

Renfrew Trinity
(Church of Scotland)



Heart for God. Heart to Grow.
Heart to Serve.

Trustees Report & Accounts

2025

Congregation No: 140784

Registered Charity No: SC003785

Renfrew Trinity (Church of Scotland)
Trustees' Annual Report
Year ended 31st December 2025

The Trustees present the annual report and financial statements of the charity for the year ended December 31st 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014

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.

The activities of Renfrew Trinity normally include the following:

- Services of Worship including Communion four times per year.
- Junior Church
- Midweek Bible Study
- Choir
- Lunch Café
- Trinity Tots
- Occasional outreach concerts and events
- Uniformed Youth Organisations
- Free Lite Bites Lunches
- Women's Fellowship
- Women of Faith Meetings
- Youth Club
- The Meeting Place
- Monthly Care Home Service

Achievements and Performance: 2025 has seen Renfrew Trinity Church continue to reflect, review and develop in a prayerful manner as we seek God's guidance for the future. We continue to make extensive use of Power Point and our Audio-Visual System during services of worship. The use of social media in publicising events and activities continues with our website having been redeveloped and relaunched in 2025. Our website is actively used, and is extensively utilised for accessing livestreaming of Sunday Worship, online bible studies and devotions.

Session Clerk Report – 2025

I am delighted to bring this Session Clerk Report for the 2025 calendar year to the Annual Accounts and Trustees' Report. The annual accounts are a hugely significant element of the life of Renfrew Trinity Church, and I wish to record our thanks to the Lord for His provision because, once again, we have been able to meet all our financial responsibilities. In these difficult times, this is a major factor for the future life and activities of the congregation. Renfrew Trinity's financial stability is all the more important because new regulations introduced at the 2025 General Assembly impose strict requirements upon congregations to be financially viable. With effect from 1st January 2026, any congregation which defaults on its Giving to Grow contributions faces the prospect of closure within six months unless their financial affairs can be brought back into the black within that six month timeframe. It is with humble, prayerful thanks that we acknowledge God's financial provision for Renfrew Trinity whilst also remembering those churches that are not finding things so easy. It must be very challenging for congregations who find themselves in such a position, so we pray for them, and ask for God's favour to fall upon them. It also falls to me to thank the Finance Team for all the work they put into Renfrew Trinity's financial management, with the many demands of meeting Church of Scotland and OSCR requirements.

The Trustees' Report carries equal significance in the life of Renfrew Trinity. There are more and more regulations coming into play these days, placing great emphasis on the standards that Trustees are required to meet. The Trustees at Renfrew Trinity comprise the Elders and the Managers, all of whom carry joint responsibility for, amongst other things, the finances of the congregation. Generally speaking, the Elders' primary responsibility is for the spiritual wellbeing of Renfrew Trinity members, and the Managers main responsibilities lie with the running of the finances, property maintenance and safety around the life of the congregation whilst on church property. The Elders are also responsible for these matters, but the week-to-week organisation and management of them lies with the Managers. I also wish to express my thanks to all Elders and Managers for their time, and the gifting of their skills for the wellbeing of all at Renfrew Trinity.

Whilst the primary responsibility of the Elders is the spiritual wellbeing and discipleship of the congregation, I must emphasise that this is something we take extremely seriously. The matter is regularly discussed at Kirk Session meetings, and is a matter that we are looking at particularly closely as we enter 2026. In accordance with the Lord's instructions, we are looking at the best ways to shepherd and to communicate with the congregation, and to offer our support and care to those who wish to accept it. Look out for more on this matter as the year progresses.

It is undoubtedly pleasing to note that 2025 was another busy year in the life and witness of Renfrew Trinity. We celebrated all the major milestones of the Christian calendar in the usual way; Easter, Harvest Thanksgiving, Remembrance Sunday and Christmas celebrations all involved the children from Junior Church who, as always, participated with some enthusiasm. In January, the Junior Church children also had their winter outing to the Inflata Nation Soft Play venue in Kinning Park where a great time was had by all.

It was another good year for attracting visitors of all ages to the church. Trinity Tots, The Women's Fellowship, Lunch Café, Lite Bites, The Meeting Place, Youth Club, Doors Open Day, The Remembrance Service and the Watchnight Service all saw many people from our community, and further afield, coming through the doors to enjoy the friendship, fellowship, fun and food offered at these activities.

The Plant Sale in May and the Autumn Fayre in September were very successful again in 2025, with many visitors attending. Others seemed to appreciate the opportunity for reflection, and to focus on recalling the sacrifices made by our forebears so that we can enjoy such freedom and comfort today. It is wonderful to offer these opportunities to so many people, and we pray that God will also bring spiritual awakening and blessing to the seeds that have been sown.

2025 saw us celebrate the 160th anniversary of the Church Building being opened and dedicated in 1865. To mark the occasion, we enjoyed the 160th Anniversary Songs of Praise entitled "The Living Stones", on Sunday 7th September. This celebration was very well attended, with some visitors from across the town joining us too.

Going out into our community to meet with local people and passers-by is also very important, and is an activity that the Kirk Session see as an essential element of the life and witness of Renfrew Trinity. In April a few of our members distributed daffodils, easter eggs and tracts at a car rally in Robertson Park, and December saw over 30 of us participating in the annual Carols @ the Cross. We pray that the literature distributed and the conversations held will be blessed by the Lord as His Spirit speaks to those who received them.

It has been good to see some new developments at Renfrew Trinity during 2025;

- April 2025 saw the re-launch of Renfrew Trinity's website after it had been corrupted by a computer virus during Covid-19 lockdown. Thanks to Sandra Hine for taking up the administration of the website, and also to Frances Neilson who had done so much work on the website and Facebook prior to Sandra's involvement. Why not pay a visit to www.renfrewtrinity.org to find out more?
- Over the summer period, the audio-visual system was upgraded following a deterioration in the functioning of the main screens at the front of the sanctuary. This was an expensive job, but we are thankful that the cost was heavily subsidised owing to additional freewill offerings amounting to some £5,500 from the congregation.
- In November 2025 three ACORN meetings were held, with another four meetings due in January/February 2026. The ACORN principle was established by Paul Haringham in partnership with Navigators UK, a Christian organisation set-up in 1933, and aims to encourage Christians to share their faith in a simple, everyday manner without feeling the pressure of needing to know everything. Two main questions lie at its heart. Firstly, a prayer, "Lord, who do you want me to speak to today?" followed by a simple, "How are you today?" as a conversation starter. We are urged to understand that God is already working in the life of the person we have been led to because we have already asked God to lead us to the right person; the conversation is a three-way communication involving Almighty God as well as the other person and you/me.

ACORN is an acronym standing for:

- ✓ A - Ask
- ✓ C - Call
- ✓ O - Obey
- ✓ R - Report
- ✓ N - Notice

A useful booklet is available which can be used to carry out 7 discipleship sessions, and this is what has been happening, and will soon be completed. Feedback from the sessions have been very positive, and we pray God's blessing on the conversations that have been held so far, and will be held in the future. The booklet can also be used as a simple guide for anyone who would like to read it themselves. If you would like to receive one, let me know and it will be arranged.

- November also saw the introductory session of Women of Faith, where women meet for a time of friendship, food and fellowship with a main speaker giving their testimony as to how their faith impacts upon their daily lives. This is an innovative introduction to the life of Renfrew Trinity and has been very well received by all who have attended so far. For more information, feel free to speak with Janette Sim.

It is nice to welcome two people to new roles in 2025. Helen Sutton has taken up the post of roll keeper, taking over from Jim Sim who held this position for a number of decades. Linda Wilson has been appointed as Clerk to the Managers' Court in place of Elizabeth Allan. Many thanks to Helen and Linda for taking up these new responsibilities, and to Jim and Elizabeth for their many years of service and commitment.

In conclusion, I feel privileged to serve as Session Clerk at Renfrew Trinity Church. My job is made so much easier by all the people who give of their time and talents to make the running of Renfrew Trinity so smooth. Thank you to each and every one of you. I send my best wishes to everyone at Renfrew Trinity for 2026, and pray that we may continue to know God's blessing on all that happens at our church. Over recent weeks, I have had the words of 2 Chronicles 7 verse 14 on my mind;

"If my people who are called by my name will humble themselves, and pray and seek my face, and turn from their wicked ways, then I will hear from heaven, and will forgive their sin and heal their land".

In addition, the words of a well-known chorus resonate with me;

"For I'm building a people of power,
And I'm making a people of praise.
That will move through this land by My spirit,
And will glorify My precious name.

Build Your church, Lord,
Make us strong Lord,
Join our hearts Lord
Through Your Son.
Make us one Lord,
In Your body,
In the kingdom of Your Son."

May these words speak to our hearts and lead us forward in His service.

Every blessing.

David Cowie
Session Clerk

Financial Review

The principal source of income is from our members by way of weekly freewill offerings, standing orders direct into the church's bank account, and open plate donations augmented by tax recovered on gift aid donations. Total donations in 2025 were £105,999 (2024 - £95,412) an increase of 11% over last year. Total overall receipts were £127,083 (2024 - £113,296) against total expenditure of £116,529 (2024 - £98,312) therefore the net increase of funds for the year was £10,554. There are no immediate financial concerns.

Risk Management

In common with many other congregations, we face challenges. Older premises present issues of maintenance, which we are grateful for an inhouse team who do small tasks and the Managers who address other repairs.

The age profile of the congregation remains weighted towards the older age ranges. As a congregation, we have in recent years been trying to address this situation and we are continuing to focus on the appointment of a Youth Worker to try to help improve this situation.

The loss of office bearers continues to cause concern and is placing an increasing burden on those remaining in post. This will continue to be a matter for prayer and discussion in the months to come.

We continue to keep abreast of statutory requirements, particularly in respect of Safeguarding, Data Protection and Health and Safety legislation. To date, these functions have been ably carried out by volunteers from within the congregation.

Reserves Policy

Average operating costs in a year are around £100,000 and at the end of 2025 unrestricted funds of £119,841 were held, thereby covering a year's expenditure. The Trustees would always aim to have in reserve at least six month's expenditure in unrestricted funds and the present reserves meet that requirement comfortably.

The Church also held £12,941 of restricted funds for the purpose specified in Note 2 of the financial statements.

Structure, Governance and Management

The congregation is a registered charity, number SC003785, and is administered in accordance with the terms of the United Presbyterian Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Committee of Management 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. The Committee of Management is appointed from within the congregation and members of the congregation are invited to nominate individuals believed to have the skills and commitment to contribute to the management affairs of the church, to become members of the Committee of Management. These individuals are then appointed at the Annual Business Meeting and serve a period of three years, after which they must seek re-election at the next Annual Business Meeting.

Organisational Structure

The Kirk Session comprises of 18 elders (including our Minister, Rev S C Steell) who meet 8 times per year and are responsible for the spiritual affairs within the church.

The Committee of Management normally consists of 18 members, but is running at 14 as at 31st December 2025. Mrs Sheila Scott serves as Preses, (Chairperson). The Clerk and the Treasurer roles are filled at present. The Preses, Clerk and Treasurer serve for one year and are elected at the next Annual Business Meeting. The Minister is not a member of the Committee, but it is possible to be a member of both the Committee of Management and the Kirk Session (at the end of December 2025, 2 of the 14 members were also Elders). It meets 10 times per year and is responsible for the care and maintenance of all church buildings and the church finances. There is no separate Finance Committee or Property Committee.

Reference and Administrative Information

Trustees:

From the Kirk Session –

Angus Baird	James McConnell (Deceased September 2025)
Dorothy Bentley*	Fraser McDonald
David Collie	Anne McKenzie
John Copeland	Robert Shaw
David Cowie	James Sim
Wilma Cowie	Helen Sutton (Retired April 2025)
Iain James	Deborah Thomas*
Sandra Jolly	John Thomson
	Jack Watson

*Denotes also a member of the Committee of Management

From the Committee of Management –

Elizabeth Allan	Angus Robertson
Allan Bentley	Sheila Scott
Dorothy Bentley	James Sim (Retired May 2025)
Andrew Carmichael	Rena Spraggs
Sandra Fleming	Jeanette Struthers
William Irvine	Fraser Taylor
Claire Justice	Deborah Thomas
William McNaughtan (Retired May 2025)	Jennifer Woodhouse

Principal Office Bearers –

Minister	Rev Stuart C Steell
Session Clerk	David Cowie
Church Treasurer	Deborah Thomas
Preses (Chairperson of Committee of Management)	Sheila Scott
Clerk to the Committee of Management	Linda Wilson
Charity Name;	Renfrew Trinity (Church of Scotland)
Registered Charity Number	SC003785
Congregation Reference Number	140784
Church Address	13 Paisley Road, Renfrew, PA4 8JH
Contact Address	Deborah Thomas 85 Mains Hill Erskine PA8 7JA
Independent Examiner	Margaret Caven Lymburn CBIS 7 Whitelea Crescent Kilmacolm PA13 4JP
Bank	Bank of Scotland 1 High Street Renfrew

Statement of Trustees' Responsibilities

The charity Trustees are responsible for preparing a Trustees' Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice.)

The law applicable to charities in Scotland requires the charity Trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources, and application of resources, of the charity for that period.

In preparing the financial statements the Trustees are required to;

- select suitable accounting practices and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf;



David Cowie (Session Clerk)

Date 01/03/ 2026

Renfrew Trinity (Church of Scotland)
SC003785

Independent Examiner's Report to the Trustees of Renfrew Trinity Church.

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 11-16.

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

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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

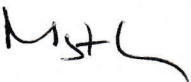
1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of 2006 Accounts Regulations (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Margaret Caven Lymburn CBIS
7 Whitelea Crescent
Kilmacolm
PA13 4JP

Signed



Date

5/3/20

The Church of Scotland
Renfrew Trinity (Church of Scotland)

RECEIPTS AND PAYMENTS ACCOUNTS
Year Ended 31st December 2025

Congregation No: 140784

Charity No: SC003785

Renfrew Trinity (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>Receipts</u>	Note				
Donations	3	£105,959.04	£40.00	£105,999.04	£95,412.01
Legacies		£0.00	£0.00	£0.00	£0.00
Fundraising		£3,693.57	£0.00	£3,693.57	£3,955.99
Lunch Café		£4,721.09	£0.00	£4,721.09	£6,424.62
Bank & Deposit Interest		£3,412.88	£0.00	£3,412.88	£3,815.38
		£117,786.58	£40.00	£117,826.58	£109,608.00
Rental of premises		£3,256.00	£0.00	£3,256.00	£2,538.00
Grant Youth Worker		£0.00	£5,500.00	£5,500.00	£0.00
Grant - Lite Bites		£0.00	£500.00	£500.00	£1,150.00
<u>Total Receipts</u>		<u>£121,042.58</u>	<u>£6,040.00</u>	<u>£127,082.58</u>	<u>£113,296.00</u>
<u>Payments</u>	4				
Costs of generating funds		£162.51	£0.00	£162.51	£203.58
Charitable activities		£114,597.00	£1,769.03	£116,366.03	£98,108.70
<u>Total Payments</u>		<u>£114,759.51</u>	<u>£1,769.03</u>	<u>£116,528.54</u>	<u>£98,312.28</u>
Excess of Receipts over Payments for the year before Transfers		£6,283.07	£4,270.97	£10,554.04	£14,983.72
Transfers		£0.00	£0.00	£0.00	£0.00
Excess of Receipts over Payments for the year		<u>£6,283.07</u>	<u>£4,270.97</u>	<u>£10,554.04</u>	<u>£14,983.72</u>

Renfrew Trinity (Church of Scotland)
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward as at 01 Jan 25	£113,558.24	£8,670.32	£0.00	£122,228.56	£107,244.74
Movement in year:					
Excess of Receipts over Payments for the Year	£6,283.07	£4,270.97	£0.00	£10,554.04	£14,983.72
Bank & deposit balances carried forward as at 31 Dec 25	<u>£119,841.31</u>	<u>£12,941.29</u>	<u>£0.00</u>	<u>£132,782.60</u>	<u>£122,228.46</u>
<u>Investments at market value</u> (cost £ 0.00)	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
<u>Assets</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
<u>Liabilities</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>

The accounts were approved by the Trustees on 01/03/26 and signed on their behalf by :-


David H Cowie

Session Clerk



Deborah Thomas

Treasurer

Renfrew Trinity (Church of Scotland)
Year ended 31 December 2025

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Manse Council Tax paid was £4044.34 (2024 - £3716.15)

Minister's travelling expenses paid were £1419.90 (2024 - £1192.20)

Minister's Telephone & Broadband paid was £558.08 (2024- £513.36)

No other remuneration or expenses were paid to a charity trustee 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 Movement in Funds

	At 1st January 2025	Incoming Resources	Outgoing Resources	Transfers	At 31st December 2025
Restricted Funds					
Kirk Session Flower Fund	£1,310.21	£40.00	£0.00	£0.00	£1,350.21
Kirk Session Benevolent Fund	£991.01	£0.00	£350.00	£0.00	£641.01
Youth Worker Fund	£5,000.00	£5,500.00	£240.00	£0.00	£10,260.00
Lite Bite Fund	£1,369.10	£500.00	£1,179.03	£0.00	£690.07
	£8,670.32	£6,040.00	£1,769.03	£0.00	£12,941.29
Unrestricted Funds					
Congregational Account	£7,338.15	£117,629.70	£111,051.92	-£10,100.00	£3,815.93
Fabric Fund	£31,772.06	£146.21	£3,600.00	£10,000.00	£38,318.27
George Marshall Memorial Fund	£11,897.00	£528.60	£0.00	£0.00	£12,425.60
Isabel Boyle Legacy Fund	£61,624.05	£2,738.07	£0.00	£0.00	£64,362.12
Kirk Session Account	£926.98	£0.00	£107.59	£100.00	£919.39
	£113,558.24	£121,042.58	£114,759.51	£0.00	£119,841.31
Total Funds	£122,228.56	£127,082.58	£116,528.54	£0.00	£132,782.60

Purposes of Restricted Funds

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

Benevolent Fund. This is a fund to give benevolence to anyone in need.

Youth Fund. This is a fund set aside for the recruitment of a Youth Worker for Renfrew Trinity.

Lite Bite Fund. This is a fund set aside for Mission; Lite Bite lunches every month until May 2026

Purposes of Designated Funds

Congregational Account. This account is used for the routine income and expenditure

Fabric Fund. Funds set aside for major repairs to the buildings.

Isabel Boyle Legacy Fund. Funds kept apart at present until an appropriate use has been identified.

George Marshall Memorial Fund. Funds kept apart until an appropriate use has been identified.

Kirk Session Fund. Used by the Kirk Session for miscellaneous activities and purposes.

Renfrew Trinity (Church of Scotland)
Year ended 31 December 2025

Notes to the Accounts (Contd)

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Analysis of Donations				
3 WFO Scheme	£14,499.12	£0.00	£14,499.12	£14,016.78
Standing Orders	£55,865.00	£0.00	£55,865.00	£51,840.00
Tax Recovered on Gift Aid Donat	£14,155.74	£0.00	£14,155.74	£12,477.25
Ordinary Offerings (Open Plate)	£8,011.43	£0.00	£8,011.43	£8,496.70
Weddings & Funerals	£2,440.00	£0.00	£2,440.00	£1,070.00
Other Donations	£8,587.75	£40.00	£8,627.75	£3,511.19
Congregational Organisations	£2,400.00	£0.00	£2,400.00	£4,000.09
	<u>£105,959.04</u>	<u>£40.00</u>	<u>£105,999.04</u>	<u>£95,412.01</u>

Analysis of Payments

4

Costs of generating funds

Offering envelopes	£162.51	£0.00	£162.51	£203.58
	<u>£162.51</u>	<u>£0.00</u>	<u>£162.51</u>	<u>£203.58</u>

Charitable Activities

Giving to Grow Allocation	£61,055.00		£61,055.00	£58,357.97
Presbytery dues	£1,532.00		£1,532.00	£975.00
Minister's Expenses	£1,977.98		£1,977.98	£1,705.56
Pulpit supply	£341.00		£341.00	£100.00
Other staffing costs	£6,069.80		£6,069.80	£5,571.04
Fabric repairs & maintenance	£13,278.70		£13,278.70	£12,044.43
Manse Council Tax	£4,044.34		£4,044.34	£3,716.15
Heat and light	£8,720.56		£8,720.56	£7,009.41
Insurance	£4,069.28		£4,069.28	£3,680.74
Organ & music	£1,137.44		£1,137.44	£890.48
Printing, Stationery & Postage	£1,006.74		£1,006.74	£473.51
Telephone & Broadband	£1,116.54		£1,116.54	£887.24
Livestream/Zoom Expenses	£234.00		£234.00	£77.95
Audio Visual Upgrade	£7,800.00		£7,800.00	£0.00
Other expenses	£2,213.62	£1,769.03	£3,982.65	£2,619.22
	<u>£114,597.00</u>	<u>£1,769.03</u>	<u>£116,366.03</u>	<u>£98,108.70</u>

Renfrew Trinity (Church of Scotland)

Year ended 31 December 2025

Notes to the Accounts (Contd)

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of minister's stipends and employer's contributions for national insurance, pensions 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 £32433 and the maximum stipend (after 5 years) was £39856.

6. Collections for Third Parties

	2025	2024
Barnabas Fund	£511.65	£0.00
Erskine	£1,687.44	£0.00
Renfrew Care Home	£421.16	£682.71
Craigielea Care Home	£421.16	£682.72
UFM Worldwide	£487.75	£0.00
Christian Aid	£411.20	£529.90
Beatson	£0.00	£1,173.36
Parkinsons	£0.00	£583.20
Adams House	£0.00	£445.60
New Foundations	£454.50	£0.00
Glasgow City Mission	£570.00	£796.69
Papyrus	£484.97	£0.00
Clyde Presbytery (Jigsaw)	£225.00	£0.00
	<u>£5,674.83</u>	<u>£4,894.18</u>