

INCHINNAN PARISH CHURCH
CHURCH OF SCOTLAND

CONGREGATION ACCOUNTS

for the year ended

31 December 2025

Congregation No. 140748

Charity No. SC011778

INCHINNAN PARISH CHURCH

Index

	Page
Reference and Administrative Information	1
Trustees' Annual Report	2 – 3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Accounts	7 – 9
Appendix to the Accounts	10

INCHINNAN PARISH CHURCH
Reference and Administrative Information

Charity Name: Inchinnan Parish Church, Church of Scotland
Charity Registration Number: SC011778
Congregation Reference No: 140748
Contact Address: 14 The Beeches
Brookfield
Renfrewshire
PA5 8UZ

Trustees

Angela Blackwood	Fraser Birch	James Breingan	Karen Christie
Elizabeth Cockburn	Marie Craig	Ann Fernandez	Barbara Jackson
Betty Keith	Rev. Ann Knox	Fergus Lang	Elizabeth McAdam
Tom McConnell	Pauline McCulloch	Joyce McDerment	Margaret McLeod
Elizabeth McNeil	Lisa Mullin	Alex Orr	Linda Reid
Len Seath	Mairi Semple	Robert Smith	

Principal Office-bearers

Minister:	Rev. Ann Knox
Church Treasurer:	Mrs Elizabeth Cockburn
Session Clerk:	Mairi Semple

Independent Examiner

G Begley B.A., C.A
Chartered Accountant
5 Strathnaver Crescent
Airdrie
ML6 6ES

Bankers

Bank of Scotland

INCHINNAN PARISH CHURCH
Trustees' Annual Report
Year ended 31st December 2025

The trustees submit their report and the accounts for the year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with a Unitary Constitution adopted with the approval of the Church of Scotland and The Presbytery of Greenock and Paisley. The administration of the Church is undertaken by the Kirk Session.

Trustees

The Members of the Kirk Session are the charity trustees. The Kirk Session Members are the Elders of the Church who are considered to have the appropriate gifts and skills.

Gordon Graham was appointed an Elder Emeritus. All other trustees held Office throughout the year.

Organisational Structure

The Kirk Session is chaired by the Minister and meets at least six times a year. The Kirk Session has various Committees and Support Groups which report back to the Kirk Session on various matters within their remits. The Members of these Committees and Groups are formed from Members of the Kirk Session along with Members of the Congregation. The Committee structure comprises, worship, pastoral, communication, IT, mission, property, finance, safeguarding, fellowship and fundraising.

Objectives and Activities

The Church of Scotland is a 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. Services of Worship are held on a Sunday morning on Wednesday mornings on a regular basis and on other special days throughout the year. Communion Services are held in March, June & October. On Sunday mornings children attend the Young Church Group. A Scout Group is affiliated to the Church. For adults there are the Guild, Monday Café, Craft Groups, Badminton Club, Book Club and Men's Club. A Book Bug Group for young children also takes place regularly. A Café (the Meeting Place) is run on a Wednesday and there is also a Friday Fellowship Group. There is a Tea Bar after the Service on Sunday mornings which give opportunities for a get together on a regular basis. The Church also holds services for and has links with the local Primary School and Little Inch Care Home located in Inchinnan. The Kirk Session has undertaken a Five Year Review to plan for the future.

Achievements and Performance

Successful fundraising events were held throughout the year and also a number of social events including theatre trips. During School holidays fun events were held for children to enjoy.

INCHINNAN PARISH CHURCH
Trustees' Annual Report (continued)
Year ended 31st December 2025

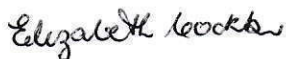
Financial Review

Total income for the year of £113,000 including fundraising and contributions from Church organisations of nearly £19,000. Over £11,000 was received for the use of the premises by outside organisations. The Gift Aid claims for the years to April 2024 and 2025 were processed by HMRC and a payment of nearly £15,000 was received. Expenditure of over £116,000 was incurred and this included over £34,000 spent on repairs and maintenance of the Church and Hall roofs and windows. Some of this was recovered as an Insurance claim and the Church of Scotland General Trustees also contributed to the work on the windows from the funds which they hold on the Church's behalf. We paid all our allocations of £41,342 to the Church of Scotland in full. Donations to various Charities during 2025 amounted to over £4,700. At the end of the year there was a deficit of around £2,500. We still hold reverse funds of £45,000 to cover ongoing maintenance and work to be done to the Church and maintaining our commitments for the coming year. Investigations are still ongoing in conjunction with the Church of Scotland for a new drainage system for the premises.

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 Agent 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 by



Elizabeth Cockburn
Church Treasurer

Date 16th March 2026

Mairi Semple
Session Clerk



INCHINNAN PARISH CHURCH

Charity No: SC011778

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

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

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:
 - i) to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - ii) 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.



G Begley B.A., C.A
Chartered Accountant
5 Strathnaver Crescent
Airdrie
ML6 6ES

31 MARCH 2026

INCHINNAN PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2025

		2025			2025	2024
		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £	Total £
Receipts	Note					
Donations	3	63,223	724	-	63,947	46,735
Bank interest		109	62	-	171	1,423
		63,332	786	-	64,118	48,158
Rental of premises		11,254	-	-	11,254	8,505
Congregational Organisations		12,839	-	-	12,839	11,079
Regular fundraising		6,095	-	-	6,095	6,166
Weddings and funerals		1,370	-	-	1,370	2,125
Life and Work		150	-	-	150	126
Expenditure related income		18,662	-	-	18,662	473
Misc Income		-	149	-	149	198
Grants Received		-	500	-	500	1,000
		50,370	649	-	51,019	29,672
Total Receipts		113,702	1,435	-	115,137	77,830
Payments						
Payments relating directly to charitable activities	4	(116,110)	(1,384)	-	(117,494)	(77,836)
Surplus/(Deficit) of receipts over payments		(2,408)	51	-	(2,357)	(6)

Inchinnan Parish Church
Statement of Balances
At 31 December 2025

	2025			2024	
	Unrestricted Funds	Restricted Funds	Endowment Funds	2025 Total	2024 Total
	£	£	£	£	£
Bank & Deposit Balances					
Church of Scotland deposit account	12,245	1,359	200	13,804	28,441
Bank current accounts	33,729	645	-	34,374	21,738
Cash in hand		1,070	-	1,070	1,000
	<u>45,974</u>	<u>3,074</u>	<u>200</u>	<u>49,248</u>	<u>51,179</u>
	2025			2024	
	Unrestricted Funds	Restricted Funds	Endowment Funds	2025 Total	2024 Total
	£	£	£	£	£
Movement in year:					
Funds at 1 January 2025	48,382	3,023	200	51,615	51,611
Excess of receipts/(payments) for the year as shown in the receipt and payments account	(2,408)	51	-	(2,357)	(6)
Funds at 31 December 2025	<u>45,974</u>	<u>3,074</u>	<u>200</u>	<u>49,248</u>	<u>51,605</u>

**Funds held on behalf of the Congregation
by the Church of Scotland General Trustees**
Please refer to the appendix on page 9

The accounts were approved by the trustees on ~~15th~~ March 2026 and signed on their behalf by

Elizabeth Cockburn
Elizabeth Cockburn
Treasurer

Mairi Semple
Session Clerk

MW Semple

Inchinnan Parish Church

Notes to the Accounts

Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transaction

During the year the Rev. A Knox incurred expenses totalling £240. Eight trustees received reimbursement of expenses incurred totalling £2,673.98 (2024- £3,009).

2. Movement in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	48,382	113,702	(116,110)	-	45,974
	<u>48,382</u>	<u>113,702</u>	<u>(116,110)</u>	<u>-</u>	<u>45,974</u>
Designated Funds					
Fabric Fund	1,575	572	(500)	-	1,647
Flower Fund	149	714	(507)	-	356
Men's Club	90	-	-	-	90
The Guild Fund	724	149	(298)	-	575
Meeting Place Café	107	-	(15)	-	92
Badminton	44	-	(19)	-	25
Monday Club	333	-	(45)	-	288
	<u>3,023</u>	<u>1,435</u>	<u>(1,384)</u>	<u>-</u>	<u>3,073</u>
Endowment Fund					
Jane Stewart Bequest for Fabric Fund	100	-	-	-	100
Jessie A. Smith Bequest for Sunday School	100	-	-	-	100
	<u>200</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>200</u>
Total Funds	<u>51,605</u>	<u>115,137</u>	<u>(117,494)</u>	<u>-</u>	<u>49,248</u>

Purposes of Unrestricted Funds

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity.

Purposes of Designated Funds

If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This discretion has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

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

Flower Fund: This is a fund to provide flowers for display during services of worship.

Purposes of Endowment Funds

Income from Jane Stewart Bequest is transferred to the Fabric Fund

Income from Jessie A Smith Bequest is for the use of the Sunday School.

INCHINNAN PARISH CHURCH

Notes to the Accounts

Year ended 31 December 2025

3. Analysis of Donations

	2025			2025	2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	This year Total	Last year Total
	£	£	£		£
WFO Scheme	12,642	-	-	12,642	13,290
Standing order offerings	26,196	-	-	26,196	25,878
Gift Aid donations	3,814	-	-	3,813	3,150
Tax recovered on Gift Aid donations (2 years)	14,953	-	-	14,953	-
Ordinary offerings (Open Plate)	4,410	-	-	4,410	3,194
Grants	-	500	-	-	-
Miscellaneous	1,208	724	-	1,732	1,223
	63,223	1,224	-	64,446	46,735

4. Analysis of payments

	2025			2025	2024
	Unrestricted Funds	Restricted Funds	Endowment Funds	This year Total	Last year Total
	£	£	£		£
Charitable activities					
Giving to Grow	41,342	-	-	41,342	36,842
Presbytery dues	743	-	-	743	372
Minister's expenses	240	-	-	240	240
Pulpit supply	220	-	-	220	230
Organist	2,975	-	-	2,975	3,570
Fund Raising Expenses	315	-	-	315	220
Fabric repairs & maintenance	1,934	-	-	1,934	8,071
Manse maintenance	5,784	-	-	5,784	828
Manse council tax	3,990	-	-	3,990	3,705
Gas	6,217	-	-	6,217	3,883
Electricity	3,523	-	-	3,523	3,955
Insurance	3,858	-	-	3,858	3,381
Telephone & Internet	530	-	-	530	632
Equipment	1,430	-	-	1,430	225
Publicity & Adverts	-	-	-	-	207
Printing, stationery and postage	140	-	-	140	250
Life and Work	192	-	-	192	252
Outreach	602	-	-	602	606
Choir & Music Expenses	528	-	-	528	65
Cleaning & Maintenance	7,043	-	-	7,043	7,964
Major Fabric Expenses	34,384	-	-	34,384	-
Other expenses	120	1,007	-	1,127	2,338
	116,110	1,007	-	117,117	77,836

5. Ministers' stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 ninth and subsequent years of service was £39,856.

6. Collection for third parties

	£
Christian Aid	2,024
Crossreach	910
Women' Aid	130
Action for Pulmonary Fibrosis	118
Erskine	422
Trussell Trust	208
Water Aid	916
	<u>4,728</u>

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

140748 Inchinnan

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	<u>21,569.29</u>
Market value of balances at 31 December	<u>38,960.10</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>12,163.39</u>
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TEMPORARY ACCOUNT

Debit balance at 31 December	<u>(3.60)</u>
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Individual Fund

Purpose:

EXPENDABLE	2025 £
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>