

The Church of Scotland
Old Gourock & Ashton Parish Church of Scotland

Trustees' Annual Report and Accounts for the
Year to 31 December 2025

Trustees' Annual Report for the year ended 31 December 2025

The trustees present the annual report and accounts for Old Gourrock & Ashton Parish Church of Scotland for the year ended 31 December 2025. The accounts have been prepared in accordance with the accounting policies set out in the Accounting Policies section of 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 national ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

At Old Gourrock & Ashton, one service of worship is held each Sunday at 10am when usually the Young Church meets with an age range from birth through to the end of Primary School. Additionally, services in different formats and quiet meditation times take place at appropriate times of the Christian year. The Sacrament of Holy Communion is celebrated on four Sundays during the year, informal Communion Services are usually held at the close of Sunday worship on the first Sunday of most months and on four midweek afternoons during the year Communion Services followed by tea/coffee fellowship are offered to our less able communicants. In addition, Home Communion is available to housebound members, by arrangement with the Minister or Convener of the Pastoral Committee.

The congregation is fortunate in having two sets of halls which are well used for a wide range of activities by different groups. A list of OGA organisations and activities is to be found at the end of this report. We also welcome community groups to make use of our halls.

Achievements and Performance

Attendance at Sunday services have been fairly stable since the end of the COVID pandemic, averaging around 125 but the streamed service regularly attracts over 200 views each week. The services continued to be streamed on YouTube and we have evidence that folk from as far apart as Australia and Canada watch either live or a recording on one of the available platforms. Many people also watch in Gourrock! Recorded services are also available on YouTube and Facebook.

Of course, there were several occasions during the year when the sanctuary was filled well above the "average" number of people. Several services stand out in that respect: Easter Day, the Uniformed Organisations' Parade in September, the Remembrance Day

Trustees' Annual Report for the year ended 31 December 2025

Service, the Gourrock Schools and Churches Together Christmas Service and our Christmas Sunday Service.

Our organisations continued their activities in 2025 and, likewise, the community groups which normally use our halls (Flexercise, keep fit, yoga, country dancing, community choir, Your Voice lunch and counselling, former members of a local choir meet for weekly social etc).

The Dementia Café, now in its fourth year, continues to prove a valuable asset for Dementia sufferers and carers alike. The Café volunteers also get fulfilment from it and anyone who would like to join our band of volunteers will be made very welcome. The Dementia Café is available to the whole community and meets in the Islay Hall every Friday afternoon from 2pm until 3.30pm. People suffering from dementia are welcome along with a carer, who must stay throughout the time that the Café meets. Phyllis Caitens and Gillian McCallion lead the team of volunteers who provide a warm welcome along with some table-top activities, chat and tea, coffee and sweet treats! The nature of the Café means that, sadly, several of the original Dementia sufferers have now passed away. It is to the credit of the Café, and to Phyllis and Gillian in particular, that loved ones of those no longer with us have recorded their appreciation of the Café and keep in contact, some now acting as volunteers.

Week by week, our congregation has been privileged to have high quality worship experiences on Sunday mornings provided by our Minister, David. During the year, when David was performing his duties as Interim Moderator at Johnstone or having some well-earned Sundays off, we were privileged to have our worship led by two former Moderators of The Church of Scotland, The Very Rev Dr Andrew McLellan and The Very Rev Dr Lorna Hood, the immediate past Moderator of Clyde Presbytery, Rev Christine Goldie and by the present Moderator of Clyde Presbytery, Rev Mhairi Breingan.

We were also delighted to welcome back Rev Anne Fyffe to conduct worship at a joint service with St Ninian's at the end of August and then, in November, many members of OGA and St Ninian's were able to fulfil their promise "to be there" when Anne was inducted to her first charge at Clydebank : Waterfront linked with Clydebank : St Andrews. At the Social which followed, our Minister, David, provided the Address of Introduction, giving Anne's new congregation some insight into the many talents that she displayed at OGA and St Ninian's and giving Anne and the congregation lots of encouragement for the future. The whole evening proved to be the joyous and memorable event that we had all been hoping for.

David continued to work very hard to maintain contact with the youth of Gourrock through his appointments as Chaplain to Gourrock Primary and Clydeview Secondary and also, in his capacity as Minister of St Ninian's, Larkfield, as chaplain to Aileymill Primary and Inverclyde Academy. Two main activities for primary school pupils are held during the school year, Easter Code and Bubble Gum and Fluff, and, happily, both continued in 2025. In addition, in September our congregation hosted Clydeview Academy's Annual Awards Ceremony.

Trustees' Annual Report for the year ended 31 December 2025

Throughout Advent, as in past years, the congregation was invited to make financial donations for the benefit of charities. For 2025, the Kirk Session decided that the charities to be supported were Children in Poverty Inverclyde (CIPi), Compassionate Inverclyde and Ardgowan Hospice. Once again, the congregation's response was magnificent and £6,600, including Gift Aid tax recovery, was raised. As a result, each charity will receive £2,200. In addition, the Christmas Gift Service provided a magnificent response of presents for less well-off children and these were donated to CIPi. The minibus and two cars that were sent to transport the presents were full by the time everything was loaded!

The Church Magazine continued to be published quarterly, both hardcopy and online. The hard work of everyone involved in producing the magazine, in whichever form, is highly appreciated.

It would be remiss to omit reference to 2026, when our congregation will celebrate the 250th Anniversary of the founding of the first congregation and parish in Gourrock. A huge amount of work has taken place throughout 2025 planning and organising a programme of events throughout 2026 which we hope that, not only the congregation, but the whole community of Gourrock will get involved with and enjoy. Throughout the last 250 years the Church has been at the centre of the town as it has grown from a small village to what it is now and we hope that our Vision Statement : **"OGA – a welcoming, vibrant, outgoing Christian family, anchored in the community"** will be a message clear to all ; current members, those in our organisations and the community groups who use our premises and to anyone who would like to come and join us.

All are Welcome!

Financial Review

The Statement of Financial Activities (SOFA) shows that our total income amounted to £335,291 and total expenditure was £193,257 resulting in a surplus of £142,034 before recognising investment revaluation gains of £10,406. These had the overall effect of increasing funds by £152,440.

There was a small General Fund surplus for the year of £1,246 reflecting a general balancing of regular income and expenditure.

The major movement in Restricted Funds reflects a further and final instalment of £130,646 of the legacy from the late John Hawthorn, bringing the total bequest to £230,646. This is split equally between the McVicar Fletcher Memorial Fund and the Hawthorn Fund for Youth Development in OGA. Our Designated Bequest Fund, which receives unrestricted bequests, was the recipient of bequests totalling £34,905. Other funds moved in line with normal income and expenditure levels.

During the year £7,496 was raised by the congregation in specific appeals for external charitable purposes as detailed in note 14 to the accounts. This is in addition to further charitable fund raising undertaken by church organisations and collections of gifts and materials for other local charities.

Trustees' Annual Report for the year ended 31 December 2025

The Balance Sheet reflects the increase in funds as explained in the SOFA so that at the end of the year net assets totalled £632,162. This comprises £18,832 of tangible fixed assets, investments of £223,181 and net current assets (ie bank deposit and current account balances less net debtors / creditors) of £390,148.

Consequently, there are available financial resources (ie excluding tangible fixed assets) in unrestricted funds of £368,790. This level of resources is considered adequate to support the trustees' assessment that our charity is a going concern.

Investment policy and performance

The trustees seek to hold funds generally in lower risk investments. Deposits are held within current accounts with the Royal Bank of Scotland and in the Church of Scotland Deposit Fund. Recognising that certain funds can be held for the longer term, funds are also held in the Church of Scotland Income Fund and the Church of Scotland Growth Fund, which provide an annual return and also allow for capital growth. Income returns were as expected with market values increasing marginally across the year.

Risk management

The trustees consider risks facing the Church through the maintenance of a risk register which is the subject of periodic discussions at Session meetings. Key risks identified include (i) the future shape of the Church in Gourrock, (ii) a falling congregation with an increasing age profile (iii) long term financial sustainability (iv) a breach of safeguarding requirements (v) loss of key individuals including Youth organisation leaders (vi) maintenance of buildings and (vii) breach of church rules, laws and regulations, (including Health & Safety requirements). Mitigations have been identified to the extent that these are within our control. Actions to address the risks are documented in the risk register with allocated responsibilities and review dates.

Reserves Policy

It is the trustees' policy to hold reserves to allow the church to complete its ongoing charitable work and to maintain its properties in a suitable condition for this work to continue. In addition, as described in note 13, bequests are maintained in a separate fund to meet major and unplanned work.

Structure, Governance and Management

The Church is administered in accordance with the terms of the Deed of Unitary Constitution which was agreed at the Stated Annual meeting held in March 2009. This involves the Kirk Session and its committees.

The Unitary Constitution states that the members of the Kirk Session are the charity trustees. However, we recognise that, inevitably, people ordained as Elders become older and frailer with time and become unable to attend Kirk Session meetings and take part in decision making. Therefore, we have two categories of Elders : Trustee Elders (of which we had 45 at 31st December 2025) and Non-Trustee Elders (of which we had 5 at

Trustees' Annual Report for the year ended 31 December 2025

31st December 2025). The Kirk Session members are the Elders of the church, chosen from those members of the church who are considered to have the appropriate gifts and skills and who have accepted appointment to the Kirk Session. The Minister is also a member of the Kirk Session and has been elected by the congregation and inducted to the charge by the Presbytery.

The Kirk Session met four times in 2025.

Our activities in terms of numbers show that our Communion Roll has fallen from 467 at 31st December 2024 to 455 at 31st December 2025, mainly as a result of the deaths of 15 members. 4 people joined the congregation by Transfer of Certificate. During the year the Minister conducted 2 Weddings, 3 Child Baptisms, 2 Adult Baptisms and 31 Funerals, including parish funerals.

The Pastoral Committee was again able to arrange their usual four Mid-Week Communion Services and to assist the Minister with visits to house-bound or hospitalised members and kept in touch by telephone with as many people as they knew about who were ill or housebound and flowers were distributed to many. Additionally, at Easter and at Christmas, gifts and flowers or plants were distributed to around 30 homes. Meanwhile, the Community Interests Committee arranged two collections of food for the Foodbank and also two collections of essential goods for Starter Packs Inverclyde. The Social Committee organised an outing by bus to Dumfries House in July, including an informative tour of the house and a stroll around the gardens, topped off by tea, coffee and scones, before travelling home and raising £87 for Mary's Meals through an onboard raffle! As reported earlier, the Communications Committee ensured that the Church Magazine continued to be produced and the Finance and Facilities Management Teams continued to look after the finances and repairs and maintenance of the buildings. The Safeguarding Committee went quietly about its business ensuring that all those dealing with our young people and vulnerable adults have completed the necessary disclosure checks.

Reference and Administrative Information

Charity Name:	Old Gourrock & Ashton Parish Church
Charity Registration Number:	SC007324
Congregational Reference No:	150798
Contact Address:	4D Cragburn Gate Albert Road Gourrock PA19 1NZ

Trustees

A list of all trustees who served at any time during the year and up to the date of signing of the accounts is to be found as appendix A.

Trustees' Annual Report for the year ended 31 December 2025

Principal Office-Bearers

Minister:	Rev David W G Burt BD DipMin MTh
Session Clerk:	James K Hempsey CA
Church Treasurer:	Kenneth C Baldwin BAcc, CA

Independent Examiner:

Claire Middlemiss CA
26 Langside Drive
Glasgow G43 2QA

Bankers

The Royal Bank of Scotland plc
122 Cathcart Street
Greenock PA15 1BA

Trustees' Annual Report for the year ended 31 December 2025

Trustees' Responsibilities in Relation to the Accounts

The charity trustees are responsible for preparing a trustees' annual report and accounts 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 accounts 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 accounts, the trustees are required to;

- select suitable accounting policies and then apply them consistently;
- observe the method and principles of the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable account standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts 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 accounts 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.

Approved by the trustees and signed on their behalf,

James K Hempsey

Session Clerk

26 March 2026

Independent Examiner's Report to the Trustees of Old Gourrock & Ashton Parish Church for the year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 21.

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) (a) to (c) 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:
 - a. to keep accounting records in accordance with section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - b. 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.

Claire Middlemiss CA

26 Langside Drive

Glasgow G43 2QA

26 March 2026

Statement of Financial Activities

Year Ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	1	175,655	130,646	306,301	247,493
Activities for generating funds	2	6,163	-	6,163	4,607
Investment income	3	13,544	3,010	16,554	15,566
Charitable activities	4	6,273	-	6,273	5,739
Total income		201,635	133,656	335,291	273,405
Expenditure on:					
Raising funds	5	163	-	163	158
Charitable activities	5	191,594	1,500	193,094	196,472
Total expenditure		191,757	1,500	193,257	196,630
Net income before gains and losses on investments		9,878	132,156	142,034	76,775
Net gain on investments		10,406	-	10,406	5,086
Net income		20,284	132,156	152,440	81,861
Transfers between fund categories		-	-	-	-
Net movement in funds		20,284	132,156	152,440	81,861
Total funds brought forward		367,338	112,383	479,721	397,860
Total funds carried forward		387,622	244,539	632,161	479,721

Balance Sheet

Year Ended 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	8	18,832	36,596
Investments	9	223,181	212,775
		242,013	249,371
 Current Assets			
Debtors	10	7,542	107,027
Church of Scotland deposits		349,988	84,531
Bank and cash		46,637	51,361
		404,167	242,919
 Creditors			
Falling due within one year	11	(14,019)	(12,569)
Net Current Assets		390,148	230,350
Net Assets		632,161	479,721
 Unrestricted Funds	13		
General Funds		45,485	44,239
Designated funds		342,137	323,099
 Restricted Funds	13	387,622	367,338
		244,539	112,383
Total Funds		632,161	479,721

The accounts were approved by the Trustees on 26 March 2026.

For and on behalf of the Trustees

James K Hempsey

Session Clerk

Kenneth C Baldwin

Treasurer

Accounting Policies

For the year ended 31 December 2025

General information

These financial statements are presented in pounds sterling (GBP) as that is the currency in which the charity's transactions are denominated. They comprise the financial statements of the charity for the year ended 31 December 2025.

The principal activity of the charity is detailed on page 1 of the Trustees Annual Report. The charity is defined as a public benefit entity and thus the charity complies with all the disclosure requirements relating to public benefit entities.

Old Gourrock & Ashton Parish Church of Scotland is administered in accordance with the terms of the Deed of Unitary Constitution which was agreed at the Stated Annual meeting held in March 2009. It is recognised as a charity for tax purposes by HMRC and is registered with the Office of the Scottish Charity Regulator (OSCR) under charity number SC007324. Details of the registered office can be found on page 5 of these financial statements.

Basis of preparation

The financial statements have been prepared under the historical cost convention unless otherwise stated within these accounting policies and in accordance with United Kingdom Accounting standards, including the Financial Reporting Standard 102 'Financial Reporting Standards in the UK and Republic of Ireland' (FRS 102), the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities", the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Going concern

As explained in the Trustees Report, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence of the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the financial statements.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Accounting Policies

For the year ended 31 December 2025

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. 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 designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has the entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Taxation

Old Gourrock & Ashton Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £5,000 having a value to the charity for greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Freehold buildings	10 years
Fixtures, fittings and office equipment	10 years

Accounting Policies

For the year ended 31 December 2025

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Financial instruments

The Church only enters into basic financial instrument transactions that result in the recognition of financial assets and liabilities like gift aid receivable, other debtors, Church of Scotland deposits, bank and cash and accruals.

Gift aid receivable and other debtors are measured at the settlement amount due. Accruals are recognised at the transaction price.

Cash and cash equivalents include Church of Scotland deposits and bank and cash. Cash is represented by cash in hand and deposits held with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1. Donations and Legacies				
Offerings	91,810	-	91,810	93,880
Tax recovered on Gift Aid	21,791	-	21,791	21,309
Legacies	34,905	130,646	165,551	102,000
Organisations' income	15,397	-	15,397	18,825
Miscellaneous income	4,256	-	4,256	3,694
Special collections	7,496	-	7,496	7,785
	<u>175,655</u>	<u>130,646</u>	<u>306,301</u>	<u>247,493</u>

In 2024 Donations and Legacies income included £100,000 related to restricted funds.

2. Other trading activities

Use of Halls	6,163	-	6,163	4,607
	<u>6,163</u>	<u>-</u>	<u>6,163</u>	<u>4,607</u>

All 2024 Other trading activities income relates to unrestricted funds.

3. Investments

Income from Church of Scotland Funds	12,987	2,948	15,935	15,118
Bank interest	557	62	619	448
Other	-	-	-	-
	<u>13,544</u>	<u>3,010</u>	<u>16,554</u>	<u>15,566</u>

2024 Income from Church of Scotland funds and Bank interest includes £934 and £45 respectively relating to Restricted funds.

4. Charitable Activities

Tea and Coffee Events	3,596	-	3,596	3,396
Church Fayre	2,677	-	2,677	2,343
Other fundraising events	-	-	-	-
	<u>6,273</u>	<u>-</u>	<u>6,273</u>	<u>5,739</u>

All 2024 Charitable Activities income relates to unrestricted funds.

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
5. Analysis of Expenditure				
Raising Funds				
Offering Envelopes	163	-	163	158
	<u>163</u>	<u>-</u>	<u>163</u>	<u>158</u>
Charitable Activities				
Giving to Grow Allocation	70,562	-	70,562	71,886
Presbytery Dues	2,594	-	2,594	2,375
Minister's Expenses	4,819	-	4,819	4,054
Pulpit supply	460	-	460	-
Organist including supply	7,694	-	7,694	6,984
Depreciation	17,764	-	17,764	17,764
Fabric Repairs & Maintenance	10,591	-	10,591	19,298
Church services & Messy Church costs	1,991	-	1,991	3,813
Cleaning & Cleaning Materials	8,118	-	8,118	2,852
Council Tax & Insurance	9,503	-	9,503	8,680
Heating & Lighting	14,711	-	14,711	12,761
Office running costs	1,748	-	1,748	2,242
Bank charges	947	-	947	927
Church transport	587	-	587	643
Special Collections Disbursed	7,496	-	7,496	7,785
Communications & IT costs	2,487	-	2,487	1,996
Equipment	853	-	853	-
Bursaries	-	1,500	1,500	3,500
Donations to Charities	4,201	-	4,201	3,931
Organisations internal expenditure	11,282	-	11,282	12,490
Other expenses	2,476	-	2,476	7,766
Benevolence expenditure	3,565	-	3,565	749
Organisations support expenditure	5,326	-	5,326	3,476
Bequest fund expenditure	1,819	-	1,819	500
	<u>191,594</u>	<u>1,500</u>	<u>193,094</u>	<u>196,472</u>
Total	<u>191,757</u>	<u>1,500</u>	<u>193,257</u>	<u>196,630</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. All 2024 expenditure noted above relates to Unrestricted Funds other than Bursaries of £3,500 relating to Restricted Funds.

Notes forming part of the financial statements

For the year ended 31 December 2025

	2025	2024
	£	£
6. Staff costs and numbers		
Salaries and wages	-	-
Social security costs	-	-
Total	-	-

The average number of employees during the year, calculated on the basis of headcount, was as follows: -

	2025	2024
	No	No
Pastoral support	-	-

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 (2024 – £31,642) and the maximum stipend (in 5th and subsequent years) was £39,856 (2024 - £38,884).

7. Trustee Remuneration, Related Party Transactions and Volunteers

During the year one trustee received reimbursement of expenses totalling £4,819. (2024 – one trustee, £4,054)

Voluntary contributions from Trustees during the year totalled £33,875 (2024 – £34,543) excluding related Gift Aid recoveries.

Other than as noted above, no trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

In common with all congregations of the Church of Scotland the congregation benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Notes forming part of the financial statements

For the year ended 31 December 2025

8. Tangible Fixed Assets

As at 31 December 2025	Buildings	Equipment	Total
	£	£	£
Cost			
At 1 January 2025	506,833	78,381	585,214
Additions	-	-	-
Disposals	-	-	-
At 31 December 2025	506,833	78,381	585,214
Accumulated Depreciation			
At 1 January 2025	475,145	73,473	548,618
Charge for year	16,344	1,420	17,764
Eliminated on Disposals	-	-	-
At 31 December 2025	491,489	74,893	566,382
Net Book Value			
At 31 December 2025	15,344	3,488	18,832
At 31 December 2024	31,688	4,908	36,596
 As at 31 December 2024	 Buildings	 Equipment	 Total
	£	£	£
Cost			
At 1 January 2024	506,833	78,381	585,214
Additions	-	-	-
Disposals	-	-	-
At 31 December 2024	506,833	78,381	585,214
Accumulated Depreciation			
At 1 January 2024	458,801	72,053	530,854
Charge for year	16,344	1,420	17,764
Eliminated on Disposals	-	-	-
At 31 December 2024	475,145	73,473	548,618
Net Book Value			
At 31 December 2024	31,688	4,908	36,596
At 31 December 2023	48,032	6,328	54,360

Notes forming part of the financial statements

For the year ended 31 December 2025

9. Investments	2025	2024
	£	£
Market value at 1 January	212,775	207,692
Additions at cost	-	-
Disposals	-	(3)
Unrealised gain on investments	10,406	5,086
Market value at 31 December	<u>223,181</u>	<u>212,775</u>
Investments at cost	<u>205,367</u>	<u>205,367</u>

The following investments are held:

Church of Scotland (CofS) Growth Fund units
Church of Scotland (CofS) Income Fund units

10. Debtors	2025	2024
	£	£
Legacy receivable	-	100,000
Gift Aid tax receivable	6,329	6,152
Other	1,213	875
	<u>7,542</u>	<u>107,027</u>

11. Creditors	2025	2024
	£	£
Accruals	<u>14,019</u>	<u>12,569</u>

Notes forming part of the financial statements

For the year ended 31 December 2025

12. Analysis of Net Assets Among Funds

As at 31 December 2025	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	-	18,832	-	18,832
Investments	10,092	213,089	-	223,181
Current Assets	48,955	110,673	244,539	404,167
Current Liabilities	(13,562)	(457)	-	(14,019)
Net assets at 31 Dec 2025	45,485	342,137	244,539	632,161

As at 31 December 2024	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
<i>Fixed Assets</i>	-	36,596	-	36,596
<i>Investments</i>	9,799	202,976	-	212,775
<i>Current Assets</i>	46,496	84,040	112,383	242,919
<i>Current Liabilities</i>	(12,056)	(513)	-	(12,569)
Net assets at 31 Dec 2024	44,239	323,099	112,383	479,721

Notes forming part of the financial statements

For the year ended 31 December 2025

13. Movements in funds

Year ended 31 December 2025	At 1 January 2025 £	Income £	Expenditure £	Transfers £	At 31 December 2025 £
Restricted funds					
McVicar Fletcher Memorial Fund	62,383	67,067	(1,500)	-	127,950
Hawthorn Fund	50,000	66,589	-	-	116,589
	<u>112,383</u>	<u>133,656</u>	<u>(1,500)</u>	<u>-</u>	<u>244,539</u>
Unrestricted funds					
Designated Fabric Fund	105,517	4,974	(17,764)	-	92,727
Designated Bequest Fund	137,880	40,912	(1,819)	-	176,973
Designated Benevolence Fund	38,924	2,240	(3,565)	-	37,599
Designated Org's Support Fund	26,351	1,773	(5,327)	-	22,797
Designated Organisations Funds	14,427	15,397	(17,783)	-	12,041
General Fund	44,239	149,945	(148,699)	-	45,485
	<u>367,338</u>	<u>215,241</u>	<u>(194,957)</u>	<u>-</u>	<u>387,622</u>
Eliminated on consolidation	-	(3,200)	3,200	-	-
Total funds	<u>479,721</u>	<u>345,697</u>	<u>(193,257)</u>	<u>-</u>	<u>632,161</u>

Year ended 31 December 2024	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Restricted funds					
McVicar Fletcher Memorial Fund	14,904	50,979	(3,500)	-	62,383
Hawthorn Fund	-	50,000	-	-	50,000
	<u>14,904</u>	<u>100,979</u>	<u>(3,500)</u>	<u>-</u>	<u>112,383</u>
Unrestricted funds					
Designated Fabric Fund	118,210	5,071	(17,764)	-	105,517
Designated Bequest Fund	134,655	3,725	(500)	-	137,880
Designated Benevolence Fund	37,889	1,784	(749)	-	38,924
Designated Org's Support Fund	28,470	1,357	(3,476)	-	26,351
Designated Organisations Funds	14,323	18,825	(18,721)	-	14,427
General Fund	49,409	149,900	(155,070)	-	44,239
	<u>382,956</u>	<u>180,662</u>	<u>(196,280)</u>	<u>-</u>	<u>367,338</u>
Eliminated on consolidation	-	(3,150)	3,150	-	-
Total funds	<u>397,860</u>	<u>278,491</u>	<u>(196,630)</u>	<u>-</u>	<u>479,721</u>

Notes forming part of the financial statements

For the year ended 31 December 2025

Purposes of Restricted Funds

McVicar Fletcher Memorial Fund is to be used to provide bursaries for youngsters in the church who are going on to further education.

Hawthorn Fund is to be used for Youth Development in Old Gourrock & Ashton Church

Purposes of Designated Funds

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

Bequest Fund: The Trustees have set aside funds to meet any major and unplanned expenditure.

Benevolence Fund: The Trustees have set aside funds to provide support to needy parishioners.

Organisations Support Fund: The Trustees have set aside funds to support organisations of the Church.

Organisations Funds: These funds are held by various organisations of the church to promote fellowship.

14. Collections for Third Parties	2025	2024
	£	£
Children in Poverty Inverclyde	2,239	2,215
Ardgowan Hospice	2,215	-
Compassionate Inverclyde	2,215	2,000
Vine Trust	827	1,110
Mary's Meals	-	2,000
Christian Aid	-	460
	7,496	7,785

Trustees who served during the year ended 31 December 2025

Trustees (Moderator and Elders)

Rev David Burt

Kenneth Baldwin

Hunter Bowie

James Campbell

Crawford Charles

Karen Dalziel

Jean Gilmour

Helen Gunn

James Hempsey

Malcolm Keenan

Margaret Lyons

Morag MacDougall

Linda McKenzie

Andrew Robertson

Louise Sloane

Allan Warwick

John Black

Elisabeth Burns

Craig Carson

James Craig

Diane Gillan

May Gordon

Anne Haslam

Jean Jennings

John Lowe

Gillian McCallion

Iain McInnes

Joan McRae

Margaret Robertson

Irene Spencer

Sylvia Wilkin

Myra Boswell

Phyllis Caitens

Agnes Charles

Hugh Crawford

Eric Gilmour

Stewart Gordon

Alison Hempsey

Irene Keenan

Morven A Lyle

Kenneth MacDougall

Russell McKechnie

William Main

Myra Rowan

Jennifer Tweed

David Whyte

Non-Trustee Elders

Agnes Andrews

Roberta McCracken*

Jean Forsyth

William Orr

Una Henderson

*deceased February 2026

Organisations

Young Church

Parish Players

Indoor Bowling

Parents and Toddlers' Group (Little Rascals)

The Guild

Sunbeams

2nd Gourock Brownies

1st Gourock Guides

2nd Gourock Guides

3rd Gourock Company The Boys Brigade – Company Section, Junior Section, Anchor Boys

1st Gourock Scout Group – Scout Troop; Cub Pack; Beaver Colony

Greenock and District Scout Council – Explorer Scout Unit (Darroch)

Gateway

Ladies Badminton

Kraft Daft

Dementia Café