

The Church of Scotland
Bishopton Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

For the Year ended 31 December 2025

Congregation No: 140740

Charity No: SC 006109

Bishopton Parish Church
Year ended 31 December 2025

Reference and Administrative Information

Charity Name: Bishopton Parish Church
Charity Registration Number: SC006109
Congregation Reference No: 140740
Contact Address: Iain Langlands
10 Barbeg Crescent
Bishopton
PA7 5GA

Trustees

(Including all those who served for only part of the year).

Yvonne Smith

J Barbour	K Heaton	I MacSporran
E Blair	E Henderson	H Martin
J Blair	M Henderson	J McGill
M Blair	A Hope	G McHattie
S Braid	D Hope	I Morrison
S Campbell	J Hopkins	J Morrison
E Clark	L Humphries	S Munro
A Doak	V Hunter	D Nicholl
A Doak	I Langlands	D Pollock
W Doak	J Langlands	M Rigg
J Finlay	K Lawson	A Russell
L Gillespie	H Lundie	M Sinclair
A Goldie	K Lyall	A Sloan
S Harper	A Macdonald	P Woodrow
J Harvey	G MacSporran	D Woodrow

Principal Office-bearers

Minister: Rev Yvonne Smith
Session Clerk David Pollock
Church Treasurer: Iain Langlands

Independent Examiner

Craig Lindsay C.A.
179A Dalrymple Street, Greenock, PA15 1BX

Bankers

Bank of Scotland, 8 Bridgewater Place, Erskine, PA8 7AA

Bishopton Parish Church
Trustees' Annual Report
Year ended 31 December 2025
Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Church of Scotland Unitary Form Deed of Constitution.

Recruitment and Appointment of Trustees

The Kirk Session comprises those members of the church who are considered by the Kirk Session to have the appropriate gifts and skills, undertake a course of instruction and are ordained to the position of Elder. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

On 13 March 2024 the church adopted a Unitary Deed of Constitution, replacing the Model constitution. The new constitution does not include a Congregational Board. The Kirk Session adopted new ways of working to ensure that meetings were conducted efficiently and that matters were considered timeously according to the needs of the church. To that end a Business Committee was established to support agenda planning, receipt of reports and correspondence and to monitor outcomes and delivery timelines. 2025 was the first full year operating under a Unitary Constitution.

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 the Church, located on Erskine Ferry Road, most Sundays throughout the year at 11 am, except the first Sunday of every month when a more informal Family Service is held in The Cornerstone at 11 am. Communion services are held quarterly and additional services are held periodically, including ecumenical services and at special times in the Christian calendar. Monthly mid-week Chit-Chat worship services at 1 pm in The Cornerstone complement the 11 am worship in the Church. Online services continue to be a popular addition to the provision of worship.

Church organisations cover a range of activities including children's Sunday Kidz, Senior Choir, Junior Singers and the Chit Chat Group. Boys' Brigade and Girls' Brigade, affiliated to the Church but with their own organisational structures, use the church facilities to provide activities for boys and girls and are under the supervision of the Kirk Session. Church premises are also made available to other users approved by the Kirk Session when space allows.

**Bishopton Parish Church
Trustees' Annual Report
Year ended 31 December 2025**

(continued)

Achievements and Performance

Bishopton Parish Church is an active congregation providing groups and activities for all ages within the community. Services of worship continue the link with the community, seeking to be relevant to peoples' life experience and specific to seasons and occasions throughout the course of the year. Church organisations continue to prosper. The expanding housing development, commonly known as 'Dargavel', on the former Royal Ordnance Factory site in Bishopton continues to grow which will increase the population within the parish and presents an opportunity for outreach for the church.

Financial Review

There was a surplus of £17,319 in the General (Unrestricted) Fund for the year. There was a sustained increase in income from hall lets during the year and an increase in offerings. Our utility costs increased significantly in the year, as anticipated. General Funds at the end of 2025 were £94,338 compared to £77,019 at the end of 2024.

Restricted Funds had a surplus of £3,177 for the year. Restricted Funds at the end of 2025 were £85,826 compared to £82,649 at the end of 2024.

Reserves Policy

It has been the Trustees' policy to build up reserves over a number of years in anticipation of the need for major refurbishment or repairs of our accommodation. The church building is old and will require substantial works on a regular basis, although it is currently in a good state of repair. Within the Restricted Funds there is a Church Restoration Fund primarily for repairs to the Church building. Church members continue to give additional financial support to the Church Restoration Fund, mostly by standing order, and given this continuing level of support, the trustees believe that the current policies are adequate.

**Bishopton Parish Church
Trustees' Annual Report
Year ended 31 December 2025**

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,



**D Pollock
Session Clerk
03 February 2026**

Bishopton Parish Church
Year ended 31 December 2025

Independent Examiner's Report to the Trustees of Bishopton Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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

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 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, 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.



Craig Lindsay C.A.

Welsh Walker Limited
Chartered Accountants
179A Dalrymple Street
Greenock
PA15 1BX

Date: 23 March 2026

Bishopton Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Total	Total
		Funds	Funds		
		2025	2025	2025	2024
	Note	£	£	£	£
<u>Receipts</u>					
Offerings	1	116,642	8,201	124,843	119,213
Hall rentals		31,796	0	31,796	32,761
Weddings and funerals		0	0	0	560
Legacies		0	0	0	1,368
Grants		0	0	0	0
VAT recovered		0	0	0	0
Flower Fund donations		0	0	0	75
Fund raising		9,720	0	9,720	7,857
Other income	2	1,382	5,990	7,372	8,859
IT & Web		2,367	0	2,367	3,708
<u>Total Receipts</u>		<u>161,907</u>	<u>14,191</u>	<u>176,098</u>	<u>174,401</u>
<u>Payments</u>					
Costs of generating funds	3	0	0	0	0
Charitable activities	4	144,588	0	144,588	141,547
Restricted Fund costs	5	0	11,014	11,014	6,267
Governance costs	6	0	0	0	0
<u>Total Payments</u>		<u>144,588</u>	<u>11,014</u>	<u>155,602</u>	<u>147,814</u>
Excess of Receipts over Payments for the year before transfers		17,319	3,177	20,496	26,587
Transfers		0	0	0	0
Excess of Receipts over Payments for the year		<u>17,319</u>	<u>3,177</u>	<u>20,496</u>	<u>26,587</u>

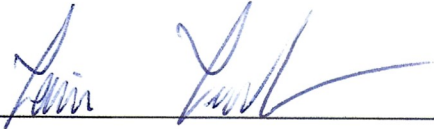
Bishopton Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>	9				
Bank & deposit balances brought forward		77,019	82,649	159,668	133,081
Movement in year:					
Excess of Payments over Receipts for the year		17,319	3,177	20,496	26,587
Bank & deposit balances carried forward		<u>94,338</u>	<u>85,826</u>	<u>180,164</u>	<u>159,668</u>
 <u>Investments at market value</u>					
(cost £ nil)		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Assets</u>					
Gift Aid Receivable		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>					
Cost of repair not yet billed		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session 3rd February 2026.

For and on behalf of the Kirk Session


 _____ Session Clerk


 _____ Treasurer

Bishopton Parish Church
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1. Analysis of Donations				
Offerings	94,919	6,502	101,421	96,992
Tax Recovered on Gift Aid Donations	21,723	1,699	23,422	22,221
Total Offerings	<u>116,642</u>	<u>8,201</u>	<u>124,843</u>	<u>119,213</u>
2. Other income				
Donations	991	442	1,433	8,014
Sale of furniture, equipment etc.	0	0	0	0
Transfer from Restricted Account	0	0	0	0
Asylum Seeker Travel Fund	0	0	0	0
Reimbursements	199	0	199	0
Other income	192	5,548	5,740	845
	<u>1,382</u>	<u>5,990</u>	<u>7,372</u>	<u>8,859</u>
Analysis of Payments				
3. Costs of generating funds				
Offering envelopes	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
4. Charitable activities				
Giving to Grow allocation	64,513	0	64,513	61,781
Presbytery dues	1,697	0	1,697	1,627
Minister's expenses	2,221	0	2,221	2,072
Pulpit supply	600	0	600	500
Other staffing costs	18,689	0	18,689	20,878
Fabric repairs & maintenance	16,031	0	16,031	16,042
Cleaning	6,206	0	6,206	7,057
Council Tax	3,393	0	3,393	3,117
Heat and light	13,274	0	13,274	11,340
Insurance	4,455	0	4,455	4,011
Church office expenses	6,495	0	6,495	5,497
Other expenses	6,716	0	6,716	7,625
Transfer to Restricted	298	0	298	0
	<u>144,588</u>	<u>0</u>	<u>144,588</u>	<u>141,547</u>
5. Restricted Fund costs				
The Cornerstone Roof Repair	0	8,370	8,370	0
The Cornerstone Conservation	0	57	57	2,750
Flower Fund	0	0	0	0
Other	0	17	17	0
The Cornerstone AV Upgrade	0	2,570	2,570	3,517
Disbursement Malawi collection	0	0	0	0
	<u>0</u>	<u>11,014</u>	<u>11,014</u>	<u>6,267</u>

Bishopton Parish Church
Notes to the Accounts

	2025 £	2025 £	2025 £	2024 £
6. Governance costs				
Independent examiner's fees	0	0	0	0

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' 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 and the Maximum Stipend in 5th and subsequent years of service was £39,856.

8. Trustee Remuneration and Related Party Transactions

During the year one trustee/employee received remuneration totalling £4,330. No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

9. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£		£
Unrestricted funds					
Designated Fabric Fund	0	0	0	0	0
General Fund	77,019	161,907	144,588	0	94,338
	<u>77,019</u>	<u>161,907</u>	<u>144,588</u>	<u>0</u>	<u>94,338</u>
Restricted funds					
Church Restoration	13,053	14,191	8,444	0	18,800
Colin Gardner Legacy	10,810	0	0	0	10,810
Paxton Legacy	47,303	0	0	0	47,303
Kerr Legacy	6,483	0	2,570	0	3,913
Welfare Fund	5,000	0	0	0	5,000
	<u>82,649</u>	<u>14,191</u>	<u>11,014</u>	<u>0</u>	<u>85,826</u>
Total funds	<u>159,668</u>	<u>176,098</u>	<u>155,602</u>	<u>0</u>	<u>180,164</u>

Purposes of Designated Funds

Fabric Fund: this fund maintains a zero-balance (Ref. Item 11: Notes to accounts)

Purposes of Restricted Funds

Church Restoration:

The Trustees have set aside funds for the maintenance of the three Church properties; including bank charges, excluding running costs.

Colin Gardner Legacy:

This fund has no conditions attached and is used for projects which leave an enduring legacy.

Paxton Legacy:

This fund has no conditions attached and is used for projects which leave an enduring legacy.

Kerr Legacy:

This fund has no conditions attached and is used for projects which leave an enduring legacy.

Welfare Fund:

This fund is for use at the Minister's discretion in support of any parishioners in need of support.

Bishopton Parish Church
Notes to the Accounts

	2025	2024
	£	£
10. Collections for Third Parties		
Shelter Scotland	753	1,153
Accord Hospice		485
CrossReach		1,253
World Central Kitchen		1,563
Save the Children		282
Poppy Scotland	417	345
UNICEF	953	954
East Park School	805	
Chisangano Teachers Houses	3,013	
Renfrewshire Foodbank	237	
UNICEF - Gaza Appeal	249	
Holy Land Bursary Scheme (Presbytery Appeal)	100	
Glasgow City Mission (Carry over to 2026 for payment)	1,306	
	<u>7,833</u>	<u>6,035</u>

11. Funds held by The Church of Scotland - General Trustees.

The General Trustees administer a Fabric Fund on behalf of Bishopton Parish Church.
There were no funds in this account at 31 December 2025.