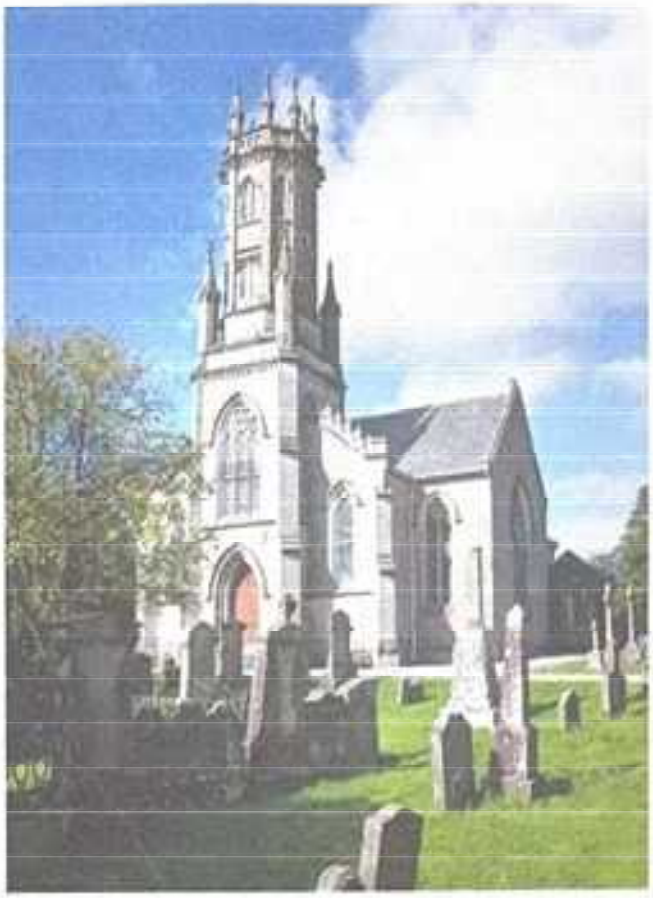
The Church of Scotland

Rhu & Shandon Parish Church



RECEIPTS AND PAYMENTS ACCOUNTS
2025

Congregation No: 18-12-14

Charity No: SCO10086

Reference and Administrative Information

Charity Name:	Rhu & Shandon Parish Church
Charity Registration Number:	SC010086
Congregation Reference No:	18-12-14
Contact Address:	Blaven 7 West Lennox Drive Helensburgh G84 9AB

Trustees

The Following members of the Kirk Session served as Trustees during the year and up to the date of signing the accounts, except where otherwise indicated: Lesley Barton; Gay Black; Carolyn Brown; Jockey Cairns, Margaret Gray; Irene Hudson; Margaret Mortimer; Alison McGall; Andrew Nicholson; Jane Nicholson; Andrew Nisbet; Patricia Nisbet; Linda Pender; Jim Rogers; Fiona Spittal; Tom Stewart; Sue Thornley; Kirsteen Young; Rev. David Nicolson served as Interim Moderator throughout 2025, was also a member of the Kirk Session and therefore a Trustee

Principal Office-bearers

Minister:	Vacant
Interim Moderator	Rev. David Nicolson until December 2025
Session Clerk:	Andrew Nisbet
Deputy Session Clerk:	Margaret Gray
Church Treasurer:	Thomas Stewart
Independent Examiner	Terence Brownrigg, Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU
Bankers	Bank of Scotland, 26 Colquhoun Square, Helensburgh, G84 8AP

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 Interim Moderator was a member of the Kirk Session. The Interim Moderator was appointed by Presbytery.

Organisational Structure

The Kirk Session met five times during the year (together with one extraordinary meeting) and is responsible for temporal and spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Rhu & Shandon Parish Church holds regular services of worship on Sunday mornings and other services are held in celebration of particular Christian festivals throughout the year - for example, Christmas and Easter.

Holy Communion was celebrated on the first Sundays in February, June and November; and at a Dawn Service in the Churchyard on Easter Sunday. During the year one wedding, five funerals and one baptism were held in the church. Teas and coffees were served after the Sunday service. The Church and Halls continues to be used for wide range of church and charitable fund-raising events and for community activities.

Achievements and Performance

On 25th February, 2024, Arrochar, Luss and Rhu & Shandon Churches agreed to create a three way linkage. During 2025, progress has continued, building on the foundations of previous working groups, and completing the year with a clear plan of action. A Memorandum of Understanding has been drafted and agreed and will be presented to the respective Kirk Sessions for their approval in the early part of 2026 with the aim that voting will take place in March and official Union on the 1st June, 2026. The new united Church will be known as 3 Lochs Parish Church.

We continue to follow our action plan **Love, Light and Hope at the Heart of our Community.** The key action areas were:

1. keep reaching out to involve our community;
2. develop relationships wth other organisations within the community and beyond; and
3. encourage the community into the church for events; activities and services

Trustees' Annual Report (continued)

During 2025, we have continued fund raising activities that help not just local charities but national and international causes. The community continues to generously support our monthly food collections in the churchyard and in Shandon, for Helensburgh and Lomond Foodbank. The carloads of food collected each month and cash donations of £1,113 during the year are greatly appreciated by the Foodbank organisers. As a result of our commitment to the Foodbank, a member or our Kirk Session has been asked to join the board. Donations have also been collected for Christian Aid £274, DEC Earthquake Appeal £285, Erskine Hospital £360, St Margaret's Hospice £221. We continue to enjoy regular lunchtime Sandwich Series Concerts organised by Louise Burnet and are appreciative of the considerable donations to the Tower Fund that these have generated. We again organised clothes collections in conjunction with our partner charity – Glasgow the Caring City. Collections in

Our major focus for fundraising continues to be to raise money for the restorative works to stabilise the church tower. Our original target was to raise £50,000 but thanks to the continued receipt of private donations and the efforts of our energetic fundraising team a total of £67,726 has been raised by the end of the year. Fundraising events have been varied and included Crocus Teas, Ladies Nearly New Sales, Children's Nearly New Sales, Arts & Crafts Sales, a Ceilidh and an Italian Style lunch. We are fortunate to continue to receive great support from the community and a very engaged congregation.

It is anticipated that work on the Tower will commence during 2026 and in preparation for that, a contract to remove the growth and vegetation from the stonework was undertaken during the year.

We have a variety of activities that take place in the Church and Halls that are available for all. Our lunchtime Sandwich Series Concerts are popular and attract large numbers from around the area into our beautiful church. Regular activities continue to take place in our halls including the monthly Men's Den for older men to chat and reminisce over a cup of tea. The numbers attending have been increasing. The weekly Knit and Natter group continues to thrive with ever increasing numbers of attendees. The ribbons from the prayer gate continue to be knitted into a hanging, also little hats knitted for The Big Knit run by Innocent Smoothies to raise funds for Age UK. Knitted poppy brooches were sold in aid of Erskine Hospital together with a variety of items for sale at the Craft Fair and finally twiddlemuffs for people with dementia.

Again, this year we took an active part in the switching on of the Christmas lights in the village green in front of the Church. The weather was atrocious and the event about to be cancelled but as a Church and Community we rallied quickly and together we were able to host almost everything inside the Church and buildings.

We are fortunate to have active teams supporting the Church and Community including Visitors Team, Flower Team and Gardening/Grounds Team made up of members of the congregation and community. This year the Gardening Team took on the challenge of entering the Scottish Legion War Memorial Competition and narrowly missed winning the award but coming a very respectable runner up.

Following a Condition Report on the Church organ by Harrison & Harrison earlier in the year, a number of possible improvements were put forward for consideration. The total estimated cost of carrying out all these improvements came to £220,238 ex VAT and were deemed to be unaffordable. The Kirk Session consulted with Sally Butt and it was agreed that the best use of our limited resources was to go ahead with a single recommendation to renew and upgrade the low-voltage electrical system at a cost of £25,573 + VAT. In order to fund this work, it was necessary to sell a holding of Growth Fund Units held by The Church of Scotland Investors Trust which realised the sum of £24,303.80. We were also able to recover the VAT element of the works through The Listed Places of Worship Scheme – this amounted to £5,114.60.

Unfortunately, no sooner had this work been completed, than we suffered a breakdown of the blower motor, which rendered the organ unplayable. It was subsequently discovered that the cause of this breakdown was a failure of the 3-phase electrical system somewhere in the village, which was eventually detected and repaired by Scottish Power. The cost of repair to the Blower motor is now the subject of an insurance claim.

As a church we are extremely grateful to Louise Burnet for allowing us the use of her grand piano whilst we waited for the blower to be repaired. Thanks, are also due to Sally and John Butt, not only for their services as organists/pianists throughout the year but also for the help and advice given in connection with the organ upgrade and repair of the blower motor.

Our long-serving Secretary Gay Black resigned her position during the year and her service has been hugely appreciated. Gay has kindly agreed to continue to manage most of the administrative duties on a voluntary basis and we are extremely grateful for her ongoing support.

We are indebted to our Ordained Local Minister, Ian Millar for his support and encouragement throughout the year. Not only has he shared our regular Sunday services, he has also officiated at Communions and funerals, provided pastoral care and has been an invaluable source of advice.

General Receipts and Payments

The principal source of income is through weekly, monthly and annual offerings. Where possible, members are encouraged to use Gift Aid and this results in a significant contribution to our income. We also benefit greatly from the Gift Aid Small Donations Scheme (GASDS) which allows us to recover the Gift Aid element of all donations from weekly Open Plate donations, Tea and Coffee takings and also the Knit and Natter and Men's Den meetings. Total income from these sources remained similar to that in 2024.

The Church has benefitted from a number of legacies during the year totalling £13,000 and we greatly appreciate members making such arrangements when preparing their Wills

Our annual insurance costs have increased by 10% over the previous year and the costs of heating and lighting the building have increased 35%. It is anticipated that these costs will continue to rise.

Throughout 2025, our Worship Team, together with Ian Millar, has led our regular Sunday services and members greatly appreciate the work that goes into preparing for these services. The cost of providing Pulpit Supply is now £100 per service, therefore our team of volunteers is saving us a significant sum of money over the course of the year.

The greatest disappointment during the year has been the enforced increase in our Giving to Grow allocation, which went from £17,056 in 2024 to £31,756 in 2025. Little warning was given to the extent of this increase and it was not until December 2024 that the Church of Scotland confirmed that they were withdrawing the Vacancy Allowance in full, which accounted for a large part of this increase. Early in January we entered into correspondence with Clyde Presbytery, complaining that the level of increase was unacceptable, particularly as Rhu & Shandon Church was a Vacant Charge and therefore did not incur the employment/pension/expenses associated with a full time Minister. Pending further advice from Presbytery, we increased our monthly Giving to Grow payment by 17%, which was felt to be a reasonable response. Throughout the year, numerous reminders were issued to Presbytery with no satisfactory outcome and in October the matter was escalated to Church of Scotland's Stewardship & Finance Team. An eventual response was received on 1st December stating that "given the overall state of the (National) Church's Finances" it was deemed necessary to withdraw the Vacancy Allowance entirely and that failure to meet the original Giving to Grow allocation could ultimately result in a sustainability review.

By the month of December, we had paid £20,000 towards our Giving to Grow allocation, leaving a balance of £11,756 outstanding. In order to meet this additional burden, it was necessary to draw down £10,000 from the Revenue Account of the Consolidated Fabric Fund. Due to Christmas holidays, this draw down could not take place until early January, after completion of the Financial Year. Consequently, our 2025 Accounts are based on the actual Giving to Grow total paid of £20,000 and the balancing payment of £11,756 will appear in the 2026 accounts.

Reserves Policy

It is the Trustees' policy to attempt to meet general running costs from the normal income stream of offerings and donations. The sharp rise in Giving to Grow, together with increases in gas, electricity and insurance costs are placing additional pressure on our finances and it is likely that, without a significant increase in these income streams, we will be forced to continue to draw down from reserves. This is not a sustainable solution in the long term and it will be necessary to carry out a Giving Review within Rhu & Shandon Church, in an effort to improve our annual income.

At the year end, the Church had funds of £243,879 held by the General Trustees – see Appendix. This represents an increase over the previous year due to improving financial markets. These funds provide a revenue stream from which we are permitted to draw down to support the payment of gas, electricity and insurance costs and, if necessary, our Giving to Grow demands. **NB** Whilst our Revenue Account is showing an increase from £15,763 to £25,451 in the year to 31/12/25, we have already drawn down £10,000 in 2026 to retrospectively make good our 2025 Giving to Grow allocation.

Overall Funds

Excluding the £63,929 held in the Tower Fund, there was an overall reduction in Funds held by the Church of £16,398. Whilst there was a surplus of £5955 on receipts and payments and an increase of £1,951 in the value of the investments held by the Church, investments to the value of £24,304 were sold, in order to pay for the Organ upgrade.

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,

Margaret a Gray

Margaret Gray, Deputy Session Clerk
Date: 22nd March 2026

Independent Examiner's Report to the Trustees of Rhu & Shandon Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 15.

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 2006 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 2006 Accounts Regulations. 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: J.T.P. Brownrigg

Name: JTP Brownrigg - Member ICAS

Address: Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU

Date: 10 April 2026

Rhu & Shandon Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£	£
1 Donations	3	48,106	17,148	0	65,254	75,142
2 Legacies		12,000	1,000	0	13,000	0
3 Activities for Generating Funds		336	0	0	336	344
4 Bank & Deposit interest		641	2,505	0	3,146	1,723
5 Investment income		994	0	0	994	1,150
		62,077	20,653	0	82,730	78,359
6 Rental of premises		0	0	0	0	0
7 Sale of assets		0	0	0	0	0
8 Sale of investments		24,304	0	0	24,304	0
9 Grants and VAT Recovery		590	0	0	590	0
10 Receipts from General Trustees		0	0	0	0	0
11 Miscellaneous Income		271	0	0	271	1,003
12 Other Church Organisation Receipts		0	0	0	0	260
Total Receipts		87,242	20,653	0	107,895	79,622
Payments	4					
Costs of generating funds		336	0	0	336	336
Charitable activities		80,951	0	0	80,951	42,129
Governance costs		0	0	0	0	0
Total Payments		81,287	0	0	81,287	42,465
Excess of Receipts over Payments for the year before transfers		**5,955**	**20,653**	**0**	**26,608**	37,157
Transfers		**0**	**0**	**0**	**0**	**0**
Excess of Receipts over Payments for the year		**5,955**	**20,653**	**0**	**26,608 0**	37,157

Rhu & Shandon Parish Church
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		77,975	0	0	77,975 #	40,818
					0	
Movement in year:					0	
Excess of Receipts over Payments for the year		5,955	20,653	0	26,608	37,157
					0	
Bank & deposit balances carried forward					0	
		83,930	20,653	0	104,583	77,975
Investments at market value (cost £ 16,671)		9,772	0	0	9,772	32,125
Funds of the Church		**93,702**	**20,653**	**0**	**114,355**	**110,100**
Assets						
Gift Aid Receivable		0	0	0	0	0
Liabilities						
Agency Collection Balances		218	0	0	218	0
Balance of Giving to Grow allocation		11,756	0	0	11,756	0
		11,974	0	0	11,974	0

The accounts were approved by the Kirk Session on 22nd March 2026

For and on behalf of the Kirk Session

Margaret A Gray — **Deputy Session Clerk**

Treasurer

Notes to Accounts
Year Ending 31st December 2025

1. Trustees Renumeration and Related Party Transactions

During the year no trustees received reimbursement of expenses (except as noted below). Mrs Gay Black, who is a member of the Kirk Session, received £1,252 for providing her services as Church Secretary during the year.

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 £	Gains/Losses £	Transfers	At 31 Dec 2025 £
Unrestricted funds						
Designated Fabric Fund	-20,087	5,267	-19,981	0	34,801	0
Designated Projects Fund	22,190	3,020	0	283	-15,720	9,773
Designated Organ Fund	24,261	2,626	-640	1,667	-24,085	3,829
Benevolent Fund	408	0	0	0		408
GCP Fund	6,045	0	0	0	10,000	16,045
Women's Group Fund	0	0		0		0
Flower Committee Fund	378	0	-60	0	-318	0
Children & Youth Fund	292	0	0	0		292
General Fund	30,753	54,541	-60,606		-15,862	8,826
	64,239	65,454	-81,287	1,950	-11,184	39,172
Restricted funds						
Projects Fund	45,861	18,137	0	0	11,184	75,182
	45,861	18,137	0	0		75,182
Endowment funds						
	0	0	0	0	0	0
Total funds	110,100	83,591	-81,287	1,950	0	114,354

Purposes of Designated Funds

General Congregational Purposes Fund (GCP): This fund is available to support anything that benefits the congregation. Funds are held on deposit.

Children & Youth Fund (Renamed from Sunday Club Fund): This is a fund used for funding Children and Youth activities. Funds are held within the General Fund.

Flower Fund: This is a fund to provide flowers for display during services of worship. During the year this fund was closed due to costs of administering its bank account and the balance was transferred into the General Fund.

Women's Group Fund: This fund was wound up in 2024.

Designated Project Fund: This is a fund used to support projects related to the fabric and structure of the church. Funds are held by Church of Scotland Investors Trust in Income Fund units.

Organ Fund: This fund was set up to fund repair and restoration work on the Organ. A major refurbishment was carried out in 2006 at a cost of £68,000 excluding VAT. During 2025 an upgrade to the electronics was carried out at a cost of £25,573 excluding VAT. Funds are held on deposit.

Benevolent Fund: Funds available to Minister for relieving hardship in the parish. Funds are held within the General Fund

Purposes of Restricted Funds

Projects Restricted Fund has been set up to manage donations made towards the Rhu Tower Appeal

Purposes of Endowment Funds

None

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
1 Regular Gift Aid Offerings	22,361	0	0	22,361	23,275
2 Other Gift Aid Donations	1,570	0	0	1,570	500
3 GASDS Donations	10,600	0	0	10,600	10,941
4 GA Recovered	8,154		0	8,154	9,031
5 Regular Non GA Offerings	2,925	0	0	2,925	2,851
6 Other Non GA Donations	100	128	0	228	7,067
7 Weddings and Funerals	2,080	0	0	2,080	2,190
8 Donations to Tower Fund	0	16,107	0	16,107	16,203
9 Donations from Church Organisations	0	0	0	0	0
9 Donations for Use of Premises	317	913	0	1,230	3,085
	48,106	17,148	0	65,254	75,143

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £

4. Analysis of Payments

Costs of generating funds

1 Life and Work	336	0	0	336	336
2 Offering envelopes	0	0	0	0	0
	336	0	0	336	336

Charitable activities					
3 Ministries & Mission allocation	20,000	0	0	20,000	17,056
4 Presbytery dues	583	0	0	583	298
5 Voluntary Additional Stipend	0	0	0	0	0
6 Minister's expenses	0	0	0	0	0
7 Ministerial Assistance	0	0	0	0	0
8 Pulpit supply	0	0	0	0	0
9 Other staffing costs	5,519	0	0	5,519	5,702
10 Fabric repairs & maintenance	7,185	0	0	7,185	4,482
11 Projects	30,688	0	0	30,688	0
12 Equipment & IT	0	0	0	0	0
13 Council Tax	0	0	0	0	0
14 Heat and light	7,278	0	0	7,278	5,382
15 Insurance	5,517	0	0	5,517	4,997
16 Other building costs	0	0	0	0	0
17 Church office expenses	2,507	0	0	2,507	2,561
18 Organ & music	820	0	0	820	870
19 Other Expenses	854	0	0	854	313
20 Grants to Other Church Organisations	0	0	0	0	250
21 Other Church Organisations	0	0	0	0	218
	80,951	0	0	80,951	42,129
Governance costs					
22 Independent examiner's fees	0	0	0	0	0
Other payments					
23 Purchase of assets	0	0	0	0	0
24 Purchase of investments	0	0	0	0	0
	81,287	0	0	81,287	42,465

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 Investments

	2025	2024
	£	£
Market value at 31 December	32,125	30,089
Purchase/Sale of Investments	-24304	
Unrealised gain / (loss) on investments	1,951	2,036
	9,772	32,125
Investments at cost	9,973	9,973

The following investments are held:

	At Cost
CoS Investors Trust Income Fund	*£9,973*

7. Collections for Third Parties

	2024	2043
	£	£
Christian Aid	274	462
Presentations	0	0
Unicef	0	0
Ellen MacArthur Trust	0	670
DEC Earthquake Appeal	285	0
Erskine Hospital	360	104
Food Bank	943	1,410
DEC Ukraine	0	0
Leprosy Mission	0	0
St Margarets Hospice	221	0
Jars of Grace (UNICEF)	0	148
Quaker Intl (Ramallah)	0	120
	2,082	2,914

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	198,960	198,960
Market Value of Balances at 31 December	243,879	232,244
REVENUE ACCOUNT		
Credit Balance at 1st January	15,763	6,698
Income Received	10,008	9,065
Withdrawals	-320	0
Credit Balance at 31 December	25,451	15,763
TEMPORARY ACCOUNT		
Credit Balance at 31 December	0	0

Notes

1. *There is now one single Capital Account held by the General Trustees. This relates to the combined monies received from the sale of Shandon Church and the Rhu Manse*
2. *The Capital Account is invested partly in a Growth Fund, partly an Income Fund and partly a Deposit Fund*
3. *The Revenue Account receives interest and dividends generated by the Capital Accounts. Withdrawals from this can be used for certain Fabric Expenditure and supporting Giving to Grow.*