5Scottish Charity Ref. No.: SCO10818

Congregation No. 140800

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

TRUSTEES' ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

TRUSTEES' ANNUAL REPORT & ACCOUNTS
Year ended 31 December 2025

INFORMATION ON CHARITY

Although the formal Service of Union took place on 4th February2025, the effective date of Union was from 1 January 2025, when Greenock: Lyle Kirk united with Greenock: St Margaret's to form a single administrative entity worshiping at the church buildings at Union Street and Finch Road Greenock and adopting the Charity Name, Charity Registration No. and form of Unitary Constitution of Greenock: Lyle Kirk

Charity Name:	Greenock: Lyle Kirk (Church of Scotland)
Charity Registration No.:	SCO108118
Congregation No.:	150801
Contact Address:	31 Union Street, Greenock PA16 8DJ
PRINCIPAL IFFICE BARERS	
Minister:	Rev Jonathan Fleming MA, BD Min, FRSA
Session Clerk:	Ross Finnie
Depute Session Clerk:	Moira Hellyer
Joint Church Treasurers:	William Erskine and Mabel McDiarmid
INDEPENDENT EXAMINER:	Robert J Henderson LLB CA
BANKERS:	The Bank of Scotland, 64/66 West Blackhall Street. Greenock

TRUSTEES

Every Elder, who is a Member of the Kirk Session, is a Trustee of the Charity. Accordingly, the terms "the Kirk Session" and "the Trustees" are used interchangeably throughout this Report. At the date of Union, the respective Kirk Sessions were merged and so the Trustees who served during the year and up to the date of signing this Report were:

Sandra Anderson
Ian Armour
Campbell Barr
Stephen Beck
Peter Bennett
Ruth Bennett
Alan Blair
Jamesina Boyd
Andrene Brown
Aileen Clark
Carol Chamberlain
Marion Crookshank
Robin Currie
David Davidson
Margaret Douglas
Jan Duthie
Wilson Evans
Phyl Finnie
Ross Finnie
Jimmy Fisher
Margaret Foggie
Hugh Gilliland
Linda Gilliland
Karen Glen
Allan Goodall
Moira Hellyer
Alasdair Hendry
Violet Lapsley
Roger Lee
Liz Macdonald-Howlett
Sandra Macdougall
Hilary MacKenzie
Gordon Macphail
Dougie MacTaggart
Campbell McDiarmid
Mabel McDiarmid
Ian McLaren
Kenneth Paton
Mary Pollock
Thomas Porteous
Nan Reynolds
Peter Sommerville
Pam Stewart
Heather Sunter
Sandra Sutherland
Diane Sweeney
Graham Todd

OBECTIVES, VISION AND GOVERNANCE

Introduction

The Trustees present the first Annual Report and Accounts of the united congregations of Lyle Kirk and St Margaret's for the year ended 31 December 2025. The Union varied from the norm in that whilst uniting under one Minister, Rev Jonathan Fleming, with a single Kirk Session, worship continues to be held in the churches at both Union Street and Finch Road. This was to meet one of the objectives of the Clyde Presbytery Mission Plan namely: to sustain an active Church of Scotland presence in the parish of St Margaret's

In addition to specifying the Minister, the name and places of worship of the United Congregation, the Basis of Union and the Memorandum of Understanding agreed between the respective Kirk Sessions also provided that:

- worship would be conducted at both locations except for joint services with the Minister committing to lead worship at Finch Road at least once a month as well as 12 joint services; and
- the administration would be conducted by a merged Kirk Session adopting an Action Group Structure and a Coordinating Group with additional responsibility for overseeing the successful operation of the Union

As the Trustees hope this Report demonstrates, the united congregation has settled down well and, whist there is always room for improvement, has had a very satisfactory first year.

Objectives

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 in Scotland through a territorial ministry. It co-operates with other denominations through various ecumenical bodies in Scotland and beyond.

Vision

The Kirk Session has agreed to revise Lyle Kirk's Mission Statement during 2026 from which it will develop an Action Plan 2026-30 as required by the amendment to the Presbytery Mission Plan Act passed at the General Assembly of 2025. For the purposes of this Report the key elements of Lyle Kirk's Vision Statement can be summarised as follows:

- Enabling people to worship God together;
- Providing pastoral support for each other in God's name;
- Reaching out with the good news of Jesus to both those around us and those further away;
- Being central to the life of the local community in Christ's name; and
- Enabling people of all ages to learn more about God.

Governance

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form). Under the Unitary Constitution the Kirk Session whose members are drawn from those who are

OBECTIVES, VISION AND GOVERNANCE (cont'd)

Governance (cont'd

ordained elders of the church are, as noted above, also the Trustees, responsible for both the spiritual and temporal affairs of the church including the preparation of the annual report and accounts. The Kirk Session met 7 times during the year.

The elders are chosen from those members of the church who are considered to have the appropriate gifts and skills. Elders are ordained for life and admitted as members of the Kirk Session but, with good cause, may resign from the Kirk Session retaining the status *emeritus* elder but cease to be a Trustee. The Minister is elected by the congregation and inducted by Presbytery automatically becoming both a member and the Moderator of Session.

In order to ensure that our governance structure is properly aligned to deliver our Vision Statement (see above) and also widen participation in the management of the church's affairs the Kirk Session operates with eight Action Groups and with one exception each has its own Convenor with responsibility for: Worship; Pastoral Care; Outreach; Education; Communications; Social and Fundraising (formed April 2025); and Stewardship and Finance. The exception is the Property, Plant and Equipment Action Group which operates without a Convenor but whose activities are coordinated and reported to Session by the Session Minute Secretary. The Kirk Session also has a Coordinating Group, comprising six members of Session, the Clerks and the Minister. The Group's purpose is to ensure better cohesion across the Action Groups, draw up the Agenda for meetings of the Kirk Session and, as referred to above, oversee the successful operation of the Union.

CLYDE PRESBYTERY AND COLLABORATIVE WORKING BETWEEN CHURCHES

Clyde Presbytery

At the beginning of the year, Lyle Kirk was entitled to nominate one member to serve on Clyde Presbytery in addition to the Minister. Kenny Paton was duly elected and serves on the Vacancy Procedure Committee whilst the Minister is Vice-Convener of Presbytery Mission Plan Implementation Committee. In June 2025, we were advised that we could have an additional Member. Karen Glen who had retired as Presbytery Secretary in April after years in post was appointed as our additional member.

Collaborative working between Churches

Lyle Kirk works collaboratively with Westburn Parish Church holding joint sessions of Big Fun Family Saturdays ("BFFS") as well as a joint holiday club and joint school chaplaincy and it maintains a very close relationship with Old Gourock and Ashton Parish Church and held a joint service at Gourock bandstand in July

WORK OF THE CHURCH

Worship

The preparation and delivery of worship is directed by the Minister through the Worship Action

WORK OF THE CHURCH (cont'd)

Worship (cont'd)

Group which draws on the services of worship leaders to lead worship at Finch Road on Sundays when the Minister is not present, augmented elders and other members of the congregation as required. Sunday Worship is held every week in Union Street at 10.30 am and in Finch Road at 11.00 am. There are sound and vision systems in both church buildings with the screens displaying the Minister or worship leaders, together with the words of hymns, readings, illustrations and the playing of videos as appropriate. Lessons are read from a variety of translations. Hymns are sung mostly from CH4 but with frequent use of more contemporary settings. We mark the great Christian Festivals of Easter and Christmas and the seasons of Lent and Advent and celebrate the Sacrament of Holy Communion on a quarterly basis. We mark Harvest in September and Remembrance in November. During the year there were 2 marriage ceremonies, and 7 services of baptism conducted in the church and the funeral services for 50 people were arranged through the church. The Minister and Worship Leaders are also supported in morning worship at Union Street by the Church Organist, John Bell and at Finch Road by Ian Armour. The Church Organist also arranged Organ Recitals featuring both himself and guest organists and also a performance by the Riverside Youth Band.

We have a "Flower Group" which provides floral decoration in our sanctuaries every Sunday and the flowers are delivered to members who are unable to attend morning worship. We operate a "car pool" to provide transport to church for those who are not mobile and our sound and vision system enables all services to be live-streamed via Facebook and You Tube.

We have the chaplaincy of the Greenock Medical Aid Society and the Minister leads monthly services of worship at Bagatelle Care Home. We also provide services at Alt-Na-Craig House Care Home and Kincaid House Care Home as requested.

Charlene Mitchell's placement with us as a candidate for the Diaconate (as intimated in last year's Report) was extended beyond the original date such that her last service with us in her current capacity, took place on 17 May 2026 at which we presented her with a small token of our appreciation of the way in which she has both assisted and led our worship and expressed our best wishes on her journey towards Ministry.

During the year we were delighted to learn that Liz Rbertson, a member and an Assistant in the Sunday School, had decided to study for Ministry. As a result, the Minister has given Liz a number of opportunities both to assist and lead our worship

Pastoral Care

The Minister is the principal provider of pastoral care but to support that work pastoral care is provided in two further ways. First, Elders endeavour to visit the members in their district at least quarterly usually preceding each service of Holy Communion. With a further reduction in the number of Elders during the year, through resignation or death. our ability to sustain such visits has become difficult. In addition, throughout the year Elders reported a waning enthusiasm for Elders' visits from some members of the congregation. The Kirk Session decided to consult the congregation on Elders' Visits. The results of the consultation emerged during the latter stages of finalising this Report with a substantial number of members opting for a reduction in the number of

WORK OF THE CHURCH (cont'd)

Pastoral Care (cont'd)

Elders' visits. Second, the Pastoral Care Action Group, under the Convenorship of Sandra Macdougall and Elspeth Boag provides additional support for those with greater needs including but not restricted to: the housebound; the frail and elderly; and those suffering from illness and or loneliness. The Visiting Group has reduced from ten to eight and is seeking volunteers. Each of the Group of ten has a list of between six to eight people, whom they visit regularly and sent birthday and Christmas Cards to some 70 members. A discrete WhatsApp Group has been established to allow the Group to exchange information on current needs.

Outreach

The Outreach Action Group ensures that the Church is demonstrably serving not only the needs of people living within our local boundary but also further afield. Under the convenorship of Margaret Foggie, the Group raises funds or organises donations for local charities such as: Starter Packs Inverclyde; Inverclyde Family Contact Centre; and the Greenock Food Bank. Used stamps were collected for the Ardgowan Hospice and money was raised for Christian Aid and Crossreach A stall was set up on Sunday mornings to raise funds for Olive Tree, the Palestinian Medical Charity. The Group organised a SOUPERSUNDAY lunch in on Sunday 23rd February 2025 in aid of our partner church: St Andrew's Presbyterian Church in Bulawayo Zimbabwe. St Andrew's Minister Rev Tafadzwa Kasere, who was studying at Edinburgh University, was able to attend and preach at the service. The total raised was £1,400. In March, the Group organised the local ecumenical World Day of Prayer Service in the Finch Road Sanctuary attended by 35 people from 5 congregations.

Amongst the many hall-lets (see under Property, Plant and Equipment below) the church halls host four community- based organisations that come within the ambit of Outreach. Two are sponsored by Inverclyde Community Development Trust: Oor Wee Club a safe space youth club for children and young adults with additional mental, physical and social needs and the club which meets three times a week also provides support for the parents; and Family Connect Group which met once a week up to the end of July but did not resume. One, The Fellowship Group, is sponsored by the Church meets once a week is mostly attended by ladies but is open to all

The fourth, Lyle Gateway (" Gateway") continues to be our most significant engagement with the wider community. Gateway was set up by the Outreach Action Group but constituted as a separate Scottish Charity to enable it to attract wider funding sources. Gateway is, therefore, financially independent of the Church with its own management team 50 per cent of whom are drawn from the Kirk Session. In August, the Minister stepped down as Chair having held the post since April 2024 and after many years of service Carole Chamberlain stepped down as Secretary. These positions were filled respectively by two Elders: Hugh and Linda Gilliland.

Gateway is open at some stage five days a week. The range of activities on offer varies from time-to-time for a number of reasons but, at the time of finalising this Report: on Mondays it hosts; a Gardening Club in partnership with Inverclyde Shed; Health Walk from Your Voice Embracing Memories Outreach; and Embracing Memories - Our Dementia Friendly Café supported by Alzheimer's Scotland and Inverclyde Carers Gateway; on Tuesdays the traditional Drop in Café with

WORK OF THE CHURCH (cont'd)

Outreach (cont'd)

Table Tennis and an Explorer Walk; on Wednesdays Gourock Health Walk; Buggy Health Walk; Sing Breathe Move; Toddlers' Café; Art Class; and Esplanade Health Walk; on Thursdays the traditional Drop in Café with Table Tennis; Port Glasgow Health Walk; and Inverclyde Historical Society; and on Fridays Singing for Wellbeing Choir; Café International and Belleville Gardens Health Walk. The Health Walk Programmes are funded by Inverclyde HSCP and supported by Walking Scotland.

In addition, Gateway organised an annual summer outing to Finlaystone Country Park, a winter trip to Dobbie's Garden Centre; served a Christmas Day Lunch for some 40 individuals who otherwise might go without.

Gateway now attracts between some 400 to 600 visitors each week to the church's premises, 70 per cent of whom have no direct connection with Lyle Kirk. It employs a Community Development officer and a further 2 staff (a reduction in 2 from the previous year) supported by a pool of around 30 volunteers. The reduction in staff was necessitated by the funding landscape becoming much more competitive than in previous years. Whilst Gateway was successful with the majority of its funding applications it was turned down by two funds in particular and its financial position remains tight.

Education

Under the Convenorship of Stephen Beck and Diane Sweeney, the Education Action Group organised a visit to the Cathedral of the Isles of Millport. The Group continued to offer resources for a daily Bible reading group. In addition, a Banner Making Group was established and that Group helped to make the poppy drapes that were used on Remembrance Sunday.

A sub-set of the Education Action Group, under Pam Stewart, has oversight of the Church's youth activities. The number of young people regularly attending both of our churches was very small. We are aware of a number of children who initially attended but who have left to join sporting or leisure clubs that meet on Sunday mornings. For those who do attend, the leaders provide a varied programme which this year was aligned to the with the subject of the morning's sermon. To cater for a wider age group, the Church, in collaboration with Westburn Parish Church (see paragraph on Collaborative working between Churches above) we ran a Holiday Club for one week in the Summer with 24 children attending. We run a: Café Church on the 2nd Sunday of the month; BFFS on the 3rd Saturday of the month; and the Kirks Youth Group on the 3rd Sunday of the month; These latter groups attract in aggregate some 90 to 110 individuals.

The Church has its own Boys' Brigade Company and is associated with a Scout Group. The 1st Greenock Boys' Brigade which meets in our halls has some 41 members and is very active across all sections. The Company holds a Bible Class every week and joined in Sunday worship on 27 October 2025 for its Enrolment Service.

The 70th Greenock and District Scout Group with some 140 members is very active across the Beavers, Cubs and Scout Sections. The Scout Group in conjunction with St John's Church, Gourock Youth Organisations once again provided their annual Christmas Post Delivery Service for the West end of Greenock and Gourock.

WORK OF THE CHURCH (cont'd)

Communications

The Communications Action Group under the leadership of Adrian Howlett is responsible for:

- Ensuring our website is kept up-to-date with all current news, intimations, events and relevant photographs, the website continues to be well regarded by members of the congregation for its user-friendly form and content;
- Producing the church magazine "Bulletin" each quarter, in both printed and online formats. Bulletin provides a vehicle for every organisation of the Church to intimate up-coming events and report on issues or events and is either delivered by Elders prior to a quarterly communion or transmitted directly to those with registered email addresses; and
- Operating the sound and vision system each Sunday at both Union Street and Finch Road to support the Minister/Worship Leader in the delivery of the service and enable it to be live-streamed via Facebook and You Tube.

Property, Plant and Equipment

Sale of Property: In June, the Trustees were notified that, on account of their deteriorating health, the Rev Andrew and Mrs Taylor had vacated the dwellinghouse at 9 Raillies Avenue, Largs and moved into a care home The Largs property had been purchased for the Taylors' use in 1992 when the Rev Taylor retired as Minister of Union Church in the interest of Union with the then Ardgowan Parish Church. Missives for the sale of the property were completed in October and, as noted under Stewardship and Finance below, the net proceeds of £ 205,000 were deposited with the General Trustees to be held on behalf of the congregation.

Very sadly, shortly after the sale had been completed both the Rev Andrew and Mrs Taylor died within a month of each other.

Both The repair and maintenance of our assets and the letting of our halls is the responsibility of the Property Plant and Equipment Action Group. As reported earlier in the Report under the heading of Governance, this Group does not currently have a Convener but its actions are coordinated and reported to Session by the Session Minute Secretary.

Repairs and Maintenance: The Group operates on a rota basis which ensures than one individual is responsible for any repair that might arise or need to be attended to in any given week. The regular maintenance of the Sanctuary and Halls in both Union Street and Finch Road and the Manse in Eldon Street was duly carried out. Of note was the work carried out to improve the energy of Finch Road. This work principally involved the installation of a separate gas meter, a separate gas boiler and pipework modifications to allow the heating systems in the Sanctuary and large hall to operate independently. The boundary wall to the west of the Union Street Sanctuary collapsed following the storm in the early part of the year. The repair proved to be complex. The group had to establish ownership and inspection of the damage raised a number of complicated technical issues that had to be resolved before a tender for the repair could be sought. All of this took time and the wall was not reinstated until May 2026.

WORK OF THE CHURCH (Cont'd)

Property, Plant and Equipment (cont'd)

After the year end, on the night and morning of high winds (26/27 January 2026) a large section of felt had blown off the flat roof of the hall at Finch Road. The Hall could not be used but remedial works were swiftly instructed and the Hall reopened for use in mid -April.

Hall Lets: in addition to the church-related bodies referred to elsewhere in this Report, who use the premises at either Union Street or Finch Road we also have a Badminton Club, an Indoor Bowling Club and a Handbell Group. In addition, the following external organisations use our premises: A Plus Fitness; Greenock Philharmonic Choir for practice and Annual Concert; the 49th ATC Annual Dinner; ABRSM Music Exams (Practice and Theory); the District Scout Group's rehearsals for their Annual Gang Show; Inverclyde Music Festival for Speech Classes; Greenock and District Model Railway Club Annual Exhibition ; Tai-Chi; Taikwendo; and various events for children and families.

Social and Fundraising

In April a Social and Fundraising Action Group was established under the convenorship of Ruth Bennett. The Group organised a coffee morning in August which was well attended, held a Spider Drive in October which was less well attended and assisted in the Tearoom at the Fete held at St Margaret's.

At the request of the Action Group the Kirk Session produced new guidelines on the consumption of alcohol and the playing of games of chance in church premises. The following guidelines, which apply at both Union Street and Finch Road, were agreed

1) Sale of alcohol which would in any event was likely to require a local authority licence would not be permitted
2) At events organised by the church generally or church organisations the consumption of beer and wine but not spirits would be permitted on a "bring your own bottle" basis
3) At events where a let of church premises was sought by an outside organisation any request for the consumption of alcohol to be available would be treated on a "case by case" basis.
4) No specific distinction would be applied between sanctuary and halls in assessing applications for events
5) As regards games of chance these would also be dealt with on a "case to case" basis with no prohibition on prizes where there was even a limited degree of skill or judgment e.g. Guess the weight of a cake but where pure chance was involved such as a raffle there would be no ban provided the stake was small and the prizes not excessive.

Stewardship and Finance

Financial Control: The day-to-day oversight of the Church's finances and of its principal Endowment Fund, the Edward Kerr Trust, is provided by the Stewardship and Finance Action Group under the Joint Acting Convenorship of Gordon Macphail and Peter Bennett working in conjunction with the Joint Church Treasurers, William Erskine and Mabel McDairmid. Income is monitored, all

WORK OF THE CHURCH (cont'd)

Stewardship and Finance (cont'd)

expenditure requires to be authorised and a financial report is presented to each meeting of the Kirk Session.

Annual Accounts: The Accounts for the year ended 31 December 2025 follow on pages XX to XX .

The Accounts show a very healthy surplus on all funds of £207,549. However, this is due, in the main, to the receipt from the former St Margarets church of £36,069 at the time of the union, a gain on the sale of the manse in Largs of £130,832 and legacies of £34,845. When these "one off" items are deducted there was an overall surplus of £5,803. Within this figure the Income and Expenditure Account of the Congregation showed a deficit of just over £4,000. This was slightly better than budgeted but, we are looking at another deficit on the Congregation Account in 2026 and this will have to be addressed for future years. We have significant cash balances readily available and also deposited with the Church of Scotland Investors Trust. We have already started to use these funds to pay for Fabric costs as a result of items identified in the Quinquennial Report and also repairs and upgrades to buildings and heating systems. These costs will be met out of our Fabric Fund and will not have to be met out of our day-to-day income.

Reserves Policy: It is the policy of the Trustees to try to maintain six month's 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 the funds and look to utilise them wherever possible.

Statement of Trustees Responsibility: 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 judgements and estimates that are reasonable and prudent;
- State whether the applicable accounting standards and statements of recommended practice have been followed, subject to 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 enable them to ensure the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations2006 (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.

Ross Finnie
Session Clerk
10th June 2026

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)
SCO10818

Independent Examiner's Report to the Trustees of Lyle Kirk: Greenock (Church of Scotland)
I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 12 to 25.

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' 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) 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.

Robert J Henderson LLB CA
Henderson & Company
Chartered Accountants
73 Union Street
Greenock
PA16 8BG

Date: 10/9/2026

GREENOCK LYLE KIRK (CHURCH OF SCOTLAND)

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2025.

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Income and endowments from:									
Donations and legacies	1	153,890	0	0	153,890	108,609	0	0	108,609
Charitable activities	2	4,349	0	0	4,349	1,203	0	0	1,203
Other Trading activities	3	21,244	0	10,743	31,987	9,220	0	9,600	18,820
Investments	4	3,897	0	0	3,897	2,793	0	0	2,793
Other	5	35,728	0	341	36,069	0	0	0	0
Total income		219,108	0	11,084	230,192	121,825	0	9,600	131,425
Expenditure on:	6								
Raising funds		200	0	0	200	0	0	0	0
Charitable Activities		152,418	30	4,118	156,566	105,265	0	4,366	109,631
Total expenditure		152,618	30	4,118	156,766	105,265	0	4,366	109,631
Net income/(expenditure) before gains and losses on investments		66,490	-30	6,966	73,426	16,560	0	5,234	21,794
Net gains/(losses) on investments		130,832	89	4,040	134,961	53	27	3,665	3,745
Net income/(expenditure)		197,322	59	11,006	208,387	16,613	27	8,899	25,539
Transfer between funds				-838	-838				0
Net movement in funds		197,322	59	10,168	207,549	16,613	27	8,899	25,539
Reconciliation of funds:									
Total funds brought forward		157,227	16,800	401,305	575,332	140,614	16,773	392,406	549,793
Total funds carried forward		354,549	16,859	411,473	782,881	157,227	16,800	401,305	575,332

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

BALANCE SHEET
As at 31 December 2025.

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Prior Year 2024 £
Fixed Assets:						
Tangible Assets	9	1	0	0	1	89,001
Investments	10	0	0	300,000	300,000	300,000
Total Fixed Assets		1	0	300,000	300,001	389,001
Current Assets						
Debtors	11	12,039		800	12,839	6,636
Cash at bank and in hand		55,736	7,781	55,083	118,600	83,689
Investments Ex F. St. P.			9,078		9,078	8,815
8080 Units Church of Scotland Investor Trust				55,590	55,590	51,550
Church of Scotland General Fund		80,052			80,052	43,976
Church of Scotland Fabric Fund		207,160			207,160	2,068
Total Current Assets		354,987	16,859	111,473	483,319	196,734
Liabilities						
Creditors falling due within one year	12	439	0	0	439	10,403
Net Current Assets		354,548	16,859	111,473	482,880	186,331
Creditors falling due after more than one year	16	0	0	0	0	0
		354,548	16,859	111,473	482,880	186,331
Net Assets		354,549	16,859	411,473	782,881	575,332
The funds of the charity:	15					
Endowment funds					411,473	401,305
Restricted income funds					16,859	16,800
Unrestricted income funds					354,549	157,227
Total charity funds	15				782,881	575,332

The Accounts were approved by the Trustees on ...10/6/2026

For and on behalf of the Trustees

J Ross Finnie C.A., Session Clerk

Gordon Macphail C.A., Trustee

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

Statement of Cash Flows
for the year ended 31 December 2025.

	Note	Total Funds 2025 £	Total Funds 2024 £
Net cash generated in operating activities	19	52,524	23,776
		52,524	23,776
Cash flows from investing activities:			
Interest and dividends		3,897	2,793
Purchase of fixed assets		0	0
Proceeds from sale of investments		223,961	3,745
		227,858	6,538
Cash flows from financing activities:			
Repayment of borrowings		0	10,519
Net cash provided by financing activities		0	10,519
Change in cash and cash equivalents in the year		280,382	19,795
Cash and cash equivalents brought forward		190,098	170,303
Cash and cash equivalents carried forward		470,480	190,098

GREENOCK: LYLE KIRK (CHURCH OF SCOTLAND)

ACCOUNTING POLICIES FOR THE YEAR TO 31 DECEMBER 2025.

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

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund accounting

Funds are classified as either restricted funds, endowment 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.

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 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.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

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.

ACCOUNTING POLICIES FOR THE YEAR TO 31 DECEMBER 2025 (continued).

Tangible Fixed Assets

The Charity hass the right to occupy the Manse at 333 Eldon Street, Greenock. The Title to this property vests in The General Trustees.
During the year, the Charity disposed of the Manse at Raillies Avenue Largs and repaid the Loan to the Rev Andrew Taylor, thus discharging the Security. The net proceeds of the sale were placed on Cash Deposit with the General Trustees.
The Charity owns the Church and Halls in Union Street Greenock which it uses for Charitable purposes. This property is included in the Accounts at a nominal value of £1.
As a result of the Union at the start of the year the Charity also owns the Church and Halls at Finch Road Greenock. This property is included in the Balance Sheet at Nil value.

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 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:

Fixtures, fittings and office equipment	5 years
Organ	10 years

Investments

The Charity owns six flats at 34 South Street Greenock. Under the terms of the Trust Deed governing these properties they cannot be sold for the benefit of church funds. The flats are included in the Accounts at open market value with vacant possession, less a restriction where the flat is subject to a form of restricted tenancy. Other 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.

Taxation

Lyle Kirk : Greenock (Church of Scotland) 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.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2025.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1 Donations and legacies								
Offerings	99,607			99,607	80,639			80,639
Tax recovered on Gift Aid	19,050			19,050	17,232			17,232
Legacies	34,845			34,845	8,935			8,935
Other	388			388	1,803			1,803
	153,890	0	0	153,890	108,609	0	0	108,609
2 Income from charitable activities								
Weddings and funerals	581			581	550			550
Coffee mornings etc.	3,768			3,768	653			653
	4,349	0	0	4,349	1,203	0	0	1,203
3 Income from other trading activities								
Rent received	21,244		10,743	31,987	9,220		9,600	18,820
	21,244	0	10,743	31,987	9,220	0	9,600	18,820
4 Investment income								
Dividends received	2,409			2,409	1,569			1,569
Deposit interest	1,488			1,488	1,224			1,224
	3,897	0	0	3,897	2,793	0	0	2,793
5 Other income								
Amount tarnsferred from								
St Margarets Church	35,728		341	36,069	0			0
	35,728	0	341	36,069	0	0	0	0

NOTES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2025.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6 Analysis of expenditure								
Raising Funds								
Offering envelopes	200			200	0			0
	200	0	0	200	0	0	0	0
Charitable Activities								
Giving to Grow Allocation	76,668			76,668	58,596			58,596
Presbytery Dues	1,946			1,946	990			990
Minister's Expenses	720			720	960			960
Pulpit Supply	200			200	100			100
Other Salary Costs	6,838			6,838	6,280			6,280
Fabric Repair & Maintenance	12,590			12,590	7,270			7,270
Council Tax	3,049			3,049	3,480			3,480
Heat & Light	23,156			23,156	9,761			9,761
Insurance	12,345			12,345	8,029			8,029
Church Office Expenses	2,473			2,473	1,472			1,472
Telephone Etc.	1,360			1,360	1,658			1,658
Organist Fees	6,370			6,370	3,630			3,630
Loan Interest	0			0	0		105	105
Miscellaneous Expenses	4,703	30	4,118	8,851	3,039		4,261	7,300
Depreciation	0			0	0			0
	152,418	30	4,118	156,566	105,265	0	4,366	109,631

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately defined.

Included in Miscellaneous Expenses is The Independent Examiner's fee amounting to £930 (2024 - £900).

NOTES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2025.

	2025	2024
	£	£
7 Staff Costs and numbers		
Salaries and wages	6,838	6,280
Social security costs	0	0
Total	6,838	6,280

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Administration	0	0
Music staff	0	0
Premises Maintenance	1	1
	1	1

No employee had employee benefits in excess of £60,000 (2024 - None)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 (2024-£32,433) and the maximum stipend (in the fifth and subsequent years) was £39856 (2024-£39,856).

8 Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totaling £720. In addition, John Bell and Ian Armour received £3,420 and £2,665 respectively for their services as Organists during the year. During the year a total of £33,000 (2024 £30,000) was donated to the congregation by trustees.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2025.

9 Tangible Fixed Assets

	Buildings	Organ	Total
Cost	£	£	£
At 1 January 2025	89,001	45,239	134,240
Additions	0	0	0
Disposals	89,000	0	89,000
At 31 December 2025	1	45,239	45,240
Accumulated Depreciation			
At 1 January 2025	0	45,239	45,239
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2025	0	45,239	45,239
Net Book Value			
At 31 December 2025	1	0	1
At 31 December 2024	89,001	0	89,001

10 Investments

	2025	2024
	£	£
Market Value at 31 December 2024	300,000	300,000
Unrealised Gain/(Loss) on investments	0	0
Market Value at 31 December 2025	300,000	300,000

The following investments are held:

6 Flats at 34 South Street Greenock	300,000	300,000

11 Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	6,396	5,621
Other	6,443	1,015
	12,839	6,636

12 Creditors

	2025	2024
	£	£
Accruals	439	6,402
Secured Loan - Mr. & Mrs. A Taylor	0	4,000
	439	10,402

13 Analysis of Net Assets Between Funds

	Unrestricted	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	1	0	0	0	1
Investments	0	0	0	300,000	300,000
Current Assets	354,987		16,859	111,473	483,319
Current Liabilities	-439		0	0	-439
Amounts due outwith one year	0	0	0	0	0
Net Assets at 31 December 2025	354,549	0	16,859	411,473	782,881

14 Volunteers

In common with all congregations of the Church of Scotand 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.

15 Movements in Funds

	At 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
Endowment Funds	£	£	£	£	£
Edward Kerr Trust	345,176	10,743	4,118	-838	350,963
Bequests Fund	1,644	0	0		1,644
Dan Hendry Legacy	1,128	0	0		1,128
Miss Catherine McInnes	97	0	0		97
Rev Kenneth McLean	94	0	0		94
Captain Orr	68	0	0		68
Mr John Paterson	576	0	0		576
Miss Maggie Rankin	1,000	0	0		1,000
Mr David C Smith	3,000	0	0		3,000
Mrs Jessie Taylor	422	0	0		422
Unidentified	19	0	0		19
Uplift to Market Value	46,274	4,040	0		50,314
Dan Hendry Legacy Sunday School	1,119	0	0		1,119
Fabric	0	341	0		341
McKirdy Fund	688	0	0		688
	401,305	15,124	4,118	-838	411,473

15 Movements in Funds (contd.)

Restricted Funds	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Session Fund	3,818	0	30		3,788
Session Charity Fund	315	0	0		315
The Sunday School	150	0	0		150
M R Haynes Memorial Fund	5,444	0	0		5,444
Morris Window Fund	92	0	0		92
Helen Baird	2,000	0	0		2,000
Poor of the Parish	20	0	0		20
Flower Fund	924	0	0		924
Benevolent Fund	675	20	0		695
Rankin Pulpit Fund	2,289	69	0		2,358
Paterson Bequest	600	0	0		600
The Flower Fund	473	0	0		473
	16,800	89	30	0	16,859

Unrestricted Funds	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £
Congregational Account	16,613	345,105	152,618		209,100
General Reserve	93,200	0	0		93,200
Legacy Income Fund	11,327	0	0		11,327
Warm Hand of Friendship (Designated)	0	2,553	0		2,553
Organ Fund (Designated)	0	251	0		251
Fabric Fund (Designated)	36,087	2,031	0		38,118
	157,227	349,940	152,618	0	354,549
Total Funds	575,332	365,153	156,766	-838	782,881

Purposes of Endowment Funds

The Bequests Fund comprises a number of small bequests, the capital of which cannot be expended and the interest of which is distributed to the Session Fund, the Sunday School and the Congregational Account. The Bequests included in this Fund are those from Miss Downie, Miss Wood, F.H. Buckridge, Mrs.J.W. Mitchell, R.S. Murray & McIvor, T.O. Hunter and the Lyle Bequest.

Under the terms of the late Daniel Hendry's Settlements, the capital cannot be expended for any purpose. While the interest proceeds can be utilised at the discretion of the Kirk Session, the use is restricted, especially in the case of the Sunday School Account. The Capital of each legacy amounts to £1,000 and this has now been transferred into the Kirk Session bank.

15 Movements in Funds (contd.)

Purposes of Endowment Funds (Contd.)

The McKirdy Fund was set up in 1942 with an endowment of £200, which cannot be disbursed. The Income from this endowment is to be distributed to members or adherents of the Church or residents or natives of the Parish.

Under the terms of the Edward Kerr Trust, the expenditure is restricted to Mission Work within the parish and is severely vetted. The Trust Funds cannot be utilised for general Church running expenses nor can the main asset, the tenement property at 34 South Street be sold for the benefit of Church Funds. The Trust is under the control of the Edward Kerr Trust Trustees who comprise, the minister, the Kirk Session Treasurer and the Session Clerk who are accountable to the Kirk Session.

The Income from the Catherine McInnes and John Paterson funds is applied towards the Ministries and Mission allocation

The Income from the Rev. Kenneth Mclean, Captain Orr and Maggie Rankin Funds is donated for the benfit of the sick and needy.

The Income from the Jessie Taylor Fund is applied, one half towards Ministry & Mission, one quarter to the National Bible Society and one quarter to the General Fund of the Congregation.

The Income of the Unidentified Fund is applied to the Morris Window Fund.

Purposes of Restricted Funds

The Session Fund and Session Charity Fund are under the control of the Kirk Session. The former is used to fund expenditure at the discretion of the Session, the latter being used by Session to donate to other Christian Charities

The Mary Ruby Haynes Fund is used towards the upkeep of the Church Bells.

The Sunday School Funds are used to fund costs associated with the running of the Sunday School for children up to 12 years of age

The Flower Funds are used to purchase flowers for the church and to fund the subsequent distribution of these flowers to members each Sunday.

The Morris Window Fund is to be used towards the care and upkeep of the stained glass windows.

The Helen Baird Fund is used towards the cost of purchasing Large Print Hymn Books.

15 Movements in Funds (contd.)

The Paterson Bequest is to pay for Bibles for children baptised in the church.

Purposes of Designated Funds

The Fabric Fund is used to fund repairs to the fabric of the Church Building, Halls and Manse other than day to day running repairs.

The Sheena McQueen Bequest was to fund expenditure other than day to day running costs with emphasis on expenditure that will benefit the youth of the church in particular. During the year, Session agreed to release this back to the General Reserve as it had been an unrestricted bequest.

16 Amounts due outwith one year

	2025	2024
	£	£
Bank Term Loan		
Amount Due at 1 January 2024	0	9,721
Amount repaid in year	0	9,721
	0	0

17 Collections for Third Parties

	2025	2024
	£	£
Gateway	155	0
Zimbabwe	1,407	753
Erskine	439	340
	2,001	1,093

18 Other Incoming Resources

	Unrestricted	Restricted	Endowment	Total	2024
Legacies	34,845	0	0	34,845	8,935
	34,845	0	0	34,845	8,935

The Legacies received in 2024 and 2025 are unrestricted.

19 Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds	207,549	25,539
Deduct interest income	-3,897	-2,793
Add back losses/Deduct gains on revaluation of investments	-134,961	-3,745
Decrease (Increase) in Debtors	-6,203	2,349
Increase (Decrease) in creditors	-9,964	2,426
Net cash generated in operating activities	52,524	23,776

NOTES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 December 2025.

APPENDIX 1

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
Capital Account		
Credit Balancess at 31 December at cost	338,456	166,060
Market Value as at 31 December	349,694	175,811
Revenue Account		
Credit Balance at 31 December	50,852	13,675
Temporary Funds		
Credit Balance at 31 December	113,211	113,211

The Capital Account and Revenue Account figures for 2025 include both the Lyle Kirk Accounts form 2024 and the former St Margarets Accounts form 2024. The Capital Account figures for 2025 are after paying £19.486.51 for Heating works at the Finch Road premises.