

The Church of Scotland
Howwood Parish Church

RECEIPTS AND PAYMENTS ACCOUNT 31 DECEMBER 2025

Congregation No: 140747

Charity No SC 003487

Reference and Administrative Information

Charity Name: Howwood Parish Church

Charity Registration Numbers: SC003487

Congregation Reference No: 140747

Contact Address: 21 Stanley Drive
Brookfield
Johnstone
PA5 8UG

Trustees

Kirk Session

Kathleen Smillie
James Anderson
Patricia Burns
Agnes Crawford
William Dougan
Leonie Henderson
Lillian McAlister
Margaret McBride
Robert Purse
Kay Robertson (appointed 25.2.25)
Laura Storrie
George Taylor
Lillian Taylor
Anne Uppington

Committee Members

Lindsay Cowie
Craig Crawford

Principal Office-bearers

Minister: Rev S Smith
Session Clerk Kathleen Smillie
Church Treasurer: Lillian Taylor

Independent Examiner

John Hood
12 Clochoderick Avenue
Kilbarchan PA10 2AY

Bankers

The Royal Bank of Scotland plc
1 Moncrieff Street
Paisley
PA3 2AW

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). The Unitary Deed of the Constitution of the Church of Scotland was adopted on 7 December 2018.

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

The Kirk Session, which meets 4 times a year, is responsible for spiritual and temporal affairs within the church.

Certain responsibilities are delegated to the Property Committee as appropriate.

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.

1. Worship services:

Weekly on Sunday at 9.45am. There is a formal communion on the first Sunday of the year, and also on the last Sundays of April and October. We hold services on Christmas Eve and Christmas Day and some evening services during Holy Week, with a Communion Service on Maundy Thursday.

Sunday School meets every Sunday at 9.45am.

2. Organisations:

There is a Guild which is attended by members both from Howwood and outwith the parish. The organist and Choir lead worship using innovative music.

Trustees' Annual Report (cont'd)
Year ended 31 December 2024

3. Community Involvement.

- a. One member of the Congregation is on the Community Council;
- b. Several members of the Congregation serve on the Howwood Emergency Amateur Response Team (HEART);
- c. The Church is supporting the Community Council's effort to get Fairtrade status for the village;
- d. The minister is chaplain to Howwood Primary School;
- e. We sent Christmas gifts to the Preshal Trust;
- f. We collected donations for our local Foodbank at Harvest and Christmas; in 2025 we also supported a local foodbank with a monthly collection.
- g. We provide refreshments for people attending funerals in the Church, this being paid for by our Funeral Tea Fund;
- h. Yoga and fitness classes for adults are held in hall;
- i. A Mother & Toddlers group meets in the hall;
- j. Rainbows, Brownies, Guides, Beavers and Cubs use the Church Hall for regular meetings.

4. Outreach:

- a. A Church website continues to be developed and information about the church is available there.
- b. A Community Coffee morning is held once a month. This is proving to be very popular and well attended;
- c. A charity is chosen every year as recipient for special collections and fundraising. The charity for 2025 was Beatson Cancer Charity.

Achievements and Performance

- 1. The number of members remains at a similar level to 2024, with new members joining in 2025 and new people becoming associated with the congregation.

Trustees' Annual Report (cont'd)

Year ended 31 December 2025

Financial Review

The principal source of income for the Church is weekly offerings from the congregation. Running costs remained at a similar level to 2025, resulting in a deficit for the year on our normal activities of £3,089.

The restricted funds had a surplus of £195 for the year, and the overall deficit for the year was £2,894.

All major fundraising is directed to the CHIP fund to finance property improvements, which are undertaken in accordance with the Property Committee's rolling five year plan.

Reserves Policy

It is the Trustees' policy to transfer any surplus on the General Account (excluding legacies) to the Fabric Fund.

At the year end the Church held unrestricted cash funds of £63,140 - General Account £33,304 and Fabric Fund £29,836.

The Church also held £22,624 of restricted funds and £1,487 in endowment funds, which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The charity trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The charity trustees 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,

Kathleen Smilie

Session Clerk
17 February 2026



Howwood Parish Church
SC003487

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

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 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.

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.

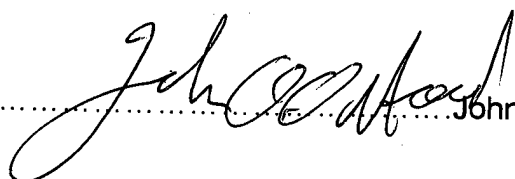
Basis of independent examiner's statement

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.



John Hood

12 Clochoderick Avenue
Kilbarchan
PA10 2AY

28/02/2026

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

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	38,699	1,619	-	40,318	37,738
Bank & Deposit interest		3,793	-	11	3,804	4,341
Investment income		-	-	-	-	-
		<u>42,492</u>	<u>1,619</u>	<u>11</u>	<u>44,122</u>	<u>42,079</u>
Grants		-	-	-	-	-
Receipts from General Trustees		10,416	-	-	10,416	10,296
External fundraising events		-	-	-	-	-
Income from use of premises		2,280	-	-	2,280	1,767
Other Receipts		205	-	-	205	-
<u>Total Receipts</u>		<u>55,393</u>	<u>1,619</u>	<u>11</u>	<u>57,023</u>	<u>54,142</u>
<u>Payments</u>	4					
Costs of generating funds		81	-	-	81	40
Charitable activities		58,401	1,435	-	59,836	54,525
Governance costs		-	-	-	-	-
<u>Total Payments</u>		<u>58,482</u>	<u>1,435</u>	<u>0</u>	<u>59,917</u>	<u>54,565</u>
Excess/(shortfall) of Receipts over Payments for the year before transfers		(3,089)	184	11	(2,894)	(423)
Transfers		0	0	0	0	0
<u>Excess/(shortfall) of Receipts over Payments for the year</u>		<u>(3,089)</u>	<u>184</u>	<u>11</u>	<u>(2,894)</u>	<u>(423)</u>

Howwood Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	73,212	15,457	1,476	90,145	90,568
Movement in year:					
Excess/(shortfall) of Receipts over Payments for the year	(3,089)	184	11	(2,894)	(423)
Bank & deposit balances carried forward	<u>70,123</u>	<u>15,641</u>	<u>1,487</u>	<u>87,251</u>	<u>90,145</u>
<u>Assets</u>					
Tax recoverable on Gift Aid	<u>1,766</u>	<u>0</u>	<u>0</u>	<u>1,766</u>	<u>1,584</u>
<u>Liabilities</u>					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 17 February 2026.

For and on behalf of the Kirk Session.

K Smillie
L Taylor

Kathleen Smillie

Session Clerk

Lillian Taylor

Treasurer

Howwood Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Miss E Smillie, the daughter of one of the Trustees, received £3,420 for providing her services as organist during the year.

Rev S Smith was paid £903 in reimbursement of expenses. In addition Council Tax amounting to £1,116 was paid on his behalf.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	32,925	0	0	(3,089)	29,836
General Fund	33,304	55,393	58,482	3,089	33,304
	<u>66,229</u>	<u>55,393</u>	<u>58,482</u>	<u>0</u>	<u>63,140</u>
Restricted funds					
CHIP Fund	20,853	964	239	0	21,578
Praise Band Fund	12	0	0	0	12
Flower Fund	587	655	1,196	0	46
Funeral Tea Fund	988	0	0	0	988
	<u>22,440</u>	<u>1,619</u>	<u>1,435</u>	<u>0</u>	<u>22,624</u>
Endowment funds					
Howatson McNab Bequest - capital	500	0	0	0	500
Howatson McNab Bequest - revenue	976	11	0	0	987
	<u>1,476</u>	<u>11</u>	<u>0</u>	<u>0</u>	<u>1,487</u>
Total funds	<u>90,145</u>	<u>57,023</u>	<u>59,917</u>	<u>0</u>	<u>87,251</u>

Purposes of Designated Funds

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

Purposes of Restricted Funds

CHIP Fund: This is a fund to provide for major property improvements

Praise Band Fund: This is fund to provide for music resources.

Flower Fund: Provides flowers for the sanctuary and to mark special occasions for members of the congregation.

Funeral Tea Fund: This is fund to provide catering for funerals in the Church

Purposes of Endowment Funds

Income from the Howatson McNab Bequest is to be used to fund repairs to the stained glass windows.

Howwood Parish Church
Notes to the Accounts (cont'd)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,651	-	-	4,651	4,593
Gift Aid Donations	23,633	-	-	23,633	22,856
Tax Recovered on Gift Aid Donations	6,756	-	-	6,756	6,464
Ordinary Offerings (Open Plate)	2,819	-	-	2,819	1,715
Other Offerings, Donations etc	840	1,619	-	2,459	2,110
	<u>38,699</u>	<u>1,619</u>	<u>0</u>	<u>40,318</u>	<u>37,738</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	81	0	0	81	40
	<u>81</u>	<u>0</u>	<u>0</u>	<u>81</u>	<u>40</u>
Charitable activities					
Giving to Grow contribution	25,330	-	-	25,330	21,183
Presbytery dues	536	-	-	536	0
Minister's expenses	903	-	-	903	75
Pulpit supply	221	-	-	221	1,803
Other staffing costs	7,879	-	-	7,879	7,656
Fabric repairs & maintenance	15,058	239	-	15,297	14,264
Council Tax	1,116	-	-	1,116	(472)
Heat and light	3,509	-	-	3,509	4,209
Insurance	2,236	-	-	2,236	2,118
Organ & music	370	-	-	370	480
Printing, stationery and postage	184	-	-	184	181
Other expenses	1,059	1,196	-	2,255	3,028
	<u>58,401</u>	<u>1,435</u>	<u>0</u>	<u>59,836</u>	<u>54,525</u>
Governance costs					
Independent examiner's fees	0	0	0	0	0
	<u>58,482</u>	<u>1,435</u>	<u>0</u>	<u>59,917</u>	<u>54,565</u>

Howwood Parish Church
Notes to the Accounts (cont'd)

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 5th and subsequent years) £39,856.

6. Trustees' other appointments

George Taylor

Trustee - Church of Scotland Clyde Presbytery

7. Collections for Third Parties

	2025	2024
	£	£
Erskine Hospital	87	240
St Vincent's Hospice	-	1,003
Beatson Cancer Charity	1,285	-
Renfrewshire Foodbank	140	12
	<u>1,512</u>	<u>1,255</u>

Howwood Parish Church
Appendix

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>DEPOSIT FUND</u>		
Credit balance at 1 January 2025	87,084	82,757
Withdrawn in year	(10,000)	-
Interest applied in year	3,793	4,327
Credit balance at 31 December 2025	<u>80,877</u>	<u>87,084</u>

CONSOLIDATED FABRIC FUND

(1) Capital account

Balance at 1 January 2025	308,857	308,857
Transfer from deposit fund in year	107	-
Credit balance at 31 December 2025	<u>308,964</u>	<u>308,857</u>
Market value of balances at 31 December	<u>348,778</u>	<u>329,544</u>

(2) Deposit fund

Balance at 1 January 2025	107	107
Deposited during year	-	-
Transferred to capital account	(107)	-
Credit balance at 31 December 2025	<u>0</u>	<u>107</u>

(2) Revenue account

Balance at 1 January 2025	21,038	19,776
Interest & dividends applied in year	12,003	11,558
Withdrawn in year	(10,416)	(10,296)
Credit balance at 31 December 2025	<u>22,625</u>	<u>21,038</u>

HOWWOOD PARISH CHURCH**GENERAL FUND BUDGET**

Actual 2025		Budget 2026	
£	£	£	£
INCOME			
Offerings			
	4,651		4,800
	23,633		24,000
	6,756		6,900
	2,819		2,900
	<u>240</u>		<u>-</u>
38,099			38,600
Other ordinary general income			
	600		400
	3,793		3,800
	10,416		10,000
	<u>2,485</u>		<u>2,500</u>
17,294			16,700
<u>55,393</u>			<u>55,300</u>
Total Ordinary General Income			
EXPENDITURE			
	28,322		29,142
	(2,992)		(2,483)
	<u>536</u>		<u>600</u>
25,866			27,259
Local Staffing Costs			
	709		800
	194		200
	221		250
	<u>7,879</u>		<u>8,150</u>
9,003			9,400
Buildings Costs			
	15,058		15,000
	3,509		3,500
	2,236		2,400
	<u>1,116</u>		<u>1,200</u>
21,919			22,100
Other Local Costs			
	265		300
	370		400
	45		50
	<u>1,014</u>		<u>1,000</u>
1,694			1,750
<u>58,482</u>			<u>60,509</u>
Total Ordinary General Expenditure			
<u>(3,089)</u>			<u>(5,209)</u>
SURPLUS/(DEFICIT)			