

INVERCLYDE VINEYARD CHURCH, SCIO

Annual Report & Financial Statements

For the year ended

31 December 2025



ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Inverclyde Vineyard Church, SCIO	
Charity Number	SC048604	
Principal Address	Upper Flat 6 Victoria Road Gourock PA19 1LD	
Website Address	https://www.inverclydevineyard.org.uk/	
Current Trustees	Trevor Gregory Ruth Mitchell Andrew McNinch	Appointed September 2025
Other Trustees who served during the year	Natasha McGuire Donald Thomas	Resigned September 2025 Resigned September 2025
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	Equals Money 3rd Floor, Vintners' Place 68 Upper Thames Street London EC4V 3BJ
Independent Examiner	Gillian Cameron, ACIE 46 Pennyfern Road Greenock PA16 9HD	

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Inverclyde Vineyard Church is a Scottish Charitable Incorporated Organisation (SCIO) and received charitable status on the 6th August 2018 with the charity number SC048604. The charity is governed by its Constitution.

Appointment of Trustees

The Charity Trustees who are the members of the charity, make up the Board of Trustees.

Under the Constitution, there must be a minimum of 3 trustees and a maximum of 5. Only one of trustees can be a Licensed Senior Pastor.

At each Annual General Meeting (AGM), Charity Trustees must retire from office but may be re-elected. There is no limitation on the number of terms served. Any other vacancies can be filled by appointment as required.

Employees of the organisation cannot be nominated as or become Charity Trustees unless they are the Licensed Senior Pastor.

Organisational Structure

The organisation comprises of Charity Trustees and employees. There are currently two employees (the Licensed Senior Pastors).

The Charity Trustees have the powers to appoint people to serve on the board and take decisions on changes to the constitution itself. They are also responsible for monitoring and controlling the financial position of the organisation.

The Licensed Senior Pastor is employed for 1 day per week and are responsible for overall leadership of the church, setting the strategy and leading teams of volunteers and leaders.

Risk Assessment

It is a requirement of Inverclyde Vineyard Church, that all volunteers who serve with children and vulnerable adults must become members of The Protecting Vulnerable Groups (PVG) membership scheme.

OBJECTS & ACTIVITIES

Charitable Purposes:

Inverclyde Vineyard Church was established with the following charitable purposes:

- The advancement of religion.
- The promotion of religious or racial harmony.
- The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.
- Any other purpose that may reasonably be regarded as analogous to any of the preceding purposes"

Activities

The members of Inverclyde Vineyard Church, take as our purpose: To advance the Christian religion for the public benefit in accordance with the Statement of Faith in the Schedule hereto attached in such parts of the United Kingdom and the world through:

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

- The organisation and provision of Christian worship.
- The provision of such facilities and services as are appropriate for the Church, to enable it to fulfil its mission to the members of the Church, visitors to the Church and the local community and the wider community.
- The provision of facilities for Christian training and service.
- The support and provision of Christian evangelism and outreach.
- The provision of assistance to the wider Christian church in its ministries.

ACHIEVEMENTS & PERFORMANCE

2025 has been a year of development for the church. The church continues to embed itself in the Old West Kirk along Greenock's Esplanade. These facilities have meant the church can develop and initiate new community social activities. This year these have included the development of a Community Garden, Community Café in conjunction with the Greenock Park Run, and Supper Club events.

Throughout the year, the church has been successful in securing external funding from CVS Inverclyde and The Robertson Trust, as well as utilising the remaining funds from Inverclyde Community Fund, Inverclyde Warm Hands of Friendship Fund and the Inverclyde Wellbeing Fund.

Significant Activities

SUNDAY GATHERINGS

Throughout the year our Sunday gatherings were vital times for our church family, and visitors, to come and gather bringing hope, encouragement and an opportunity for people to explore faith. We welcome people from different backgrounds and stages of faith of all ages.

'Vineyard Kids' is an integral part of our Sunday gatherings, where primary aged children have fun and learn more about Jesus.

We had our Christmas Service grow in numbers and was supported by Brass Sounds Inverclyde and the Lyle Gateway Choir.

COMPASSION & COMMUNITY ENGAGEMENT

We are a church that actively reaches out in different ways to show compassion and engage with the local community:

Easter Sunday Family Celebration: On Easter Day 2025, for the 7th time we ran a free family Easter celebration with an Easter trail and free Easter Eggs in a local park. This event welcomed in excess of 550 people taking part. The feedback we have received from this event is that it is becoming a key seasonal event people look forward to, and one which brings so many in the local community together to celebrate.

Compassionate Christmas: Continuing in our existing relationship with Inverclyde Women's Aid, in December we were able to provide Christmas hampers for 32 women thanks to a donation of beauty products from local social enterprise 'Carishea'. People in our church also donated gifts for 67 children aged between 6 months and 18 years old.

FINANCIAL REVIEW

Overview

Income of £25,137 (2024: £18,926) was received and the main source of income is donations with grants from CVS Inverclyde and The Robertson Trust.

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Expenditure totalling £22,607 (2024: £23,447) were made carrying out the charitable activities. At the end of the financial period, the charity had a surplus of £2,530.

The financial position was monitored carefully throughout the year by the Charity Trustees, who rely on regular donations from church members as our main source of income as well as receiving occasional one-off gifts from other churches and individuals. A more recent stream of income has been from external grant funding which we plan to increase over the coming years.

Donated Facilities & Services

The Charity Trustees would like to thank the service provided by all the charity's volunteers, who have helped contribute towards the success and achievements made within this past year.

Reserves Policy

Reserves for the charity have been set at £5,000 which covers at least 3 months' salaries and expenses.

FUTURE PLANS

The church is in a strong position moving forwards with a core team of leaders and dedicated volunteers to step into the next stage of its mission and purpose.

APPROVAL

This report was approved by the trustees on 14 September 2026 and signed on their behalf by:



Trevor Gregory
Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of Inverclyde Vineyard Church, SCIO

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 12.

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 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 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

My 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 came 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 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.



Gillian Cameron, ACIE

46 Pennyfern Road

Greenock

PA16 9HD

16 September 2026

STATEMENT OF BALANCES

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Receipts		£	£	£	£
Donations		13,109	-	13,109	16,909
Grants	5	7,788	4,212	12,000	2,000
Bank Interest		28	-	28	17
		20,925	4,212	25,137	18,926
Payments					
Charitable Activities	6	15,172	6,465	21,637	22,297
Donations	7	570	-	570	750
Governance Costs					
Independent Examination		400	-	400	400
		16,142	6,465	22,607	23,447
Net movement in funds		4,783	(2,253)	2,530	(4,521)
Transfers between funds		(322)	322	-	-
Surplus/(Deficit) for year		4,461	(1,931)	2,530	(4,521)

The Notes on pages 11 to 12 form an integral part of these accounts.

STATEMENT OF BALANCES

AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Funds Reconciliation		£	£	£	£
Balance as at 01 January 2025		5,229	1,931	7,160	11,681
Surplus/(Deficit) for year		4,461	(1,931)	2,530	(4,521)
Balance as at 31 December 2025		9,690	-	9,690	7,160
Bank & Cash Balances					
CAF Bank Account		9,690	-	9,690	6,732
Equals		57	-	57	428
		9,747	-	9,747	7,160
Liabilities					
Independent Examination		400	-	400	400
HMRC			-	-	
		400	-	400	400

The Notes on pages 11 to 12 form an integral part of these accounts.

These accounts were approved by the trustees on 14 September 2026 and signed on their behalf by:



Trevor Gregory
Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 9.

3. Taxation

- (a) The charity is not liable to income tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year (2024: £Nil).
- (b) Travelling expenses totalling £712 (2024: £186) were reimbursed to 1 trustee (2024: 0 trustees).
- (c) The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

5. Grants Received

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
CVS Inverclyde	4,788	4,212	9,000	-
The Robertson Trust	3,000	-	3,000	-
Inverclyde Council - Warm Hand of Friendship	-	-	-	1,000
Inverclyde Windfarm Fund Grant	-	-	-	1,000
	7,788	4,212	12,000	2,000

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

6. Payments relating to Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Salary Costs	4,337	1,500	5,837	10,342
Venue Hire	3,840	1,400	5,240	4,180
Small Equipment	1,387	2,146	3,533	997
Catering	1,181	958	2,139	509
Travel & Accommodation	1,530	152	1,682	1,329
Administration	915	148	1,063	1,353
Advertising	814	161	975	200
IT Costs	544	-	544	802
Vineyard Churches UK & Ireland	350	-	350	489
Bank Fees	124	-	124	60
Training	150	-	150	-
Events	-	-	-	1,808
Stationery & Postage	-	-	-	117
Volunteer Expenses	-	-	-	111
	15,172	6,465	21,637	22,297

7. Donations to individuals

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Inverclyde Youth for Christ	400	-	400	150
Inverclyde Women's Aid	170	-	170	-
Giving Kids Club Kampala	-	-	-	600
	570	-	570	750

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

8. Movement in Funds

	As at 31/12/2024	Receipts	Payments	Transfers	As at 31/12/2025
<u>Unrestricted Funds</u>	£	£	£	£	£
General Fund	5,229	20,925	16,142	(322)	9,690
<u>Restricted Funds</u>					
Inverclyde Council - Warm Hand of Friendship	853	-	818	(35)	-
Inverclyde Council - Community Grant	825	-	1,182	357	-
Inverclyde Windfarm Fund Grant	253	-	253	-	-
CVS Inverclyde	-	4,212	4,212	-	-
	1,931	4,212	6,465	322	-
Total Funds	7,160	25,137	22,607	-	9,690

9. Purpose of Funds

Inverclyde Council – Warm Hand of Friendship	Restricted Funds to be expended in the next financial year for community events focused on home energy use and financial concerns.
Inverclyde Council – Community Grants	Restricted Funds to be expended for 3 key events – Autumn Community Event in 2023 and Easter and Summer events in 2024.
Inverclyde Windfarm Fund Grant	Restricted Funds to be expended setting up a Community Café.
CVS Inverclyde	Restricted Funds to be expended creating a Community Garden in the grounds of the Old West Kirk,