

GOUROCK BAPTIST COMMUNITY CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Charity No: SC050340

GOUROCK BAPTIST COMMUNITY CHURCH
CONTENTS

	Page
Legal and Administrative Information	1
Report of the Trustees	2-3
Independent Examiners Report	4
Receipts & Payments Account	5
Statement of Balances	6
Notes Forming Part of the Financial Statements	7-10

GOUROCK BAPTIST COMMUNITY CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Eunice Cairns
Alex Petrie
Mairi McCarey
Stuart Wadsworth
Norman McCarey

Secretary
Deacon
Deacon
Appointed February 2025
Appointed March 2025

Principal Office

4 King Street
Gourock
PA19 1PU

GOUROCK BAPTIST COMMUNITY CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in presenting their report for the year ended 31 December 2025. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Structure, Governance and Management

The Gourock Baptist Community Church CIO (The Church) was registered as a charity on 30 July 2021, number SC050340, succeeding Gourock Baptist Church, SC001214. The Church is a member of the Baptist Union of Scotland.

The Trustees are appointed by a vote of members. This is normally reviewed on a three yearly cycle with the exception of the appointment of Pastor which is governed by a separate process.

Objectives and Activities

The charitable purposes are: the advancement of religion, and in particular the Christian faith, primarily in Gourock and also throughout Scotland and the rest of the world by all means consistent with:

- 4.1 The Christian Bible; and
- 4.2 The Declaration of Principle;

including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Achievements and Performance

Activities of the Church continued to include:

- A Sunday morning public service which is live streamed for the benefit of those unable to attend in person;
- A monthly Zoom meeting for those who cannot physically attend the Church;
- Joint work with Gourock's other religious denominations and school;
- Support of Inverclyde Street Pastors;
- Support to Inverclyde Food Bank;
- Hosts to an annual MacMillan Cancer Charity Coffee meeting;
- Contributions to the annual Blythwood 'Shoebox Appeal'
- Contributions to local, national and international missions and charities including the Baptist Missionary Society.

GOUROCK BAPTIST COMMUNITY CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

The Church building was used by a local community-based slimming club, a weaving Guild and a personal fitness club.

The Church also provides religious services, including home visits, for the local community.

During the year extensive work was done to repair the leaking roof and make good the damage caused by the collapse of the hall ceiling as a result of damp incursion. This work was assisted by greatly appreciated donations from the David Sharp Trust and was completed in August 2025 after nearly 13 months' worth of work.

The annual Church Members meeting will be held in the Autumn.

Volunteers

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

Financial Review

During the year total income amounted to £117,158 (2024: £81,352) of which £20,000 (2024: £20,545) was restricted. Expenditure for the year totalled £63,898 (2024: £108,950) of which £26,912 (2024: £40,174) was restricted making net income for the year of £53,260 (2024: deficit £27,598). The main component of expenditure was premises costs.

At the balance sheet date, the Church had total net assets of £158,326 (2024: £105,066). Unrestricted reserves freely available for Church charitable activities increased by £60,172 to £141,676 (2024: £81,204).

The Trustees seek to maintain adequate free reserves to be able to meet liabilities as they fall due.

This report was approved by the Trustees on 9 June 2026 and signed on their behalf by:



Eunice Cairns
Secretary

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
GOUROCK BAPTIST COMMUNITY CHURCH

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 10.

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 explanation 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 Regulationshave 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.

James R B Ross B.A., C.A.
80 Argyll Street
Dunoon
PA23 7NE

James R B Ross

9 June 2026

GOUROCK BAPTIST COMMUNITY CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE
YEAR ENDED 31 DECEMBER 2025

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
Offerings & Donations	5	76,579	20,000	96,579	61,750
Activities for Generating Funds	6	3,390	-	3,390	4,140
Investment Income		-	-	-	1,320
Other Income	7	17,189	-	17,189	14,142
		-----	-----	-----	-----
Total Receipts		97,158	20,000	117,158	81,352
		-----	-----	-----	-----
Payments					
Costs of generating funds	8	-	-	-	-
Charitable Activities	9	34,802	26,912	61,714	106,320
Governance Costs	9	2,184	-	2,184	2,040
Purchase of Fixed Assets	10	-	-	-	590
		-----	-----	-----	-----
Total Payments		36,986	26,912	63,898	108,950
		-----	-----	-----	-----
Excess of (Receipts over Payments)		60,172	(6,912)	53,260	(27,598)
Transfers to/(from) Funds		-	-	-	-
		-----	-----	-----	-----
Surplus/(Deficit) for year		60,172	(6,912)	53,260	(27,598)
		=====	=====	=====	=====

GOUROCK BAPTIST COMMUNITY CHURCH
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
<u>Bank and Deposits Balances</u>				
Bank & Deposit Balances				
Brought Forward at 31 December 2024				
- Current Account – BOS	27,966	3,562	31,528	60,447
- Fabric Fund Account	-	-	-	-
Virgin Account	53,538	20,000	73,538	72,217
<u>Cash on Hand</u>				
Fabric Fund	-	-	-	-
	-----	-----	-----	-----
	81,504	23,562	105,066	132,664
<u>Movement in Year:</u>				
Excess of Payments over				
Receipts for the Year	60,172	(6,912)	53,260	(27,598)
	-----	-----	-----	-----
Funds at 31 December 2025	141,676	16,650	158,326	105,066
	=====	=====	=====	=====
Bank & Deposit Balances				
Carried forward at 31 December 2025				
- Current Account – BOS	141,676	16,650	158,326	31,528
- Fabric Fund	-	-	-	-
- Virgin Account	-	-	-	73,538
<u>Cash on Hand</u>				
Fabric Fund	-	-	-	-
	-----	-----	-----	-----
	141,676	16,650	158,326	105,066
	=====	=====	=====	=====
				£
				<u>Estimated</u>
				<u>WDV</u>
Other Assets held at 31 December 2025				30,000
				=====
Liabilities at 31 December 2025				
Accounts Fee				1,000
				=====

Approved by the Trustees and signed on their behalf.



Eunice Cairns
Secretary

9 June 2026

GOUROCK BAPTIST COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. **Nature and Purpose of each Fund**

The nature and purpose of each fund is outlined in the report of the trustees for the year.

2. **Grants Paid**

There were no grants paid in the year.

3. **Remuneration**

There was no remuneration paid to any charity trustee or person connected with a trustee in the year.

4. **Expenses**

There were no expenses paid to any charity trustee in the year.

5. **Analysis of Offerings & Donations**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>	<u>Total</u>	<u>Total</u>
			<u>£</u>	<u>£</u>
Gift Aid Refund	3,177	-	3,177	3,949
Offerings & Gift aid	10,440	-	10,440	11,102
GASDS	4,715	-	4,715	6,004
BMS – Birthday Fund Contribution	-	-	-	355
Donations – Nan Brigg	-	-	-	150
Donations – Denis Howe Legacy	58,247	-	58,247	20,000
Donations – MacMillan Nurses	-	-	-	190
Sharp Trust – Roof Fund	-	20,000	20,000	20,000
	-----	-----	-----	-----
	76,579	20,000	96,579	61,750
	=====	=====	=====	=====

GOUROCK BAPTIST COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

6. **Activities for Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Hall Hire	3,390	-	3,390	4,140
	-----	-----	-----	-----
	3,390	-	3,390	4,140
	=====	=====	=====	=====

7. **Other Income**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Rent Received	13,601	-	13,601	13,182
Insurance Contribution – Shops	1,888	-	1,888	960
Sale of Calendars	1,700	-	1,700	-
	-----	-----	-----	-----
	17,189	-	17,189	14,142
	=====	=====	=====	=====

8. **Cost of Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Costs	-	-	-	-
	=====	=====	=====	=====

GOUROCK BAPTIST COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

9. **Charitable Activities**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Salary & Ministry Costs	4,079	-	4,079	41,354
BU Dues & Assembly	1,320	-	1,320	1,320
Pulpit Supply & Costs	5,769	-	5,769	900
Repairs & Fabric	6,669	26,912	33,581	40,918
Utilities	2,436	-	2,436	11,695
Insurance	3,079	-	3,079	2,984
Fabric Repair & Other Shop Expenses	2,295	-	2,295	659
Website Costs	-	-	-	-
Gift – Inverclyde Food Bank	-	-	-	-
Gift – Ellon Baptist Church	-	-	-	-
Gift – Marys Meals	-	-	-	-
Gift – CHAS	-	-	-	-
Gift – MacMillan Nurses	-	-	-	190
Gift – Fellowship Fund	2,120	-	2,120	550
Gift – Shoe Box Appeal	300	-	300	300
Gift—BMS Birthday Fund	-	-	-	355
Subscription	535	-	535	510
Stationery & Ink	89	-	89	80
Admin Costs	592	-	592	579
Sundry Expenses	823	-	823	847
Cleaning Costs	4,096	-	4,096	2,429
BMS World Mission	600	-	600	650
	-----	-----	-----	-----
	34,802	26,912	61,714	106,320
	=====	=====	=====	=====

GOUROCK BAPTIST COMMUNITY CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

9. Cont'd

Governance Costs

Accountancy Fee	2,184	-	2,184	2,040
Legal Fees	-	-	-	-
	-----	-----	-----	-----
	2,184	-	2,184	2,040
	=====	=====	=====	=====

10. **Purchase of Fixed Assets**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
AV Equipment	-	-	-	590
	=====	=====	=====	=====

11. **Movements in Funds**

	<u>At 1 Jan</u> <u>2025</u> <u>£</u>	<u>Receipts</u> <u>£</u>	<u>Payments</u> <u>£</u>	<u>Transfers</u> <u>£</u>	<u>At 31 Dec</u> <u>2025</u> <u>£</u>
Unrestricted Funds					
General Fund	81,504	97,158	36,986	-	141,676
Restricted Funds	23,562	20,000	26,912	-	16,650
	-----	-----	-----	-----	-----
Total Funds	105,066	117,158	63,898	-	158,326
	=====	=====	=====	=====	=====

Restricted Funds

Restricted funds held at 31 December 2025 are: £

Building Enhancement Fund	254
Sharp Trust-Roof Fund	16,396
	=====

12. During 2020 the charity status of the Church was changed from a Scottish Charity (SC012141) to a Scottish Charitable Incorporated Organisation (SCIO) and in the process the name of the Church was also changed from Gourock Baptist Church to Gourock Baptist Community Church. The formal transfer took place on 31 October 2020 and all assets of the Church were transferred to the SCIO at that date.