

The Church of Scotland
Greenock The Mount Kirk

RECEIPTS AND PAYMENTS ACCOUNTS
FOR YEAR TO 31st DECEMBER 2025

Congregation Number 150827

Charity Number SC008357

Charity Name: Greenock The Mount Kirk

Charity Registration Number: SC008357

Congregation Reference No: 150827

Contact Address: 95 Dempster Street,
Greenock.

Trustees

2025

Rev. Francis E Murphy	Mrs Joyce Rodger (retired)	Mrs Mary McDonald	Archie McGougan (dec'd)
Robert McCaughey (dec'd)	Mrs Alison Duncan	Mrs Kate Robinson	Ronal Brown
Hugh McIntosh (dec'd)	Richard Kennedy (dec'd)	Robert Love	Mrs Mattie McFadyen (dec'd)
Stewart Smith	Mrs Ann McDonald	Mrs Fiona Russell	David Cree
Iain MacPherson (retired)	Ian Murphy (retired)	Adam Pickett	Mrs Mary Binnie
Mrs Christine Pollard	David McAlpine	Mrs Helen Small	Mrs Ann McPherson (retired)
George Wallace	John Duncan	Mrs Josephine Turner	Mrs Brenda McConnell

Principal Office-bearers

Minister: Rev. Francis E Murphy

Session Clerk: Mrs Helen Small

Church Treasurer: Mr Peter Bennett

Independent Examiner

Mrs Lynnette Robertson
124 Finnart Street
Greenock PA16 8HU

Bankers

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

Greenock The Mount Kirk 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 moderated by the minister and meets five times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session 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.

Services of worship – One service on a Sunday at 10.30am with additional services at Easter and Christmas.

Youth activities – Boys' Brigade, YoungLife Club, Stage'n'Slam annual outreach to High School kids, Toastie

Tuesday – a weekly lunchtime drop-in for young people from the local high school, YoungLife Summer Camp – we take young people to summer camp near Crieff every year.

Sunday School – Caters for age 3 up to 15

Crèche – Caters for children under age 3

Social events – We have a committee that organises social events throughout the year to promote increased fellowship and assist with fundraising.

Mothers and Toddlers Group – meets in the hall each week for 1.5 hours.

Praise Group – A group comprising members and non – members of the Church which meets weekly to learn and sing Christian Songs, sometimes performing during Sunday Services and at local religious musical events.

Bible Study Group – meets weekly for Bible Study and discussions.

**Greenock The Mount Kirk
Trustees' Annual Report (cont)
Year ended 31 December 2025**

Achievements and Performance

Our weekly Sunday morning attendance averaged about 45 adults and 5 children in Sunday School. Our Boys' Brigade had about 50 boys participating each week. Our Young Life Club have about 20 regular attenders. Our Stage'n'Slam outreach to high school kids had 75 attending. The Mothers and Toddlers Group was attended by about 18 children who came along regularly with their parents/guardians.

Financial Review

Total Donations received were down from £66,876 in 2024 to £61,228 for 2025, a decrease of 8.4%. Offering Income in 2025 was close to 2024 levels with the overall decrease in income due to a reduction in fund raising activities. A legacy of £20,000 was received in 2025 – this offsets Gift Aid income in 2024 of £20,000 which represented three years' worth of claims. The accounts record a net surplus in 2025 of £8,848 (2024 - net surplus of £18,171). The Bank and Deposit Balance at the end of 2025 increased from £44,913 at 2024 to £53,761 in 2025. We look confidently towards the future from a position of financial stability.

Reserves Policy

It is the Trustees' policy to hold immediately available reserves of approximately nine months expenditure and maintain a reasonable level of investments to ensure the long term financial security of the Church.

At the year end the Church held unrestricted, immediately accessible Bank and Deposit Balances of £44,463 a figure £8,588 higher than last year.

The Church also held £9,298 of Restricted Funds which have been designated for the purposes specified in Note 2.

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,

Helen Small



Session Clerk

Date: 24 March 2026.

Greenock The Mount Kirk
SC008357

Independent Examiner's Report to the Trustees of Greenock The Mount Kirk

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

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

Name: Lynette Robertson

Address: 124 Finnart Street

GREENOCK PA16 8HU

Signed : 

Date: 27/3/26 .

Greenock The Mount Kirk**Receipts and Payments Account**

SC008357

Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	37059	-	-	37059	57723
Legacies		20000	-	-	20000	-
Activities for Generating Funds		442	-	-	442	5054
Bank & Deposit interest		702	139	-	841	1510
Investment income		2505	381	-	2886	2589
		60708	520	-	61228	66876
Rental of premises		305	-	-	305	1105
Refund from East End Parish Church for Shared Expenses Paid by The Mount Kirk		-	-	-	-	-
Funds from CofS General Trustees		-	-	-	-	6861
Grants Received		1500	-	-	1500	1500
Other Receipts		2076	-	-	2076	1114
<u>Total Receipts</u>		64589	520	-	65109	77456
	Note					
<u>Payments</u>	4					
Costs of generating funds		198	-	-	198	216
Charitable activities		55803	260	-	56063	59069
Governance costs		-	-	-	-	-
<u>Total Payments</u>		56001	260	-	56261	59285
Excess of Receipts over Payments for the year before transfers		8588	220	-	8848	18171
Excess of Receipts over Payments for the year		8588	260	-	8848	18171

Greenock The Mount Kirk
Statement of
Balances

SC008357

At 31 December 2025

	Note 2	Unrestricted funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & Deposit Balances brought forward 1/1/2025		35875	9038	-	44913	26742
Movement in year:						
Excess of Receipts over Payments for the year		8588	260	-	8848	18171
Bank & Deposit Balances carried forward 31/12/2025		<u>44463</u>	<u>9298</u>	<u>-</u>	<u>53761</u>	<u>44913</u>
<u>Investments at market value</u>						
Reserve Fund (Cost £60034)		77774	-	-	77774	73416
Benevolent Fund (Cost £1322)		-	2173	-	2173	2050
Christian Edn. Fund (Cost £4310)		-	6035	-	6035	5796
Wilson Purdon Fund (Cost £632)		-	809	-	809	785
Total (Cost £66298)		<u>77774</u>	<u>9017</u>	<u>NIL</u>	<u>86791</u>	<u>82047</u>
<u>Assets</u>						
Greenock East End Expenses		1943	-	-	1943	1275
Sums recoverable from Consolidated Fabric Fund		6707	-	-	6707	-
Gift Aid Receivable		5000	-	-	5000	5000
		<u>13650</u>	<u>NIL</u>	<u>NIL</u>	<u>13650</u>	<u>6275</u>
<u>Liabilities</u>						
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>

The accounts were approved by the Kirk Session on 24th March 2026

For and on behalf of the Kirk Session and Financial Board

Helen Small
Pat Butt

Session Clerk

Treasurer

Greenock The Mount Kirk
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year the minister, the Rcv. Francis E. Murphy, received reimbursement for travelling expenses and for payment of the Manse Council Tax totalling £5252 (2024 £4720).

Mrs Brenda McConnell received payment of £2080 (2024 £2080) for the cleaning of the Church and Halls.

2 Movements in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Reserve Fund	28860	3195	0	11300	43355
Warm Places	3011	1500	(1430)	-	3081
General Fund	4004	59894	(54571)	(10929)	(1602)
	35875	64589	(56001)	371	44834
Restricted funds					
Flower Fund	332	2	-	(334)	-
Christian Education Fund	1930	292	(260)	0	1962
Wilson Purdon Fund	1194	83	-	0	1277
Benevolent Fund	5545	142	-	0	5687
Buildings Repair Fund	37	-	-	(37)	-
	9038	519	(260)	(371)	8926
TOTAL FUNDS	44913	65108	(56261)	0	53760

Purposes of Unrestricted Funds

Reserve Fund: The Trustees have set aside this fund for any Church purpose.

Warm Places Fund : The Trustees have put aside this fund for the purposes of providing warm spaces and food for the community.

General Fund: The Trustees have set aside this fund as the day-to-day Income and Expenditure Fund.

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers, when required, for display during services of worship (now closed)

Christian Education Fund: This fund is used for the purpose of purchasing teaching material for all organisations and Church.

Wilson Purdon Fund: This fund is used for the purpose of purchasing bibles for presentation to new Elders for presentation to them on the day of their ordination to the Kirk Session.

Benevolent Fund: This fund is used for members of the Parish and the Church in time of need.

Buildings Repair Fund: This fund is to be used for any refurbishing of the Church and Manse.(now closed)

Greenock The Mount Kirk
Notes to the Accounts (Continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	13155	-	-	13155	20676
Gift Aid Donations	21259	-	-	21259	15253
Tax Recovered on Gift Aid Donations	-	-	-	-	19999
Ordinary Offerings (Open Plate)	2645	-	-	2645	1795
Other Offerings, Donations etc	-	-	-	-	-
Total Donations	37059	NIL	NIL	37059	57723

4 Analysis of Payments

Costs of generating funds

Offering envelopes	198	-	-	198	216
	198	NIL	NIL	198	216

Charitable activities

Giving for Growth allocation	23059	-	-	23059	28797
Presbytery dues	416	-	-	416	-
Minister's travel expenses	1252	-	-	1252	1010
Pulpit supply	-	-	-	-	300
Other staffing costs	5740	-	-	5740	6136
Fabric repairs & maintenance	8933	-	-	8933	9096
Manse Council Tax	4000	-	-	4000	3710
Heat and light	6186	-	-	6186	4623
Insurances and Copyright Licence	2914	-	-	2914	3462
Printing, Stationery, Postage	-	-	-	-	27
Church Broadband	154	-	-	154	238
Manse Telephone	184	-	-	184	271
Other expenses	2965	260	-	3225	1399
	55803	260	-	56063	59069

Other payments

	-	-	-	-	-
Total Payments	56001	260	NIL	56261	59069

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 subsequent years) £39,856.

Greenock The Mount Kirk
Notes to the Accounts (Continued)

6. Collections for Third Parties

	2025	2024
	£	£
Prostate Scotland	300	-
	300	-

APPENDIX

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

CONSOLIDATED FABRIC FUND

	2025	2024
	£	£
Credit Balance held at 31 December <u>at cost</u>	72533	72533
<u>Market Value</u> of Balance at 31 December	111308	106180

Revenue Account

Credit Balance at 31 December	41465	36597
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