

The Church of Scotland
St Ninian's Parish Church, Greenock

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation No: 150809
Charity No: SC 008059

St Ninian's Parish Church, Greenock
Year ended 31 December 2025

Reference and Administrative Information

Charity Name: St Ninian's Parish Church, Greenock

Charity Registration Number: SC008059

Congregation Reference No: 150809

Contact Address: Janette McCarroll
32 Sutherland Road
Greenock
Inverclyde
PA16 9JB

Trustee Elders

Mrs Angela Darroch, Mrs Marion Jones,
Mrs Ann Dick, Mr Jim Dick, Mrs Jean Ferguson,
Mr Douglas Kelly, Mrs Janette Marshall, Miss Janette McCarroll
Mrs Morag McKerracher
Rev David Burt

Non-Trustee Elders

Mrs Grace Crumlish (Deceased), Mrs Margaret Holt, Mr Iain McGarry,
Mrs Maureen McPherson

Principal Office-bearers

Minister: Rev David Burt
Session Clerk Miss Janette McCarroll
Church Treasurer Mr James K Hempsey

Independent Examiner

David M Whyte C.A.
14 McPherson Drive
Gourock
PA19 1LJ

Bankers

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

St Ninian's Parish Church, 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 Unitary Constitution

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 responsible for the spiritual and temporal affairs of 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 to duty and 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.

St Ninian's Parish Church, Greenock
Trustees' Annual Report (cont'd)
Year ended 31 December 2025

Achievements and Performance

During the year, the congregation worshiped in the Meadowlark Community Hall. That hall closed at the end of the year and new premises have been found. The General Trustees have still to make a decision about a church building in our parish in the future.

Financial Review

Reserves Policy

In the past, it has been the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end, the Church held unrestricted cash funds of £13,316. In addition, Endowment Funds, which cost £822, had a Market Value of £2,881

During the year, the congregation provided over £11,000 by way of Offerings and just over £3,000 of tax was recovered on Gift Aid. Despite this level of givings, there was a deficit of almost £2,400, entirely as a result of an assessment from the central Church of over £14,000 for Giving to Grow. This assessment was paid in full, but the deficit as a result has reduced the congregation's financial resources. With no buildings costs to pay for, the congregation's cost base is now unusually low, however the Kirk Session is not complacent and knows that to realise its wish to have its own building again and to grow in number, the congregation will incur a rise in cost base and will need an equivalent increase in future income levels.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church 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 time. This must be done to ensure that the financial statements comply with the Charities 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 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 or other irregularities

Approved by the Trustees and signed on their behalf,



Janette McCarroll
Session Clerk

Date: 10th May 2026

St Ninian's Parish Church, Greenock

SC 008059

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10.

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.

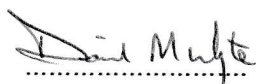
Basis of independent examiner's statement

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
 - (a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - (b) to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



David M Whyte
Chartered Accountant
14 McPherson Drive
Gourock
PA19 1LJ
30th March 2026

St Ninian's Parish Church Greenock

Receipts and Payments Account

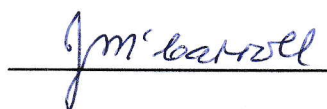
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	14,673	-	-	14,673	33,309
Activities for Generating Funds	3	-	-	-	-	-
Grants received	3	-	-	-	-	-
Investment income		94	-	-	94	64
<u>Total Receipts</u>		<u>14,767</u>	<u>-</u>	<u>-</u>	<u>14,767</u>	<u>33,373</u>
<u>Payments</u>	4					
Costs of generating funds		78	-	-	78	75
Charitable activities		17,073	-	-	17,073	26,335
<u>Total Payments</u>		<u>17,151</u>	<u>-</u>	<u>-</u>	<u>17,151</u>	<u>26,410</u>
Excess of (Payments) over Receipts for the year before transfers		(2,384)	-	-	(2,384)	6,963
Transfers		-	-	-	-	-
Excess of (Payments) over Receipts for the year		<u>(2,384)</u>	<u>-</u>	<u>-</u>	<u>(2,384)</u>	<u>6,963</u>

St Ninian's Parish Church Greenock
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		15,700	-		15,700	8,737
Movement in year:						
(Deficit)/Surplus for the Year		(2,384)	-	-	(2,384)	6,963
Bank & deposit balances carried forward		<u>13,316</u>	<u>-</u>	<u>-</u>	<u>13,316</u>	<u>15,700</u>
<u>Investments at market value</u>						
Church of Scotland Investors Trust						
- Deposit Fund (Cost £11)				11	11	10
- Growth Fund (250 Units, Cost £156)				1,720	1,720	1,595
- Income Fund (101 Units, Cost £655)				1,150	1,150	1,117
		<u>-</u>	<u>-</u>	<u>2,881</u>	<u>2,881</u>	<u>2,722</u>

The accounts were approved by the Kirk Session on 10th May 2026
For and on behalf of the Kirk Session

 J McCarroll

Session Clerk

 James K Hempsey

Treasurer

St Ninian's Parish Church Greenock
Notes to the Accounts

Year ended 31 December 2025

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					
Designated Fabric Fund	-			-	-
Designated Benevolent fund	435	-		-	435
General Fund	15,265	14,767	17,151	-	12,881
	<u>15,700</u>	<u>14,767</u>	<u>17,151</u>	<u>-</u>	<u>13,316</u>
Restricted funds					
Fabric Cost	-	-	-	-	-
Digital Hymnal	-	-	-	-	-
Glass Brick Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Endowment funds					
Cardwell Bay Fund	-	-	-	-	-
General Investment Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>15,700</u>	<u>14,767</u>	<u>17,151</u>	<u>-</u>	<u>13,316</u>

Purposes of Designated Funds

The purpose of the Fabric Fund ceased when the Church Sanctuary and Halls were condemned.

Purposes of Restricted Funds

The purpose of the Glass Brick Fund ceased when the Church Sanctuary and Halls were condemned.

Purposes of Endowment Funds (Held by C of S Investors Trust)

Income from the Cardwell Bay fund is to be used for General purposes

Income from the General Investment fund is to be used for general purposes

St Ninian's Parish Church Greenock
Notes to the Accounts

Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Receipts					
Donations					
Freewill Offerings	10,177	-	-	10,177	11,168
Tax Recovered on Gift Aid Donations	3,182	-	-	3,182	2,479
Ordinary Offerings (Open Plate)	761	-	-	761	878
Other Offerings, Donations etc	553	-	-	553	12,564
Insurance Refund	-	-	-	-	-
C of S Temporary Sale Costs Fund	-	-	-	-	6,220
	<u>14,673</u>	<u>-</u>	<u>-</u>	<u>14,673</u>	<u>33,309</u>
Activities for Generating Funds					
Fundraising Costs	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Grants Received					
Grants received in year	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	78	-	-	78	75
	<u>78</u>	<u>-</u>	<u>-</u>	<u>78</u>	<u>75</u>
Charitable activities					
Give to Grow Allocation	14,194	-	-	14,194	7,456
Benevolent Fund Expenditure	-	-	-	-	-
Pulpit Supply Costs	300	-	-	300	-
Presbytery dues	288	-	-	288	-
Share of Ministry Costs	751	-	-	751	860
Fabric repairs & maintenance	-	-	-	-	10,503
Hire of Meadowlark Hall	940	-	-	940	820
Grants Expenditure (Coronation etc)	-	-	-	-	-
Heat and light	-	-	-	-	555
Insurance	151	-	-	151	2,614
Bus and Tea/Project Funds	149	-	-	149	2,541
Donation to Aileymill Primary School	300	-	-	300	986
	<u>17,073</u>	<u>-</u>	<u>-</u>	<u>17,073</u>	<u>26,335</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and housing loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service.

6. Collections for Third parties

	2025 £	2024 £
Christian Aid	165	253
	<u>165</u>	<u>253</u>

St Ninian's Parish Church Greenock

Appendix

Year ended 31 December 2025

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
RESULTING FROM THE SALE OF THE MANSE AND CHURCH BUILDINGS

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balance held for St Ninian's at 1st January 2025	133000	133000
Surplus from Sale of Church Buildings	79721	0
Credit Balances held at 31 December 2025	<u>212,721</u>	<u>133,000</u>

REVENUE ACCOUNT

Balance as at 1 January 2025	13,089	6,472
Interest for Year of Account	8,480	7,255
C of S General Trustees' Admin Charges	<u>470</u>	<u>638</u>
Balance as at 31 December 2025	<u>21,099</u>	<u>13,089</u>

Sale Price and General Trustees' Costs

In connection with the sale of the Church Buildings

Balance as at 1 January 2025	12590	3538
Security Fencing Costs 2025	4042	2832
Removal of Flammable Materials from Church Buildings	0	6220
Pest Control	475	0
Law Dep't Fees	1925	0
C of S Support Costs	2150	0
C of S Central Fabric Fund Levy	9097	0
Sales Price of Church and Halls	-110000	0
Surplus Transferred to Capital Account for St Ninian's	<u>79721</u>	<u>0</u>
Balance as at 31 December 2025	<u>0</u>	<u>12590</u>