WELLPARK MID KIRK OF GREENOCK (CHURCH OF SCOTLAND)

TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Scottish Charity Ref. No: SC001043

Congregation No: 150814

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Scottish Charity Ref. No: SC001043 - Congregation No: 150814

The trustees present the annual report and accounts for Wellpark Mid Kirk of Greenock (Church of Scotland) for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 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 2015.

Reference and Administrative Information

Charity Name : Wellpark Mid Kirk (Church of Scotland)
Charity Registration Number : SC001043

Congregation Reference Number : 150814

Contact Address : 78 Cambridge Road
Greenock.
PA16 0LD

Trustees

Liz	Cathcart	Alison	Irvine	Alex	McWhirter	Jane	Stirling
Jennifer	Deegan	Brian	Lawrie	Patricia	Robertson	Janet	Thomson
Valerie	Docherty	Steven	Lee	Nicol	Robertson		
Sandra	Fairweather	Jennifer	McClafferty	Sandra	Service		
Rae	Hunter	Allan	McKellar	Archie	Shearer		

Changes
Esther Wooler deceased May 2025, Grace Kennedy retired September 2025, Alison McKenzie retired 2025, Adam Piggot retired June 2025, Ethel Walker retired 2025, Margaret Young retired 2025, Robert Docherty resigned 2025, Julie Dorrian resigned 2025, Colin McDade resigned 2025, Yvon Precieux resigned 2025, John Robertson resigned 2025, Kay Slater resigned 2025, Angela Stark resigned 2025, Eric Stewart resigned 2025.

Principal Office Bearers

Interim Moderator : Rev. Jeanette Peal

Session Clerk : Rose Sloan

Church Treasurer : Patricia Robertson

Committee Conveners

Worship Committee : Sandra Service
Fabric Committee : Sandra Fairweather / Alison Irvine
Finance Committee : Patricia Robertson
Outreach Committee : Nicol Robertson
Fundraising and Social Committee : Jennifer Deegan

Independent Examiner

Kirsty Miloy
18 Barclay Place
Dunblane FK15 0FB

Bankers

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

Virgin Money
100 West Blackhall Street
Greenock PA15 1XR

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document
The congregation is a registered charity, number SC001043 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. The Kirk Session augments those who act as trustees by co-opting members of the congregation with particular skills.

Organisational Structure
The Kirk Session which meets at least ten times in a year is responsible for the spiritual and the temporal affairs within the church and is chaired by the Minister. The Kirk Session has five sub-committees; Property, Outreach, Fundraising and Social, Finance and Worship, which have powers to co-opt members of the congregation with relevant skills.

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 Chris'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 congregation provides opportunities for public worship every Sunday of the year. The service each Sunday is streamed live via You Tube.

The sanctuary is made available to church members and non-members alike for weddings and funerals.

The sanctuary is also an excellent performance area and is made available for use by the congregation, community and youth groups for concerts by a variety of musical groups.

The halls are also made available and are regularly used by a wide variety of church and community groups. For example, the congregation directly sponsors The Boys' Brigade and Girls' Brigade and an Arts and Crafts group. In addition, we provide heavily subsidised accommodation and support for other community groups, such as The Street Pastors and language classes provided by the council for non-English-speaking incomers.

On a Sunday-by-Sunday basis the congregation provides Christian education for about 8 children and young people. Christian education, available to all in the community, is also extended through the regular running of meetings, based Alpha Course and occasional Bible Study.

The congregation actively supports the work of Starter Packs Inverclyde, which provides help to formerly homeless people who are moving into their first home, in association with the local social work Department. The local Food Bank is also regularly supported by contributions and the charity Smalls for All is also given regular support.

At Christmas the congregation organise a collection of gifts for children in disadvantaged homes which are distributed throughout the area.

Wellpark Mid Kirk provide collectors for a number of charitable organisations such as Christian Aid and Ardgowan Hospice. The production of a full colour, glossy magazine for the congregation and parish, which is distributed free, brings in revenue and provides high-quality, low-cost advertising for small local businesses.

The church website is being re-developed to enable greater interface with the congregation and the wider community and during 2025 we further developed our use of social media.

The congregation of Wellpark Mid Kirk is linked with Hamilton Bardrainey Church of Scotland Port Glasgow.

Achievements And Performance

Membership
During 2025 the membership of the congregation dropped to 385 mainly through death.

Worship
Sunday morning worship is attended by about 60 adults and an average of 8 children. Due to our central location, we regularly welcome visitors to the town at our services. Worship has been enhanced by the use of PowerPoint presentations and the use of multimedia communication. The congregation provides the opportunity for members to be part of the Church Choir which leads the singing at Sunday Worship.

Our historic links with the local authority mean that we host the annual Kirkin' of the Council, and the town's main Remembrance service and any major civic ceremony.

Wellpark Mid Kirk is the venue of choice for the local Battalion of the Boys' Brigade to hold their annual Carol Service. The Boys' Brigade Battalion have located their administration base in Wellpark Mid Kirk.

During the year the minister conducted 0 baptism, 0 weddings, and 6 funerals.

Youth
The Girls' Brigade has around 15 girls and 4 officers and the Boys' Brigade has around 6 boys and 4 officers.
We continue to provide leadership training for the future needs of youth work within the area and have developed the youth programme online.

Outside Groups
The halls are used frequently by community groups and the congregation is constantly seeking ways to develop its usefulness to the community as a resource for meetings. The area around Wellpark Mid Kirk is currently undergoing major redevelopment which could well ultimately enhance the area but is likely to take several years, during which there may be a detrimental effect.

International
The congregation supports, through special collections, a child in the Vhutshilo School, Venda, South Africa and, through the Presbytery, has links with the church in Zimbabwe.

Cruise Ships
Our most recent venture is to open the church to the many internation visitors who come to Greenock. This is proving to be very successful.

Development
The Kirk Session is constantly reviewing ways to develop and strengthen the existing congregational activities, links with neighbouring congregations, ways to serve the community and to use the skills and talents of more members of the congregation in doing this.

Risk Management

Ageing Congregation
The principal risk facing the congregation is the age-profile of the membership. As a charity we rely almost entirely on our membership to fund our activities and that funding may diminish as members age and die. The Kirk Session makes strenuous efforts to mitigate this by encouraging the congregation to review their giving several times a year which has hitherto had commendable success. Although our financial situation remains challenging, we are going to address this by undertaking a stewardship campaign with support from the National Church.
The Kirk Session also encourages new members and membership classes are run as required.
The Kirk Session is actively pursuing a programme of encouraging further use of our premises by community groups to augment our halls-letting income.

Listed Building
The Listed Building status of our church carries with it a heightened financial responsibility. The Kirk Session is confident that the extra responsibility of managing a Listed Building is offset by the amount of support which such a listing can elicit. However, if the planned changes to the Listed Places of Worship grant Scheme goes ahead this may have a negative financial impact.

Leadership
A charity of the size and complexity of Wellpark Mid Kirk is reliant upon a sufficient number of people with necessary spiritual maturity, appropriate skills and required commitment to be trustees. Were there to be a shortage of suitable leadership the charity would be at risk.

Financial Review
During the year under review, our overall income decreased due in the main to the drop on the congregational roll.
The Treasurer and Finance Committee will continue to explore all possible means of encouraging members to increase their giving and ways of generating income from other sources. A tight control on expenditure will continue to be kept throughout the years to come.

Reserves Policy
It is the policy of the Trustees to try to maintain three months expenditure in reserve in the unrestricted Funds of the Charity. In addition, the Trustees try to maintain healthy reserves in the various restricted funds but not at the expense of the purposes for which these various Funds are intended. The Trustees are always mindful of the purposes of these Funds and look to utilise them wherever possible.

Statement of Trustees' Responsibilities
Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments 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; and
- 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. 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.



Rose Sloan, Session Clerk 4/3/2026

Independent Examiner's Report to the Trustees of Wellpark Mid Kirk of Greenock

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity's 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

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

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

- to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the
- 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.

Name: Kirsty Milloy, MA (Hons)

Date: 18/03/2026

Address: 18 Barclay Place
Dunblane
FK15 0FB

WELLPARK MID KIRK OF GREENOCK (CHURCH OF SCOTLAND) **SC001043**

RECEPIPTS AND PAYMENTS ACCOUNT
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations and Legacies	3	75,573	0	75,573	74,321
Charitable activities	4	4,329	0	4,329	2,550
Other income	5	48,322	0	48,322	4,823
Total Income		128,224	0	128,224	81,694
Payments					
Raising Funds		0	0	0	0
Charitable activities	6	108,241	0	108,241	81,550
Governance costs	6	550	0	550	550
		108,791	0	108,791	82,100
Net surplus/(deficit) before gains and losses on investments		19,433	0	19,433	-406
Net gains/(losses) on investments	7	1,405	0	1,405	1,842
Net income/(expenditure)		20,838	0	20,838	1,435
Reconciliation of funds:					
Total funds brought forward	2	346,309		346,309	363,347
Total funds carried forward	2	367,147	0	367,147	364,783

WELLPARK MID KIRK OF GREENOCK (CHURCH OF SCOTLAND) **SC001043**

STATEMENT OF BALANCES
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and deposit balances					
Bank and deposit balances brought forw	2	18,880	0	18,880	18,880
Excess of Receipts over Payments for the year		19,433	0	19,433	-406
Bank and deposit balances carried forwa		38,313	0	38,313	18,474
Investments at market value	7	22,714	0	22,714	21,309
Amounts receivable note					
Gift aid receivable	10	0	0	0	0
Amounts payable note					
Material liabilities	10	0	0	0	0

The accounts were approved by the Kirk Session on 22/1/26

For and on behalf of the Kirk Session:

Treasurer P A Robertson

Session Clerk

WELLPARK MID KIRK OF GREENOCK (CHURCH OF SCOTLAND) **SC001043**

Notes to the 2025 Accounts

1. Trustee Remuneration and Related Party Transactions

Mr A Shearer received £5,079.90 (2024: £4,784) for providing his services as the church organist in the year.
The trustees donated £23,191 (2024: £28,582) by the way of offerings in the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	At 31 Dec 2025 £
Unrestricted funds- bank accounts				
Designated Fabric Fund	12,263	37,916	16,915	33,263
Designated Organ Fund	3,039	0	0	3,039
Designated Benevolence Fund	369	0	0	369
Contingency Fund	575	0	0	575
General Fund	3,780	306,091	307,658	2,213
Less: Movements between accounts		-215,782	-215,782	
Total funds at bank	18,880	128,224	108,791	38,313
Property	325,000			325,000
Investments	21,309			22,714
Total Funds	346,309			386,027

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property
Organ Fund: The Trustees have set aside funds for the maintenance of the Church Organ
Benevolence Fund: The Trustees have set aside funds for urgent relief to the needy of the parish.

Purposes of Restricted Funds

There are currently no Restricted Funds.

Notes to the 2025 Accounts (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations and Legacies				
Monthly STOs	32,539	0	32,539	35,949
Ordinary Offerings (Open Plate)	3,849	0	3,849	2,519
Other Offerings, Donations etc	19,441	0	19,441	12,755
Tax Recovered on Gift Aid Donations	7,547	0	7,547	8,913
WFO Scheme	12,197	0	12,197	14,184
Minister's Retirement		0	0	0
	75,573	0	75,573	74,321
4. Charitable activities income				
Fabric fund events not included above	2,946	0	2,946	0
Life & Work		0	0	0
Tea/coffee bar	663	0	663	0
Weddings/funerals	720	0	720	2,550
	4,329	0	4,329	2,550
5. Other income				
Manse Income	6,675	0	6,675	0
Bank interest		0	0	0
Hall Lets	15,803	0	15,803	3,650
VAT Refund		0	0	0
Other investment income	612	0	612	612
Other	68	0	68	19
Utilities and bank charges refunds		0	0	88
Insurance payments	25,165	0	25,165	454
	48,322	0	48,322	4,823

Notes to the 2025 Accounts (continued)

6. Analysis of Payments	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Costs of generating funds	£	£	£	£
Fees	0	0	0	0
Offering envelopes	0	0	0	0
	0	0	0	0
Charitable activities				
Bank charges	60	0	60	67
Benevolence		0	0	400
Council Tax	1,949	0	1,949	0
Donations	1,000	0	1,000	1,000
Fabric repairs and maintenance	16,456	0	16,456	2,045
Heat and Light (including Manse costs)	9,784	0	9,784	11,930
Insurance	7,574	0	7,574	6,697
Minister's Retirement		0	0	0
Minister's, Locum, Interim Moderator expenses	1,795	0	1,795	5,154
Pulpit Supply	336	0	336	2,008
Giving to Grow allocation	45,301	0	45,301	30,000
Organ & music	812	0	812	1,745
Other building costs		0	0	0
Other expenses	1,875	0	1,875	1,479
Other staffing costs	18,048	0	18,048	16,556
PPE (COVID)		0	0	0
Presbytery dues	914	0	914	893
Printing, stationery postage & telephone	2,337	0	2,337	1,420
Youth worker expenses		0	0	0
Messy Church		0	0	0
Zoom licence		0	0	156
	108,241	0	108,241	81,550
Governance costs				
Independent examiner's fees	550	0	550	550
	550	0	550	550

7. Investments at market value	2025	2024
	£	£
Funds held on behalf of the congregation by the Church of Scotland General Trustees:		
Church of Scotland Investors Trust- Growth Fund	16,959	15,727
Church of Scotland Investors Trust- Income Fund	5,296	5,143
Consolidated Fabric Fund	459	439
	22,714	21,309

8. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's 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 prior to the year under review, the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884. There is not a current full time minister so cannot confirm stipend for year under review.

9. Collection for Third Parties

	2025	2024
	£	£
McMillan	0	0
Venda	329	400
	329	400

10. No material amounts of outstanding Gift Aid were receivable at year end.

There were no other material liabilities for any other matter at year end.