Greenock Baptist Church SCIO

Report and Financial Statements

31 March 2026



Scottish Charity No SC051586

Greenock Baptist Church SCIO

The Trustees of Greenock Baptist Church, who are also the Leadership Team of the church, present their annual report and financial statement for the period ended 31 March 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with 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.

Charity contact information

Name	Greenock Baptist Church SCIO
Scottish Charity Number	SC051586
Address	St Andrew Square Greenock
Postcode	PA15 1HG
Email address	pastor@greenockbaptist.org
Website	www.greenockbaptist.org
Facebook	Greenock Baptist Church

Charity Trustees

Rev Paul Coventry, Pastor
Mrs Evelyn Blair, Deacon
Mr Ian Blair, Church Secretary and Deacon
Mrs Dorothy Davey, Deacon
Mr John McKerracher, Church Treasurer and Deacon
Miss Mary Pollard, Deacon

Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT
For the period ended 31 March 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal from 14 February 2022. The charity was previously an unincorporated charity but changed its form to a SCIO. The assets of the unincorporated charity were transferred to SCIO on 1 June 2022.

The governance of the Church is laid out in the Church Constitution which was adopted by the Church Members at the Half-Yearly Members' Meeting on 27th November 2019.

Management Structure

Being congregational in structure, the overall management of the Church is in the hands of the Members of the Church. However, the day to day running of the Church and the financial accountability is delegated to the Trustees of the Church along with certain other delegated powers. The Trustees are the Pastor and the elected Deacons of the church. The Deacons are elected by the Members and serve for three years before standing down, although a Trustee may serve for further periods of three years if nominated and voted for according to Section 58 of the Constitution. The Trustees all serve on the Leadership Team in the Church. The Office-bearers of the Church are the Pastor, the Treasurer and the Secretary. The Pastor is called to serve as Pastor by the members and will continue as such for the whole time he is Pastor. The Secretary and Treasurer are appointed by the members to serve for three years, in the same way as the other Deacons. The Leadership Team hold regular meetings to manage the running of the Church. They also arrange at least two Members' Meetings annually, the Annual Members' Meeting and the Half-Yearly Members' Meeting. However, other Members' Meetings may be arranged by notice from either the Trustees or Members to respond to specific issues which may arise.

OBJECTIVES & ACTIVITIES

Charitable Purposes

The Church's purposes are the advancement of the Christian faith primarily in Greenock and also throughout Scotland and the rest of the World by all means consistent with the teachings of the Christian Bible, including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs. In pursuance of the Purposes, the Church shall have all powers required to implement the Purposes and shall also have power to do the following so far as consistent with the terms of the Act:

2.1 To carry on any other activities which further any of the Purposes.
2.2 To do anything which may be incidental or conducive to the furtherance of any of the Purposes.

These purposes are imbedded in the church logo, "To Worship; To Serve; To Care."

Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT (cont'd)
For the period ended 31 March 2026

Summary of Main Activities in relation to the objectives
The main activities of the Church are the Sunday Morning Worship Service which take place each Sunday at 10.30 am. This service is live-streamed on the Church You-Tube Channel. There also is an evening Sunday Service, at 6.00 pm, which runs from March to June, then September to October each year.

There is a creche, a Primary Sunday School and a young person's Bible Class held during the second part of the Sunday Morning Service.

There are two Prayer Meetings. One meeting, which also includes Bible Study, meets each Wednesday morning in the church building. The other prayer meeting is online each Wednesday evening. These meetings are open to all of the church family.

The Leadership Team meets once a month on Thursday mornings.

The church holds a holiday club for Primary School children during the schools' October Holidays.

The church runs a Bereavement Course for the community, scheduled according to demand. This course is a professionally produced course based on videoed sessions which are followed up by times of sharing and discussion among the participants. The church purchased the course and those from the fellowship acting as facilitators have gone through a training session before they can take part in the running of the course.

Also, depending on demand, a Christianity Explored Course is run for the local community. This is an opportunity for any person in the community to consider the claims of Christianity and to have an opportunity to ask questions and share their views.

A "Family Fun Friday" evening was started in 2025, meeting on the first Friday of the month. This offers an opportunity for church folk of all ages to gather to chat and to play games in a less formal setting than at a church service.

A Men's Shanty Choir, run by the church worship leader, meets weekly in the church building. The songs are Christian in content, but sung in the shanty style. This group has reached the level of performance where the group has been invited to take part in events out with the church. It also performs at other events held locally.

A ladies' "Scratch Choir" has been formed on a fixed term basis over the year. This has now been superseded by a Church Ladies' Choir which meets weekly in the church building.

The church supports, financially and prayerfully, several Christian Charities, the "BMS World Mission", "Open Doors UK and Northern Ireland", "Care for Scotland" and "Inverclyde Youth for Christ".

The church also raises funds to support "Children in Poverty, Inverclyde" on an annual basis.

Linked with the Mount Kirk, the church has helped to support a local youth club, "Young Life". Some youths from the church attend this club on Friday evening and some of the church members help in the running of this group. The church also helped to support the week-long outreach led by an invited group from the USA and linked to "Young Life".

Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT (cont'd)
For the period ended 31 March 2026

Summary of Main Activities in relation to the objectives (Cont'd)
The church accommodates, free of rent, an "Open Doors UK and Northern Ireland" monthly prayer group which is open to any interested person, whether linked to the church or not.

Church facilities also are used by a number of local groups not linked to the church.

Each year the church runs a Macmillan Coffee Morning to raise money in support of Macmillan Cancer Charity.

Achievements and Performance
The church has continued to function successfully over the past year. The number of people attending the church services continues to be encouraging. A significant number of African families still participate in the worship services, some of whom also have joined the church as formal members. The church fellowship has continued to support the church work financially so that the income has, once again, matched the budget set at the beginning of the financial year. The positive bank balance has allowed the church to keep aside a healthy contingency fund for unforeseen expenses.

Once again, "Children in Poverty Inverclyde" has allocated their holiday accommodation to two church families so that they can have a family holiday in a holiday park near Dunoon. This holiday was gratefully received by the two families selected and was something which they could not have afforded themselves.

The worship is now led by a worship team consisting of three guitarists, two singers and an organist when available.

The church has still managed to set aside approximately 10% of its congregational income to support the Christian Charities with which it is linked.
Due to the financial support of the fellowship, the church has managed to replace a faulty electronic piano with a new Roland Electronic piano which has greatly enhanced the Sunday worship and also been an asset to the Ladies' Choir.

The church has continued its links with the businesses in the vicinity of the church. This has included visits to all the local businesses in the area of the church. The visits have created a friendship between the business and the church.

Since installing a defibrillator outside the church, the church has run a training course led by St John's Ambulance on CPR and the use of the defibrillator. This course is open to all the businesses near the church as well as church members and others interested parties. The response to this course has been encouraging and the intention is to continue to offer such training on an regular basis.

The church has continued to offer the same level of support, pastoral and spiritual, and at times practical support to those in the fellowship.

Training has been given to all those working with children in the church as well as any others in the fellowship regarding Safeguarding Children. The church policy on Safeguarding is available to anyone via the church website. This also includes the church booklet, "Working with Children" which outlines what is expected of any church children's worker. Safeguarding Sunday has now been adopted into the church calendar in order to keep the congregation up to date with this important aspect of church life.

TRUSTEES ANNUAL REPORT (cont'd)
For the period ended 31 March 2026

Plans for the Future
The Leadership continue to consider how best to reach out to the community, spiritually and in practical ways.

The leadership continues to looking for further ways to involve the fellowship more actively in the work of the church. As part of this the Leadership intend to adopt a proactive approach in offering opportunities for others to participate in the running of the church.
There also is the aim of encouraging those who are not members of the church, to consider taking the step of coming into full membership of the church.

There are plans to enhance the church building, both the internal facilities and also the external walls, in order to maintain the present high quality of the premises. The manse building, too, will continue to be under review to maintain the fabric of this property.

The Leadership continue to consider how we, as a church, can share the gospel with those out with the church. The church will continue to support, as best we can, our Christian brothers and sisters who suffer hardship and persecution in so many places across the world. This includes prayer support, but also financial support whenever this is possible.

FINANCIAL REVIEW

Brief Review of Charity's Financial Position
Due to the giving of the congregation, church has continued to remain solvent and to hold a reserve fund well in excess of the £30,000 agreed by the membership. The annual income and expenditure are evenly balanced, with no significant cutbacks being necessary. The Treasurer and the Leadership as a whole, are committed to ensure that this state continues.

Those of the fellowship are encouraged to give through the HMRC Gift Aid Scheme, which allows the church to claim back a significant return from the individual giving.

The church funds are held in safe banking accounts and there are no investments in stocks and shares. Those of the fellowship are encouraged to give through the HMRC Gift Aid Scheme, which allows the church to claim back a significant return from the individual giving.

Investment Policy and Returns

Risk Management
The Church's risk management is reviewed and governed by the Members who delegate the day to day running to its Leadership Team. The principal risk and uncertainties the charity faces are reviewed and policy procedures and systems are established and implemented to mitigate those risks. The church funds are held in various accounts to limit the risk to these funds and also to maximise the interest achieved for the church.

Reserves
As stated above, the church has set aside £30,000 in reserve which would represent about six months church running costs.

Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT (cont'd)
For the period ended 31 March 2026

Brief Review of Charity's Financial Position
The church has continued to remain solvent and to hold a reserve fund well in excess of the £30,000 agreed by the membership. The annual income and expenditure are evenly balanced, with no significant cutbacks being necessary. The Treasurer and the Leadership as a whole, are committed to ensure that this state continues.

Other Information
Those who have attended the church, either as members, as adherents or as visitors, have all reported the friendliness of the fellowship.

The church services are built around:

- The sermon which is presented in a clear manner, augmented by PowerPoint Presentations and videos which help focus the congregation. The sermons are Bible based and designed to encourage and challenge the congregation, to help spiritual growth of the congregation and to prepare and enable the congregation to put the Word into practice.
- The music is led by a worship leader guitarist and an accompanying singer. The hymns include both modern and traditional hymns. Near the end of the financial year, a small worship band has been set up. In support of this, the church has purchased a full-size piano organ for this worship group. When the worship leaders are not present, video hymns are used.
- Bible Reading. There are two Bible Readings at the morning service. One, at the start of the service is a help for the congregation to focus on Jesus as they prepare for the service. The main Bible Reading is taken by a different volunteer each week and is linked into the sermon.
- Prayer. Prayer is essential to all that the church does. The service is committed to the Lord in prayer near the start of the service. There also is a prayer after the offering is uplifted. There also is a small Prayer Team on duty each Sunday for any person in the congregation to seek an opportunity for personal prayer.
- There is an all-age address, suitable for both the younger folk and the older congregation. This often involves participation from the Sunday School children
- There is a time of fellowship after the morning services at which tea or coffee is available as well as biscuits and often cakes. There is no charge for these refreshments although a small offering box is available to anyone wishing to contribute to the cost of providing this service.
- More information about the church can be found on:
  The church You Tube Channel; the church Facebook page; the church website.

TRUSTEES' RESPONSIBILITIES

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements 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 financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the net income and expenditure of the charity for that period. In preparing the Financial Statements, the Trustees are required to:

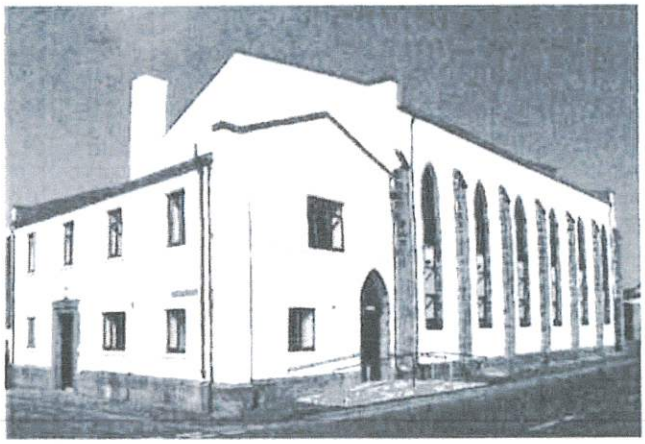
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- Observe the methods and principles in the applicable SORP.

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 that the financial statements 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT (cont'd)
For the period ended 31 March 2026





Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature: Ian A. Blair

Full Name: Ian Alexander Blair

Position: Church Secretary

Date: 21 September 2026

End of Report.

Greenock Baptist Church SCIO

INCOME AND EXPENDITURE ACCOUNT
For the period ended 31 March 2026

	Note	31 March 2026	31 March 2025
Income		£	£
General Offerings		63,770	58,441
Gift Aid		13,390	12,881
Interest		1,581	1,676
Onward		1,888	5,085
Rental Income		4,940	3,822
Special Donation		1,225	-
Fabric Fund		4,480	4,380
Piggy Bank		-	100
Biscuit Bank		89	-
Sunday School Donation		120	-
Bank Compensation		-	75
Bank Charges Refund		-	59
		91,483	86,519
Expenditure			
Evangelism		2,260	1,241
Ministry Expenses		41,406	41,401
Manse Council Tax		3,388	3,113
Manse Insurance		582	1,069
Manse Phone		324	324
Church Costs	6(a)	24,546	24,305
Independent Examiner & Payroll Fees		1,617	1,384
Equipment & Computer Costs		2,777	1,812
Onward		1,895	5,533
Fabric Fund - Repairs		5,518	3,697
Total Expenditure		84,313	83,879
Surplus For Year		7,170	2,640

All funds are unrestricted.

Greenock Baptist Church SCIO

STATEMENT OF RECEIPTS & PAYMENTS
As at 31 March 2026

	Note	Total Funds 31 March 2026 £	Total Funds 31 March 2025 £
Incoming Resources			
Voluntary Income	2	84,962	80,887
Activities for Generating Funds	3	4,940	3,822
Investment Income	4	1,581	1,810
Grants	5	-	-
Total Incoming Resources		91,483	86,519
Resources Expended			
Charitable Activities	6	84,313	83,879
Total Resources Expended		84,313	83,879
NET MOVEMENT IN FUNDS		7,170	2,640
Total Funds Brought Forward		65,966	63,326
Total Funds Carried Forward		73,136	65,966

All funds are unrestricted in the current and prior year.

Greenock Baptist Church SCIO

STATEMENT OF BALANCES
As at 31 March 2026

	At 31 March 2026 £	At 31 March 2025 £
Bank Balances		
Balance at 1 April	65,966	63,326
Surplus in year	7,170	2,640
Balance at 31 March	73,136	65,966
Other Assets		
Manse, Forsyth Street & Church Building	353,479	353,479
Gift Aid Debtor	2,924	2,600
	356,403	356,079
Other Liabilities		
Independent Examiners Fee	1,020	960
HMRC Paye	651	602
Heat and Light	523	498
	2,194	2,060

Approved by the Trustees and signed on their behalf on 21 September 2026.

John McKerracher
Treasurer

NOTES TO THE FINANCIAL STATEMENTS
For the period ended 31 March 2026

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The financial statements have been prepared under the receipts and payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Church constitutes a public benefit entity as defined by FRS102.

The Trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

(b) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

All funds are unrestricted.

Greenock Baptist Church SCIO

NOTES TO THE FINANCIAL STATEMENTS
For the period ended 31 March 2026

	Total Funds 31 March 2026 £	Total Funds 31 March 2025 £
2. Voluntary Income		
Offerings	63,770	58,441
Gift Aid	13,390	12,881
Fabric Fund	4,480	4,380
Onward	1,888	5,085
Special Donations	1,225	-
Piggy Bank	-	100
Sunday School Donations	120	-
Biscuit Bank	89	-
	84,962	80,887
3. Activities for Generating Funds		
Rentals	4,940	3,822
	4,940	3,822
4. Investment Income		
Bank Compensation	-	75
Interest Received	1,581	1,676
Bank Charges Refund	-	59
	1,581	1,810
5. Grants		
No Grants Awarded In Year	-	-
	-	-
6. Charitable Activities		
Evangelism	2,260	1,241
Onward	1,895	5,533
Ministry Expenses	41,406	41,401
Manse Council Tax	3,388	3,113
Manse Phone & Insurance	906	1,393
Church Costs (See note 6a)	24,546	24,305
Equipment & Computer Costs	2,777	1,812
Fabric Fund - Repairs	5,518	3,697
Independent Examiner & Payroll Fees	1,617	1,384
	84,313	83,879

NOTES TO THE FINANCIAL STATEMENTS
For the period ended 31 March 2026

	Total Funds 31 March 2026 £	Total Funds 31 March 2025 £
6a. Church Costs		
Download Worship Videos	89	100
Donation Envelopes	87	87
Baptist Union Dues	2,820	2,820
Copyright License	428	528
Donations, Gifts & Flowers	4,969	6,088
Insurance	4,138	4,229
Maintenance	546	453
Social Costs	604	329
Stationery, Supplies & Postage	286	124
Heat & Light	4,887	4,277
Telephone Broadband	711	778
Bank Charges	-	59
Sundry Expenses	862	307
Church Magazine	407	361
Cleaning	3,277	3,212
Child Protection / Data Protection	206	197
BMS Visit	-	186
Hardship Assist/Fund Loan	-	50
Defibrillator	85	-
Hall Hire Admin Program	144	120
	24,546	24,305

7. Trustees Remuneration & Expenses

During the period one Trustee received gross remuneration of £40,484 (2025 - £39,416) for his role in the church. Gross remuneration includes Salary, Employers NI costs, Employers Pension costs and mileage.

The church also incurred expenses of £4,294 (2025 - £4,506) in relation to the manse which is occupied by a Trustee and their family.

WELSH WALKER

179A Dalrymple Street
Greenock
PA15 1BX
Tel. 01475 722233

Chartered Accountants

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GREENOCK BAPTIST CHURCH SCIO

I report on the accounts of the Charity for the period ended 31 March 2026, which are set out on pages 8 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks 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; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Craig Lindsay
Chartered Accountant
Welsh Walker Limited
Chartered Accountants
179A Dalrymple Street
GREENOCK PA15 1BX
Date: 8 October 2026