

The Church of Scotland
Greenock East End Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS
OF
CONGREGATIONAL ACCOUNTS
2025

Congregation No: 150826

Charity No: SC 037023

Reference and Administrative Information

Charity Name:	Greenock East End Parish Church
Charity Registration Number:	SC037023
Congregation Reference No:	150826
Contact Address:	76 Finnart Street Greenock PA16 8HJ

Trustees

Rev Francis Murphy
James Bradley. (Deceased)
Jessie Edminston
Alison Duncan (Co-Opted from Mount Kirk Temporarily)
Charles Davey (Co-Opted from Mount Kirk Temporarily)

Principal Office-bearers

Minister	Rev Francis Murphy
Session Clerk	Rev Francis Murphy - Temporary
Church Treasurer:	Carolyn Airth

Independent Examiner

Coral McCallum
9 Finbraken Drive
Gourock PA19 1BF

Bankers

Virgin Money
West Blackhall Street
Greenock

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is chaired by the minister and meets six times a year and is responsible for spiritual and temporal affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The congregation usually run a weekly warm space drop in with hot food on a Tuesday and Friday with a food share also available on the Tuesday. There is also a winter coat project which provides those in need with free warm clothing when needed

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The average weekly congregation is approximately 30. The Church also usually operates a weekly drop in at the Open Door facility on a Tuesday and Friday that is attended by about 20 people. There is a free monthly community meal held and also a weekly food share. These are provided by collections from local shops. A clothing bank is also in operation which is run by volunteers using donations received from the public.

Financial Review

The principal source of income is the weekly offerings which decreased from last year. We also still have a regular monthly income for the renting out of the manse, which is up from last year due to less repairs required to keep it at a rentable standard. We have, however, increased payments in regards to the shop front part of the premises to make it now a more usable space. These points, along with an increase in Giving to Grow, have led to a significant shortfall again this year.

The restricted funds refer to our Supporting Parents Project which has now finished but the funds are going to be used in the same way as before but in the form of utilising the shop front area that will be run on a volunteer basis. The repairs and maintenance is taking place just now to make it fit for purpose.

Reserves Policy

At present, while there are no separate reserves held as such by the Congregation, everything being held in the one current account, there is a substantial balance in the General Fund. However with a regular income stream now coming from rental of the Church Manse, it is hoped that a surplus in the Congregational Account will allow specific reserves to accumulate. The congregational Funds are Unrestricted.

There is also a separate current account for Supporting Parents funds and is shown in the accounts as the Restricted Funds where the Congregational funds are shown as Unrestricted.

There are also endowment funds from previous bequests held with The Church of Scotland Investors

Trustees' Annual Report (cont)

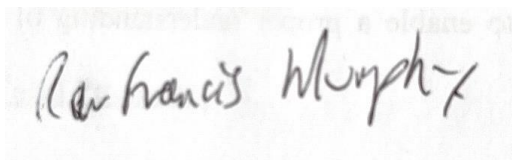
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Session Clerk

A handwritten signature in dark ink, reading "Rev Francis Murphy", is written over a light blue grid background.

Date 01/09/2026

Independent Examiner's Report to the Trustees of Greenock East End Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

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 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 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met;
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name

Coral McCallum

Address:

9 Finbraken Drive
Gourock PA19 1BF



Date

01/09/2026

Greenock East End Parish Church
Receipts and Payments Account
Year ended 31 December 2025

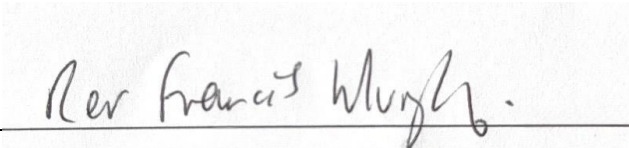
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	5021	0	0	5021	6975
Legacies		0	0	0	0	0
Activities for Generating Funds (Rag Bag)		0	0	0	0	0
Bank & Deposit interest		0	0	0	0	0
Investment income		0	0	180	180	180
		<u>5021</u>	<u>0</u>	<u>180</u>	<u>5200</u>	<u>7155</u>
Rental of premises (Manse)		6464	0	0	6464	235
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Other Receipts (National Giving Day)		0	0	0	0	0
<u>Total Receipts</u>		<u>11485</u>	<u>0</u>	<u>180</u>	<u>11664</u>	<u>7390</u>
<u>Payments</u>	4					
Costs of generating funds		95	0	0	95	0
Charitable activities		24312	0	0	24312	21784
Governance costs		0	0	0	0	0
		<u>24407</u>	<u>0</u>	<u>0</u>	<u>24407</u>	<u>21784</u>
<u>Total Payments</u>		<u>24407</u>	<u>0</u>	<u>0</u>	<u>24407</u>	<u>21784</u>
Excess of Receipts over Payments for the year before transfers		-12922	0	180	-12743	-14393
Transfers		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Excess of Receipts over Payments for the year		<u>-12922</u>	<u>0</u>	<u>180</u>	<u>-12743</u>	<u>-14393</u>

Greenock East End Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	8887	10997	10294	30178	44571
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	-12922	0	180	-12743	-14393
Bank & deposit balances carried forward	<u>-4035</u>	<u>10997</u>	<u>10474</u>	<u>17435</u>	<u>30178</u>
<u>Investments at market value</u>					
(cost £ 3070)	<u>0</u>	<u>0</u>	<u></u>	<u>5287</u>	<u>5005</u>
<u>Assets</u>					
Gift Aid Receivable	<u>£ -</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>					
Cost of repair not yet billed	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Financial Board on 01/09/2026

For and on behalf of the Kirk Session and Financial Board





Session Clerk

Treasurer

Greenock East End Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	5525	11485	24407	0	-7397
	<u>5525</u>	<u>11485</u>	<u>24407</u>	<u>0</u>	<u>-7397</u>
Restricted funds					
Supporting Parents	10997	0	0	0	10997
	<u>16522</u>	<u>11485</u>	<u>24407</u>	<u>0</u>	<u>3600</u>
Endowment funds					
Cartsburn Augustine Benevolent Fund	107	0	0	0	107
East Kirk Benevolent Fund	5395	0	0	0	5395
Cartsdyke Youth Project	4584	0	0	0	
W P Barclay Trust for Sunday School	2443	0	0	0	2443
Future Youth Project	1120	0	0	0	1120
	<u>13649</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>9065</u>
Total funds	<u>30171</u>	<u>11485</u>	<u>24407</u>	<u>0</u>	<u>12665</u>

Purposes of Restricted Funds

Supporting Parents Project: The Kirk Session have set aside funds for this major long term project.

Purposes of Endowment Funds

All of the Endowment Funds are represented by small funds set up in previous congregations within the Greenock East End Parish Church. The income from these funds is available for unrestricted purposes.

Unrestricted Funds 2025 5	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
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3. Analysis of Donations

WFO Scheme (non Gift Aid)	0	0	0	0	4394
Gift Aid Donations	0	0	0	0	0
Tax Recovered on Gift Aid Donations	0	0	0	0	0
Ordinary Offerings (Open Plate)	3591	0	0	3591	171
Other Offerings, Donations etc	1430	0	0	1430	2410
National Giving Day	0	0	0	0	0
	<u>5021</u>	<u>0</u>	<u>0</u>	<u>5021</u>	<u>6975</u>

4. Analysis of Payments

Costs of generating funds

Grant Consulting Fees	0	0	0	0	0
Offering envelopes	95	0	0	95	0
	<u>95</u>	<u>0</u>	<u>0</u>	<u>95</u>	<u>0</u>

Charitable activities

Shopfront Expenses	2116	0	0	2116	1273
Ministries & Mission allocation	5784	0	0	5784	3925
Presbytery dues	130	0	0	130	0
Minister's Travel expenses	120	0	0	120	104
Ministerial Admin Officer Salary	345	0	0	345	300
Pulpit supply	0	0	0	0	0
Training and Outreach	0	0	0	0	70
Fabric Repairs & Maintenance	811	0	0	811	711
Open Door Project	5105	0	0	5105	5782
Hall & Storage Rental	8010	0	0	8010	7935
Insurance	1058	0	0	1058	970
Worship Resources	407	0	0	407	369
Telephone	328	0	0	328	253
Publicity and Advertising	0	0	0	0	0
Printing, stationery and postage	0	0	0	0	0
Eastenders toddlers	0	0	0	0	0
Other expenses	0	0	0	0	0
Bank Charges	37	0	0	37	56
Warm Space	61	0	0	61	10
	<u>24312</u>	<u>0</u>	<u>0</u>	<u>24312</u>	<u>21758</u>

Governance costs

Independent examiner's fees	0	0	0	0	0
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Other payments

Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. Minister’s Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's 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 and the maximum stipend (in the fifth and subsequents years) is £39,856

6. Collections for Third Parties

2025	2024
£	£
0	0
<u>0</u>	<u>0</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2025 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>0</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>0</u>

Notes

1. *If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
2. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
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