as part of the Free Church of Scotland and to remain an independent congregation meeting the needs of the immediate local and surrounding areas. We remain part of the Presbytery of Glasgow and Argyll and are grateful for their support with provision of ministerial supply during Mr Stewart's studies.

In relation to **congregational funding**:

- Total income for 2025, including Gift Aid Tax recovered, was £56,732 – a very credible increase of 7% on the previous year's income, however it should be noted that the income was assisted by a backdated Gift Aid receipt.
- In 2025 the value of Gift Aid recovered was £12,282, suggesting a 30% increase. This was primarily impacted by the allowable 4-year backdating, with an exsiting member joining the Gift Aid scheme, which was most welcome. Net of that the increase was less half a percent, yet nevertheless vital to the financial wellbeing of the congregation.
- For 2025 we forwarded £43,716 to Central Funds in Edinburgh. This was an increase of 14%, reflecting the steep increase in operating costs for the church central, driven in large part by the Government's huge increase in National Insurance Contributions. This is only likely to continue to exceed inflation and will be a challenge for many congregations. A revised scheme for setting congregational targets is being consulted on and planned to be introduced in 2026/27.
- Our total expenditure for 2025 was £58,426 primarily reflecting the > 14% increase to Central Funds, although other costs increased, unusually with the exception of the heating / lighting and utility costs which reduced slightly, more by cheaper unit pricing rather than economising on consumption, something we will have to monitor closely.
- There was no significant fabric expenditure in 2025, other than some upgrades to cameras and a gas safety inspection, although there are some outstanding improvements required, namely electrical installation testing and repainting of the church interior
- At the start of 2025, the combined Fabric Fund total was £49,632. Our expenditure on fabric items during 2025 was £925, reducing the notional balance for the fabric component of the fund, to £12,207. The designated Manse Fund balance remains at £36,500 giving a year-end balance of £48,707. We already know we will have to commit to some larger items, mainly electrical work and painting in 2026.
- Much of the income is now contributed on-line, and the Deacons Court wishes to express its gratitude to Our God and acknowledges the significant generosity of the congregation, in maintaining and increasing the contribution to the ongoing cost of our own church and also the work and expansion of the gospel through the Free Church Central Offices. This has to be recognised against a background of continual pressures on personal and family income and the cost-of-living increases.

Reserves:

Results for the year

For 2025, the receipts and payments account shows a deficit of £1,694 (2024 – surplus £1,979). At 31 December 2025, the bank and cash balance held was £49,318 (2024 - £51,012), comprising General funds of £611 (2024 - £1,380) and designated funds of £48,707 (2024 - £49,632). The congregation has met its commitment to the financial targets set by Central Free Church Offices in 2025.

During the year, the 2024 year-end accounts were submitted electronically to the Office of the Scottish Charity Regulator (OSCR) and, after processing, were found to be in order and compliant with the regulations; the 2025 and subsequent year accounts will be processed accordingly.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

A handwritten signature in black ink, appearing to read 'Diane Stewart'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Mrs Diane Stewart
Treasurer to the Trustees

Dated: 24 August 2026

Lennoxtown Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025, which are set out on pages 8 to 12.

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

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 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

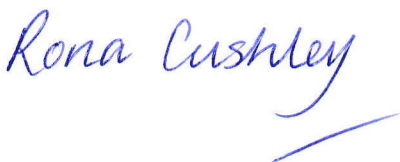
In the course of my examination, no matter has come to my attention.

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 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.



Name: Mrs Rona Cushley FFA

Occupation: Accountant

Date: 24 August 2026

Lennoxtown Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

	Notes	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
		General Fund	Designated Funds			
		£	£	£	£	£
Receipts						
Gift Aid Offerings		39,100	0	0	39,100	37,840
Gift Aid Tax Recovered		12,282	0	0	12,282	9,415
Church Door collections		1,790	0	0	1,790	1,058
Envelope Offerings		3,360	0	0	3,360	4,580
Donations		200	0	0	200	100
Transfer to Manse / Fabric Fund		0	0	0	0	0
						0
Total Receipts	4	56,732	0	0	56,732	52,993
Payments						
<i>Payments for Charitable activities</i>						
Remittances to Central Funds		43,716	0	0	43,716	38,250
Pulpit Supply and Communion Expenses		711	0	0	711	563
Ministry, Manse Expenses		2,792	0	0	2,792	2,512
Church Insurance / Fire / Alarm / RedCare		1,912	0	0	1,912	950
Heat / Light / Utility / Rates		5,162	0	0	5,162	5,710
Sundry Expenses		735	0	0	735	1,833
Presbytery Levy		610	0	0	610	946
Donations	3	1,250	0	0	1,250	0
National Insurance Contributions -Class 1A		363	0	0	363	0
Fabric Expenditure		0	925	0	925	0
<i>Governance costs</i>						
Independent Examination		250	0	0	250	250
Total Payments	4	57,501	925	0	58,426	51,014
(Deficit) / Surplus for the year		-769	-925	0	-1,694	1,979

Lennoxtown Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Note	2025 £	2024 £
Bank & Cash in hand			
Opening balance		51,012	49,033
(Deficit)/Surplus for the year		-1,694	1,979
Closing balances		49,318	51,012
Statement of Assets held for Charitable purposes			
Church	2	150,000	150,000
Fixtures & equipment	2	19,258	19,258
Sub-total		169,258	169,258
Less:			
Outstanding loans		0	0
Total		169,258	169,258
Liabilities at 31 December 2025			
Creditors:			
Independent Examiner		275	250
		0	
		275	250

Approved by the Trustees 24 August 2026 and signed on their behalf by the undernoted:



A Stewart
Minister / Trustee



E C Stewart
Trustee

The notes form part of these financial statements.

Lennoxtown Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 8, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Lennoxtown Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

2. Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
Cost			
At 1 January 2025	150,000	19,258	169,258
Additions -None			-
Disposals	-	-	-
At 31 December 2025	150,000	19,258	169,258
Depreciation			
At 1 January 2025	-	-	-
Charge for year	-	-	-
Eliminated on disposals	-	-	-
At 31 December 2025	-	-	-
Net Book Value			
At 31 December 2025	150,000	19,258	169,258
At 31 December 2024	150,000	19,258	169,258

3 Donations paid

	<u>2025</u>
Tear Fund	750
Luwero Community Projects Limited	500
	<u>1,250</u>

Lennoxtown Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

4 Unrestricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	1,380	56,732	(57,501)	-	611
Designated funds:					
Fabric Fund / Manse Fund	49,632	-	(925)	-	48,707
Total designated funds	49,632	-	(925)	-	48,707
Total unrestricted funds	51,012	56,732	(58,426)	-	49,318

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary activities of the charity, other than those for which funding is restricted.

The Designated Fund represents the money set aside by the deacons' court for the fabric of the building and towards the cost of a manse.