

The Church of Scotland
Langbank Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Year Ended 31 December 2025

Congregation No: 150819

Charity No: SC015085

Reference and Administrative Information

Charity Name: Langbank Church of Scotland
Charity Registration Number: SC015085
Congregation Reference No: 150819
Contact Address: c/o Davean, Main Road
LANGBANK
Renfrewshire
PA14 6XR

Trustees

All Kirk Session members are trustees of the charity. The following is a list of all trustees who served at any time during the year up to the date of signing the accounts.

David Steele (Session Clerk)	Jean Leckie
Elizabeth Hopkins (Treasurer)	Mary Bonner
Fiona Cumming	Caroline MacLean
Alasdair Hamilton	Elspeth Munro
Graham Hill	George Wilkinson

Principal Office-bearers

Minister: Reverend Steven Owens

Session Clerk: David Steele
Church Treasurer: Elizabeth Hopkins (from 1st January 2025)

Independent Examiner

Julie Gilmour
80 Middlepenny Road, Langbank, Port Glasgow, Renfrewshire, PA14 6XF

Bankers

Bank of Scotland, West Blackhall Street, Greenock

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

Organisational Structure

Langbank Church is governed through a unitary constitution, which means that the Kirk Session - which meets frequently through the year - is responsible for both spiritual and temporal affairs within the church.

Certain responsibilities are delegated to Committees which are responsible for Finance; Fabric; Fundraising, social and communication; and Outreach with responsibility for pastoral care as appropriate. The Committees have been in place following the adoption of the unitary constitution, and are providing a more flexible and collective response than was the case under previous arrangements through a Congregational Board. Committees are convened as required, approximately six times per year.

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.

Although a smaller congregation, we continue to make a thriving contribution to village life with villagers regularly attending social and fund-raising events such as the established drop-in café on Mondays. Sunday worship is supported by a choir and organist, many of whom are also members of the village choir.

Because of the limited facilities in the village, we have been trying to develop the church as an additional amenity for the whole community. The manse is currently up for sale with the proceeds expected to go towards the future development of the Church.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Achievements and Performance

Rev Steven Owens took on the Linked Charge for the Langbank Church and Houston and Killellan Kirk in January 2025.

We remain extremely proud that in spite of our small membership base we reach out successfully to all our parishioners and are actively engaged throughout village life, which we pray will continue through 2026 and beyond.

Financial Review

General fund-raising, particularly the regular and generous giving by the congregation remains our principal source of income. This income is boosted by our ability to reclaim tax on many of the donations received. Our underlying income before fabric reimbursement decreased by 9.67% from £45,355 in 2024 to £40,968 in 2025. Total income including fabric drawdown for 2025 is £55,344.

We have continued to invest in the upkeep of both the church buildings and the adjacent manse (which is currently up for sale). As the accounts show, our funds for fabric expenditure (most of which are held centrally by the Church of Scotland General Trustees) have reduced further this year for essential works on the roof and the plasterwork, we need to continue to carefully shepherd our financial resources for day-to-day charitable activities. The underlying costs increased by 53% to £47,733 in 2025 from £31,177 in 2024 before fabric funded spend, total reported spend before net liabilities is £64,432. Adding the accrued net liabilities for 2025 this took the underlying costs to £51,150.

The rental income from the Manse ceased when the property went up for sale in September 2025 – prior to this the income generated is held by the Church of Scotland General Trustees and restricted solely for upkeep of the church and manse. The Trustees report that the sale process is going well and there have been positive viewings.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

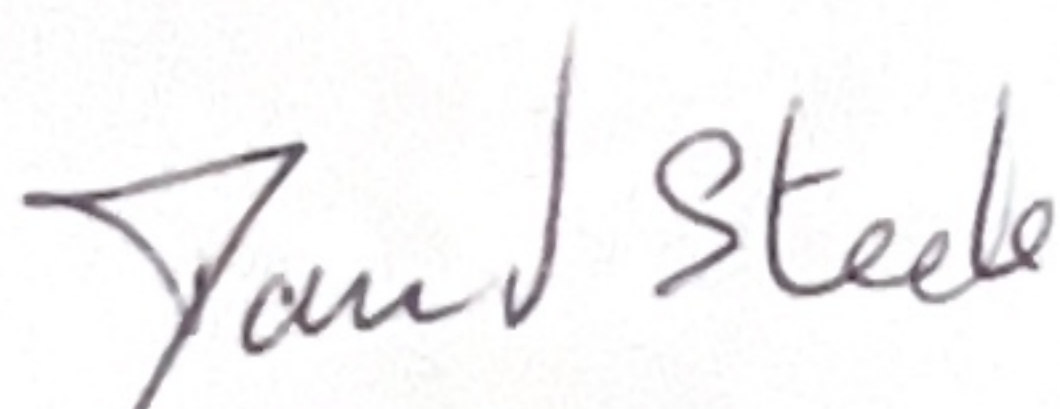
Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end, the Church held unrestricted cash funds of approx. £37,342 plus £17,877 held for restricted purposes. In a separate fund, reserved for upkeep of the fabric of the church and manse, the General Trustees hold £5,281 (PY £13,000), this has reduced from last year for ongoing maintenance and development costs associated with the Church building and the manse. Cash plus readily realisable investments (themselves amounting in total to over £72,253 after net liabilities) represents approximately 17 months of regular expenditure, compared to the Trustees' target of holding 6 months expenditure as a reserve. this has reduced from last year following the major works undertaken during the year on the roof and plaster works.

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 Steele
Session Clerk

Date20/5/26.....

Langbank Church of Scotland
SC 015085

Independent Examiner's Report to the Trustees of Langbank Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out from page 7 onwards.

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 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.

Signed:



Name:

Julie Gilmour

Address:

80 Middlepenny Road, Langbank, Port Glasgow, Renfrewshire, PA14 6XF

Date:

10/4/26

Langbank Church of Scotland
Receipts and Payments Account
At 31 December 2025

		£	-				
		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024	
		£	£	£	£	£	
Receipts	Note						
Donations	3	£ 23,257.00	£ 20.00	£ -	£ 23,277.00	£ 31,063.34	
Legacies		£ -	£ -	£ -	£ -	£ -	
Activities for Generating Funds		£ 5,225.33	£ 4,048.20	£ -	£ 9,273.53	£ 9,542.79	
Bank & Deposit interest		£ 1,526.49	£ 38.65	£ -	£ 1,565.14	£ 1,750.03	
Investment income		£ 2,394.32	£ 282.02	£ -	£ 2,676.34	£ 2,490.60	
		£ 32,403.14	£ 4,388.87	£ -	£ 36,792.01	£ 44,846.76	
Rental of the church hall		£ 1,400.00	£ 80.00	£ -	£ 1,480.00	£ 475.00	
Sale of assets		£ -	£ -	£ -	£ -	£ -	
Sale of investments		£ -	£ -	£ -	£ -	£ -	
Grants		£ -	£ -	£ -	£ -	£ -	
Receipts from General Trustees - Fabric		£ 14,375.97	£ -	£ -	£ 14,375.97	£ 56,451.60	
Other Receipts - 3rd party collection	6	£ -	£ 2,695.78	£ -	£ 2,695.78	£ 33.50	
Total Receipts		£ 48,179.11	£ 7,164.65	£ -	£ 55,343.76	£ 101,806.86	
Payments	4						
Costs of generating funds		£ 777.74	£ -	£ -	£ 777.74	£ 706.27	
Charitable activities		£ 44,921.49	£ 2,033.70	£ -	£ 46,955.19	£ 30,471.18	
Governance costs		£ -	£ -	£ -	£ -	£ -	
Other Costs - Fabric costs		£ 9,654.79	£ 7,044.00	£ -	£ 16,698.79	£ 57,971.60	
Total Payments		£ 55,354.02	£ 9,077.70	£ -	£ 64,431.72	£ 89,149.05	
Excess of Receipts over Payments for the year before transfers		-£ 7,174.91	-£ 1,913.05	£ -	-£ 9,087.96	£ 12,657.81	
Transfers		£ -	£ -	£ -	£ -	£ -	
Excess of Receipts over Payments for the year		-£ 7,174.91	-£ 1,913.05	£ -	-£ 9,087.96	£ 12,657.81	

Langbank Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & deposit balances brought forward 1 January 2025		£ 44,517.39	£ 19,790.02	£ -	£ 64,307.41	£ 51,649.60
Movement in year:						
Excess of Receipts over Payments for the year		-£ 7,174.91	-£ 1,913.05	£ -	-£ 9,087.96	£ 12,657.81
Bank & deposit balances carried forward 31 December 2025		<u>£ 37,342.48</u>	<u>£ 17,876.97</u>	<u>£ -</u>	<u>£ 55,219.45</u>	<u>£ 64,307.41</u>
Investments at market value						
Cost Value 31 Dec 2025 £64,986.86	8	<u>£ 74,243.82</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 74,243.82</u>	<u>£ 70,087.62</u>

Assets

Gift Aid & Interest Receivable	<u>£ 1,697.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 1,697.00</u>	<u>£ 2,030.84</u>
	£ 1,697.00	£ -	£ -	£ 1,697.00	£ 2,030.84

Liabilities

Expenses due not yet paid	£ 3,416.80	£ -	£ -	£ 3,416.80	£ 9,485.57
Charity Expenses Due but not paid	£ -	£ 271.00	£ -	£ 271.00	£ 150.00
	<u>£ 3,416.80</u>	<u>£ 271.00</u>	<u>£ -</u>	<u>£ 3,687.80</u>	<u>£ 9,635.57</u>

For and on behalf of the Kirk Session

David Steek
Elizabeth M Hopkins

Session Clerk
Treasurer

Langbank Church of Scotland
Notes to the Accounts
At 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year, six trustees received reimbursement of expenses incurred totalling £ 4,856.21

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.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	£ 4,450.16	£4,633.14	£4,929.81	£ -	£ 4,153.49
Reserve & Bequest Fund	£ 101,017.19	£7,684.55	£0.00	£ -	£ 108,701.74
General Fund	£ 9,137.66	£34,479.62	£48,986.03	£ -	£ 5,368.75
	<u>£ 114,605.01</u>	<u>£ 46,797.31</u>	<u>£ 53,915.84</u>	<u>£ -</u>	<u>£ 107,486.48</u>
Restricted funds					
Charitable Donations	£ 1,015.54	£2,695.78	£2,506.60	£ -	£ 1,204.72
Development Fund	£ 17,904.52	£9,968.22	£8,009.28	£ -	£ 19,863.46
Youth Fund	£ 869.96	£38.65	£0.00	£ -	£ 908.61
	<u>£ 19,790.02</u>	<u>£12,702.65</u>	<u>£ 10,515.88</u>	<u>£ -</u>	<u>£ 21,976.79</u>
Endowment funds					
None	£ -	£ -	£ -	£ -	£ -
	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Total funds	<u>£ 134,395.03</u>	<u>£ 59,499.96</u>	<u>£ 64,431.72</u>	<u>£ -</u>	<u>£ 129,463.27</u>

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Youth Fund: Donations have been received specifically for use in our work with Young People

Compassion UK: Donations have been received specifically in support of our sponsorship of children through Compassion UK

Development Fund: Donations have been received specifically for the Redevelopment Project for the Church Premises

See also Note 7

Purposes of Endowment Funds

There are no Endowment Funds

Langbank Church of Scotland
Notes to the Accounts (cont.)
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations						
WFO Scheme (non Gift Aid)		£ 1,633.00	£ -	£ -	£ 1,633.00	£ 1,824
Gift Aid Donations		£ 15,418.00	£ -	£ -	£ 15,418.00	£ 6,100
Tax Recovered on Gift Aid Donations		£ 4,060.25	£ -	£ -	£ 4,060.25	£ 7,703
Ordinary Offerings (Open Plate)		£ 1,435.75	£ -	£ -	£ 1,435.75	£ 1,043
Other Offerings, Donations etc		£ 710.00	£ 20.00	£ -	£ 730.00	£ 14,394
		<u>£ 23,257.00</u>	<u>£ 20.00</u>	<u>£ -</u>	<u>£ 23,277.00</u>	<u>£ 31,063</u>

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments						
Costs of generating funds						
Investment Managers' fees		£ -	£ -	£ -	£ -	£ -
Offering envelopes		£ -	£ -	£ -	£ -	£ -
		<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Charitable activities						
Ministries & Mission allocation		£ -	£ -	£ -	£ -	£ 12,735
Presbytery dues		£ 438.00	£ -	£ -	£ 438.00	£ -
Voluntary Additional Stipend		£ -	£ -	£ -	£ -	£ -
Minister's costs	5	£ 21,158.00	£ -	£ -	£ 21,158.00	£ 53
Ministerial Assistance		£ 7,070.06	£ -	£ -	£ 7,070.06	£ -
Pulpit supply		£ 198.90	£ -	£ -	£ 198.90	£ 6,861
Other staffing costs		£ 3,199.68	£ -	£ -	£ 3,199.68	£ 1,200
Fabric repairs & maintenance		£ 5,587.59	£ -	£ -	£ 5,587.59	£ 57,972
Council Tax		£ -	£ -	£ -	£ -	£ -
Heat and light		£ 8,412.03	£ -	£ -	£ 8,412.03	£ 1,541
Insurance		£ 2,037.78	£ -	£ -	£ 2,037.78	£ 1,953
Other building costs		£ 354.50	£ 7,044.00	£ -	£ 7,398.50	£ 17
Church office expenses		£ 1,220.58	£ -	£ -	£ 1,220.58	£ 1,255
Organist, organ & music		£ 5,046.00	£ -	£ -	£ 5,046.00	£ 3,657
Printing, stationery and postage		£ -	£ -	£ -	£ -	£ -
Other expenses		£ 630.90	£ 2,033.70	£ -	£ 2,664.60	£ 1,906
		<u>£ 55,354.02</u>	<u>£ 9,077.70</u>	<u>£ -</u>	<u>£ 64,431.72</u>	<u>£ 89,149</u>
Governance costs						
Independent examiner's fees		£ -	£ -	£ -	£ -	£ -
Other payments						
Purchase of assets		£ -	£ -	£ -	£ -	£ -
Purchase of investments		£ -	£ -	£ -	£ -	£ -
		<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>

5. 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 the fifth and subsequent years) £39,856.

6. Collections for Third Parties

Adam House
Christian Aid
Compassion UK
Cross Reach Waterfront Erskine
Houston and Killellan Kirk - Mwandi Lorry
Langbank under 3's
Marie Cure

	2025		2024
	£		£
£	181.00	£	168.00
£	90.00	£	-
£	1,993.08	£	1,192.00
£	84.00	£	-
£	158.00		
£	114.00	£	-
£	75.70	£	-
£	2,695.78	£	1,360.00

7. Funds Held on Behalf of the Congregation by the General Trustees

The General Trustees held the following sum as at 31 December 2025 which represents the the proceeds of renting the Manse and which can only be used for fabric purposes
The tennannts vacated the Manse in Spet 2025 with property now being advertised for sale.

£ 5,280.82

The General Trustees held the following sum as at 31 December 2025 for costs associated with pendig sale of the Langbank Manse which is yet to be sold.

-£1,683.60

8. Investments

All investments are held with the Church of Scotland Investors' Trust.

Langbank Church of Scotland
Appendix A
At 31 December 2025

**Funds Held By The Church of Scotland Geneeral Trustees
For The Benefit of the Congregation**

Consolidated Fabric Fund	2025
	£
CAPITAL ACCOUNT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December at cost	<u>-</u>
REVENUE ACCOUNT	
Credit balance at 31 December	<u>5280.82</u>
TEMPORARY ACCOUNT	
Credit balance at 31 December	<u>- 1,683.60</u>
Individual fund	
Purpose:	
EXPENDABLE	2025
	£
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December at cost	<u>-</u>
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December at cost	<u>-</u>