

Greenock West United Reformed Church

RECEIPTS AND PAYMENTS ACCOUNTS

Charity No: SC012931

Accounts for the 12 Months ended 31st December 2025

Reference and Administrative Information

Charity Name: Greenock West United Reformed Church
Charity Registration Number: SC012931
Contact Address: John Clark
74 Kenmore Drive
Greenock
PA16 9LH

Trustee Elders

The Trustees who served during the year are as follows -

Mrs Sandra Black, Mr John Clark, Mrs Edith Clark, Mrs Grace Dawson, Mr David Gray,
Mrs Christine Paterson, Mr Jim Robertson, Mr Clive Taulbut

Non-Trustee Elders

Elders who were unable to take part in decision-making meetings during the year, the Non-Trustee Elders, were Mrs Maud Phelan, Mr Donnie McSween, and Mr Donald Ritchie

Principal Office-bearers

Minister: Rev Susan Henderson (Demitted 26th July 2026)

Secretary: Mr John Clark

Church Treasurer: Mrs Christine Paterson

Independent Examiner

James K Hempsey CA
6 Cambridge Avenue, Gourock PA19 1XT

Bankers

Royal Bank of Scotland PLC
Cathcart Street
Greenock
PA15 1BB

Greenock West United Reformed Church

SC012931

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 adopted on 10th December 2004.

Recruitment and Appointment of Trustees

Active members of the Elders' Court are the charity trustees. The Elders' Court 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. Elders who are inactive are described as Non-Trustee Elders.

Organisational Structure

The Elders' Court was chaired, until her demission, by the Minister, Rev Susan Henderson, and is responsible for spiritual affairs within the church along with financial and property matters. A new Chairperson will be chosen by the Elders at the first meeting following the former Minister's demission.

Charitable Purposes and Activities

The Church is a member of the United Reformed Church which is Presbyterian in polity.

Greenock West United Reformed Church

SC012931

Trustees' Annual Report (cont'd)

Year ended 31 December 2025

Achievements and Performance and Financial Review

During 2025, we continued to provide a service of worship each Sunday at 11am. Unfortunately, the number of people attending worship had dropped to less than twenty and more dry rot was discovered in the building's fabric. Due to a combination of these factors, the Elders' Court took the difficult decision that the congregation should be closed as at 31st December 2025.

Due to the nature of our shared ministry, we have relied on pulpit supply for half the year and we are very fortunate and grateful to have had John Collings, Jennifer Boag, Susan Hill, Moira Dunn and Rev Jack Dyce to lead our worship on these Sundays.

The financial position of the church continued to be good, thanks to the legacies given by former members. The bank balance at the end of 2025 was £261,181. Following the decision to close the congregation, the Trustees agreed to pay the necessary bills until the church building was sold by Synod and then transfer the remaining funds of the congregation to Synod and arrange for the charity to be closed.

Our Receipts and Payments Account shows a deficit of £86,173 for 2025, mainly due to the Trustees' decision to disburse £20,000 to each of the two other URC congregations, Greenock East and Port Glasgow and also £20,000 to the Port Glasgow Church Angels Foodbank. During 2025, the Church Fellowship Fund disbursed donations totalling £5,132 to various charities, which brought the Fund to a zero balance. For clarity, the donation to Port Glasgow Church Angels Foodbank was allocated between the General Fund, £18,173, and the Fellowship Fund, £1,827 (See Notes 6 and 9 in Notes to the Accounts).

RESERVES POLICY

It has been the Trustees' policy to try to cover General Fund expenditure from General Fund income for the year and encourage the congregation to continually review the level of their offerings where possible. The congregation has always worked hard to maintain its financial viability and the position at the end of 2025 was very healthy. At the end of the year the congregation held Unrestricted cash funds of £261,181. As stated above, donations totalling £5,132 were made to various charities to extinguish the Fellowship Fund, which had been used historically to receive and disburse funds for other charities.

Greenock West United Reformed Church

SC012931

Trustees' Annual Report (cont)

Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Elders' Court 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 Elders Court 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 of the United Reformed Church. 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,

John Clark
Secretary



Date

- 28/09/26

Greenock West United Reformed Church

SC012931

Independent Examiner's Report to the Trustees of Greenock West United Reformed Church

I report on the accounts of the charity for the year ended 31st December 2025.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 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 2006 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 connection with 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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, except to highlight that the charity will be wound up by the Trustees during 2026, when the funds remaining, once all necessary costs have been met, will be transferred to the URC Synod.



James K Hempsey CA
6 Cambridge Avenue, Gourock PA19 1XT

Date 28/09/26

Greenock West United Reformed Church**Charity Ref SC012931****Receipts and Payments Account****Year ended 31 December 2025**

		General Funds 2025	Designated Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
<u>Receipts</u>						
Donations	3	21,478			21,478	23,349
Legacies	4	0			0	56,166
Activities for Generating Funds		0			0	0
Bank & Deposit interest		0			0	0
Investment income		0			0	0
		<u>21,478</u>	<u>0</u>	<u>0</u>	<u>21,478</u>	<u>79,515</u>
Rental of premises		6,610			6,610	6,485
Fellowship Account Income				1,846	1,846	1,203
<u>Total Receipts</u>		<u><u>28,088</u></u>	<u><u>0</u></u>	<u><u>1,846</u></u>	<u><u>29,934</u></u>	<u><u>87,203</u></u>
<u>Payments</u>						
Costs of generating funds		0			0	0
Charitable activities	6	110,975			110,975	68,681
Fellowship Account Expenditure	9			5,132	5,132	1,571
Governance costs						
<u>Total Payments</u>		<u><u>110,975</u></u>	<u><u>0</u></u>	<u><u>5,132</u></u>	<u><u>116,107</u></u>	<u><u>70,252</u></u>
Excess of Receipts over Payments for the year before transfers						
		-82,887	0	-3,286	-86,173	16,951
Transfers			0		0	0
Excess of Receipts over Payments for the year		<u><u>-82,887</u></u>	<u><u>0</u></u>	<u><u>-3,286</u></u>	<u><u>-86,173</u></u>	<u><u>16,951</u></u>

Greenock West United Reformed Church**Charity Ref SC012931****Statement of Balances****At 31 December 2025**

	Note	General Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>	10					
Bank & deposit balances brought forward		344,068		3,286	347,354	330,403
Movement in year:						
Excess of Receipts over Payments for the year		-82,887		-3,286	-86,173	16,951
Bank & deposit balances carried forward		<u>261,181</u>	<u>0</u>	<u>0</u>	<u>261,181</u>	<u>347,354</u>
<u>Assets</u>						
Sundry Debtor		0			0	0
Gift Aid Receivable		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>						
Sundry creditors		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Elders' Court on 28/09/26

For and on behalf of the Trustees.

Christine Paterson

Treasurer *Christine Paterson*

John Clark

Secretary *John Clark*

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Greenock West United Reformed Church

Year ended 31 December 2025

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustee received remuneration.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £	At 31 Dec 2024 £
Unrestricted funds						
General Reserves	244,068	28,088	110,975		161,181	244,068
Property Reserve	100,000				100,000	100,000
	<u>344,068</u>	<u>28,088</u>	<u>110,975</u>	<u>0</u>	<u>261,181</u>	<u>344,068</u>
Designated funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Restricted funds						
Fellowship Account	<u>3,286</u>	<u>1,846</u>	<u>5,132</u>		<u>0</u>	<u>3,286</u>
Total funds	<u>347,354</u>	<u>29,934</u>	<u>116,107</u>	<u>0</u>	<u>261,181</u>	<u>347,354</u>

Purposes of Restricted Fund

Fellowship Account - This is a fund to provide for the relief of the poor of the Church and for receiving donations for other charities.

	General Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
Offerings	14,079	0	0	14,079	15,949
Tax Recovered on Gift Aid Donations	4,459	0	0	4,459	4,175
Other Offerings, Donations etc	<u>9,550</u>	<u>0</u>	<u>1,846</u>	<u>11,396</u>	<u>10,913</u>
	<u>28,088</u>	<u>0</u>	<u>1,846</u>	<u>29,934</u>	<u>31,037</u>
4. Legacy Received					
Miscellaneous Legacies	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>56,166</u>

Greenock West United Reformed Church

Year ended 31 December 2025

Notes to the Accounts

	General Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
5. Analysis of Payments					
Costs of generating funds					
Offering envelopes	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
6. Charitable activities					
Maintenance of Ministry	16,594	0	0	16,594	16,594
Pastorate Costs	3,000	0	0	3,000	3,000
Furniture & Equipment	0	0	0	0	0
Minister's expenses	749	0	0	749	749
Salaries incl pulpit supply	1,090	0	0	1,090	1,090
Fabric repairs & maintenance	15,609	0	0	15,609	15,609
Broadband	869	0	0	869	869
Electricity	3,004	0	0	3,004	3,004
Insurance	7,202	0	0	7,202	7,202
Hymns Technology	245	0	0	245	245
Church cleaning	1,649	0	0	1,649	1,649
Other expenses	911	0	0	911	911
Church Lunch	1,880	0	0	1,880	1,880
Gifts to Other Local URCs	58,173	0	0	58,173	58,173
	<u>110,975</u>	<u>0</u>	<u>0</u>	<u>110,975</u>	<u>110,975</u>
7 Governance costs	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
8 Other payments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

	2025 £	2024 £
9. Fellowship Fund Payments to Third Parties		
Calum's Cabin		100
Children in Poverty Inverclyde		200
Your Voice		
RNLI Helensburgh	100	
Christian Blind Mission	100	100
Christian Aid	60	120
Smile Train		100
Mercy Ships	100	100
Glasgow Mission Fund		
Port Glasgow Church Angels Foodbank	2767	
Ardgowan Hospice	100	
Starter Packs	700	
Erskine Home	100	100
Port Glasgow URC	105	100
CHAS	600	550
Brain Tumour Trust	200	
Inverclyde Women's Aid	100	
Pakistan Flood Appeal		
Mind Mosaic	100	
Man On Inverclyde		1
Mary's Meals		100
	<u>5,132</u>	<u>1,571</u>

10 Bank and Cash Balances

Royal Bank of Scotland

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2025 £	2024 £
261,181	347,354
<u>261,181</u>	<u>347,354</u>