

GREENOCK – WESTBURN PARISH CHURCH

Congregational Accounts
For the year ended 31st December 2025



9 Nelson Street, Greenock PA15 1TP

SORP 2025 Accounts

Reference and Administrative Information

Trustees

Rev. K E. Harbison.
Mr. J Barbour
Mr. J Bell.
Mr. Burnie.
Miss W Carroll
Mr. W Dempster.
Mr. A Gallacher.
Mrs. S Hendry.
Miss E Irvine
Mr. B Lindsay.
Miss J Lindsay.
Mrs. M McQuat.
Mrs. M McCracken.
Mr. M McKerlie.
Mr. R Martin.
Mr. J Munro.
Mr. D Pilkington.
Mrs P Robertson
Mr. D Scott.
Mrs. A Tait
Mrs. C Webster.

Mrs. C Barbour.
Miss J Boag
Mrs. L Cairns
Mr. J Cumming
Mrs. J Dempster.
Mrs. R Gillies.
Mr. S Hutton
Mrs. W Leslie
Mr. C Lindsay.
Mrs. M Mackay
Mr. G McCracken.
Miss A McCrae.
Mr. L McNeill.
Mr. A Munro
Miss H Munro.
Mr. S Robertson
Mrs. E Robertson.
Mr. R Seggie.
Miss S Tait.
Mrs. A Wright.

**Greenock Westburn Parish
Church of Scotland
Trustees' Report
Year ended 31 December 2025**

Principal Office-bearers

Minister	Rev. K E. Harbison MA. BD.
Session Clerks	Miss E Irvine Miss H Munro
Church Treasurer	Mr. A Munro.

Principal Office

9 Nelson Street

GREENOCK PA15 1TP

Charity No: SC005106

Independent Examiner

Mr. G McSporran FCMA
Rydal
103 Old Greenock Road
BISHOPTON
PA7 5BB

Bankers

Virgin Money
100 West Blackhall Street
GREENOCK
PA15 1XR

**Greenock Westburn Parish
Church of Scotland
Trustees' Report
Year ended 31 December 2025**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, 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 applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

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. Greenock: Westburn Parish Church is a result of a Union between Greenock: St. Luke's and Greenock: St. George's North on 29th November 2006 using the building of St. Luke's.

Greenock Westburn Parish Church hosts Morning Worship at 11am every Sunday.

Other services offered throughout the year

- a) Four Communion Sundays – 4 services at 11am
- b) Joint Holy Week Services with neighbouring church incorporating various styles of worship
- c) 7am Easter Sunday outdoor service – followed by breakfast
- d) Harvest Thanksgiving Service - donations to local food bank
- e) Family Gift Service (2 weeks before Christmas to allow gifts to be distributed)
- f) Christmas Family Service – incorporating Sunday School
- g) All Age Family Christmas Eve Service and Watchnight Service
- h) Christmas Day Service
- i) Blue Christmas Service – incorporated into Christmas services
- j) Annual 'Light up a Life' Service in partnership with local hospice.

"Bubblegum and Fluff" – event for Primary 5 pupils, "Easter Code" event for Primary 6 pupils and "Firm Foundations" for Primary 7 pupils, which is organised in partnership with other local churches, Inverclyde Youth for Christ, local primary schools and volunteers.

BFFS (Big Fun Family Saturday) has developed from Messy Church and Holiday Club and is held on a monthly basis with our neighbouring congregation Lyle Kirk. It provides a variety of different activities and events to cater for all ages.

Uniformed and non-uniformed organisations play an important role within the congregation. A total of 120 children enjoy the facilities over a 7-day period.

**Greenock Westburn Parish
Church of Scotland
Trustees' Report (cont'd)
Year ended 31 December 2025**

Objectives and Activities (cont'd)

School Chaplaincy continues at Ardgowan Primary School and Clydevue Academy where the minister of the charge is a member of a chaplaincy team.

YOUTH

Sunday School

Scouts (All Ages)

Guides (All Ages)

ADULT

Guild

Senior Badminton

Prayer Shawl Group

Craft Group

Choir

YOUTH – ADULT (Mixed)

Stedfast Band (Boys' Brigade connected)

Leapmoor Pipe Band (Scout connected)

The facilities of the church buildings are modern, well maintained and centrally located. They are easily accessible by public transport and are continually upgraded to meet health & safety standards and other requirements. They attract a complete cross section of organisations, with no direct church connection that use the facilities on a regular basis. These include the following, with new groups and organisations using our buildings on an occasional or regular basis.

Al-anon

Fit-steps

Broadway Boogie

Pilates

Kayos Drama Group

Friends of Ardgowan Hospice

Yoga

Foodshare

Friends4Ever

Warm spaces

Prayer Promoters

Ripe Bunch

Greenock Rotary

Move it or lose it (fitness for over 60's)

Connect Singing Group

To maintain control over hall letting, planning and preparation of premises, including Sanctuary, Westburn Parish Church now employs a Church Officer to supervise the church facilities. The Church Officer works in partnership with the Session Clerks to ensure that there is cover 7 days per week and 52 weeks per year.

**Greenock Westburn Parish
Church of Scotland
Trustees' Report (cont'd)
Year ended 31 December 2025**

Financial Review

The accounts for the year show a deficit of £36,151 before accounting for the movement in valuation of the investments held, compared to a surplus of £84,992 in the previous year. The prior year included a significant legacy and a one-off donation with a combined total of £108,042. The current year also saw a combined spend of £28,000 on fabric costs in relation to the upkeep of the sanctuary and the manse. This level of expenditure is expected to continue and may increase in the year to December 2026. Our offerings continue to fall year on year and we are constantly looking for new sources of income to supplement the fall.

The cash balance at the year-end is still positive and we continue to hold good cash reserves and have good value held in investments. These investments increased in value in the year again.

Investment Policy and Performance

All investments held by the Church are invested in the Church of Scotland Growth & Income funds. It is hoped that these funds continue to provide the same level of income each year and hold their value. This year they achieved the objective of providing the income expected and they increased in value.

Risk Management

Principal risks and uncertainties facing the congregation of Greenock Westburn Parish Church as we proceed through the second decade of the 21st century are very similar in nature to what must be worrying many congregations and especially Finance Conveners throughout Scotland.

Having benefitted, during past years, by the sale of church buildings and manses, that money however positioned within the funds of the national Church is gradually diminishing as year upon year expenditure exceeds income.

The Resource & Administration committee of Westburn Parish Church is looking at ways in which costs can be cut on property repairs and general up-keep whilst still maintaining the property.

Westburn church complex comprises of a large sanctuary linked to a centre complex containing a large hall, kitchen, lounge and selection of meeting rooms and an unconnected youth hall with its own kitchen facility. As the church facilities are well used by both church and non-church organisations we try to maintain a high standard of fabric together with relevant health and safety issues which may have a bearing on people using the premises.

**Greenock Westburn Parish
Church of Scotland
Trustees' Report (cont'd)
Year ended 31 December 2025**

Risk Management (cont'd)

Volunteer labour is used on general up-keep and on repairs where possible, and a considerable sum of money is saved over a period of 12 months.

As stated in the Trustees Report, Westburn now only employ 1 part-time Church officer over a 7 day week. We have in the past, during illness, used church members as volunteer church officers to eliminate church officer attendance and decrease costs.

Energy efficiency is another area where savings may be made. With 4 independent systems we are looking closely at heating by location and timing when certain areas are in use.

The overall age analysis of our congregation, Statistical Return for the congregation for 2025 showed 70% aged 65 and over, although those of that group are considered to be the most hard-working within the congregation. Office-bearers at this moment in time are not a major concern, as we have introduced a new method of providing house visits and communicating with all members of our congregation.

We are also seeking to provide alternative times and styles of worship, as well as a variety of groups and activities, to encourage as broad a range of people to be involved in the life of the church. These would include Big Fun Family Saturday, family and social events and other highlighted throughout the report.

As the paragraph "Structure, Governance and Management" states ".....elders of the church are chosen because they are considered to have the appropriate gifts and skills". Gifts and skills will have to be used in all aspects and areas of church work, in times ahead.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 6 months expenditure, excluding the non-distributable reserves. At the year end the Church held distributable unrestricted reserves of £393,512 of which none have been designated for future specific purposes. This balance represents almost 34 months of expenditure (based on estimated non-fabric costs of £140k) and whilst this is higher than the six months policy of reserves, it is expected that the Church and its surrounding buildings will require significant expenditure and additional reserves have been maintained for this purpose.

The church also held £29,698 of restricted funds which have been provided for the purposes specified in Note 18.

**Greenock Westburn Parish
Church of Scotland
Trustees' Report (cont'd)
Year ended 31 December 2025**

Structure, Governance and Management

The congregation is a registered charity, number SC005106 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. The Kirk Session is moderated by the named minister and meets five times a year, with ad hoc meetings when necessary. It is responsible for all spiritual and temporal affairs within the church, offering a committee structure, with responsibility for the following areas of church work.

NURTURE & DISCIPLESHIP: -

- that people of all ages, stages and abilities may find a meaningful encounter with God through worship which sustains their day-to-day living.
- that all members may feel well supported and cared for and people living in the parish may have support from the church, especially in times of need.
- that we will aim to increase our worshipping community by using new and different forms of worship styles and music.

MISSION & COMMUNITY: -

- that our links with our community, with other congregations and groups in our area and with partners across the world may be relevant and supportive and that we may work together with others in humility and service.
- that the information going out from Westburn Parish Church, printed or on-line, communicates the Good News of the Gospel and reflects the life of the congregation to those accessing the information.
- that, as a Priority Area congregation, we can use our buildings and resources to improve the lot of our parishioners who are in greatest need.

RESOURCE & ADMINISTRATION: -

- that all our buildings may be welcoming spaces, well used by and meeting the needs of the church family and the community.
- that we steward our resources and gifts well and generate sufficient income to be able to fulfil our local purposes, support the wider work of the Church of Scotland and those causes to which we wish to contribute.
- that we strive to implement an eco-strategy within the congregation and other users of our buildings to combat climate change and promote sustainability.

It is the aim of the Kirk Session that that people of all ages, stages and abilities may find a sense of welcome, friendship and belonging within the Westburn Parish Church family and buildings.

Greenock Westburn Parish

Church of Scotland

Trustees' Report (cont)

Year ended 31 December 2025

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

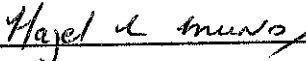
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice 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 operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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 hence 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 on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



H Munro, Session Clerk

Date 18th March 2026

GREENOCK - WESTBURN CHURCH

Independent Examiner's Report to the Trustees of Greenock - Westburn Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 2 to 20.

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) (a) to (c) 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.

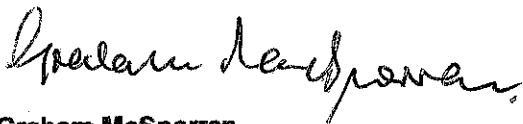
Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



Graham McSporran

FCMA

Rydal

103 Old Greenock Road

Bishopton

PA7 5BB

30 March 2026

GREENOCK - WESTBURN CHURCH**STATEMENT OF FINANCIAL ACTIVITIES**

For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Income and endowments from:</u>					
Donations & Legacies	2	71,478	7,220	78,698	182,715
Charitable activities	3	930	-	930	2,595
Other trading activities	4	14,735	-	14,735	14,955
Investments	5	12,729	2	12,731	12,198
Other	6	10,541	2,000	12,541	12,840
Total Income		110,413	9,222	119,635	225,303
<u>RESOURCES EXPENDED</u>					
	7				
Raising funds		421	-	421	421
Charitable activities		146,924	4,396	151,320	135,089
Other		-	4,045	4,045	4,801
Total expenditure		147,345	8,441	155,786	140,311
Net income/(expenditure) before gains and losses on investments		(36,932)	781	(36,151)	84,992
Net gains/(losses) on investments		16,479	-	16,479	15,282
Net income/(expenditure)		(20,453)	781	(19,672)	100,274
Transfers between funds		-	-	-	-
Net movement in funds		(20,453)	781	(19,672)	100,274
Reconciliation of funds:					
Total funds brought forward		719,565	28,917	748,482	648,208
Total funds carried forward	18	699,112	29,698	728,810	748,482

GREENOCK - WESTBURN CHURCH

BALANCE SHEET

As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Fixed Assets	11	270,000	-	270,000	270,000
Investments	12	300,814	-	300,814	284,335
		<u>570,814</u>	<u>-</u>	<u>570,814</u>	<u>554,335</u>
Current Assets					
Debtors	13	15,596	-	15,596	47,210
Bank and Cash	14	115,619	29,698	145,317	147,234
		<u>131,215</u>	<u>29,698</u>	<u>160,913</u>	<u>194,444</u>
Creditors					
amounts falling due within one year	15	<u>2,917</u>	<u>-</u>	<u>2,917</u>	<u>297</u>
Net Current Assets		<u>128,298</u>	<u>29,698</u>	<u>157,996</u>	<u>194,147</u>
Net Assets		<u>699,112</u>	<u>29,698</u>	<u>728,810</u>	<u>748,482</u>
				-	
Unrestricted Funds					
General Funds - Distributable	18	393,512	-	393,512	413,965
General Funds - Non-distributable	18	270,000	-	270,000	270,000
General Funds - Designated	18	35,600		35,600	35,600
Restricted Funds					
(including Revaluation Reserve)	18	-	29,698	29,698	28,917
		<u>699,112</u>	<u>29,698</u>	<u>728,810</u>	<u>748,482</u>

The Accounts were approved by the Kirk Session on 18th March 2026.

For and on behalf of the Kirk Session

E. Irvine

E Irvine - Session Clerk

A. Munro

A Munro - Treasurer

GREENOCK - WESTBURN CHURCH**STATEMENT OF CASH FLOWS****For the year ended 31 December 2025**

	Note	Total 2025 £	Total 2024 £
Net cash used in operating activities	19	<u>(14,648)</u>	<u>96,229</u>
Cash flows from investing activities:			
Interest and dividends		12,731	12,198
Net cash provided by investing activities		<u>12,731</u>	<u>12,198</u>
Cash flows from acquisitions and disposals:			
Purchase of fixed assets		-	-
Net cash outflow from acquisitions and disposals		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the year		(1,917)	108,427
Cash and cash equivalents brought forward		147,234	38,807
Cash and cash equivalents carried forward		<u><u>145,317</u></u>	<u><u>147,234</u></u>

GREENOCK - WESTBURN CHURCH

ACCOUNTING POLICIES FOR THE YEAR TO 31 DECEMBER 2025

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the the Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be can be quantified with reasonable accuracy. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market, a corresponding amount is then recognised as expenditure in the period of receipt.

GREENOCK - WESTBURN CHURCH

ACCOUNTING POLICIES FOR THE YEAR TO 31 DECEMBER 2025 (continued)

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Greenock Westburn Church and Hall, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets.

The title deeds of the Manse at 50 Ardgowan Street, Greenock are in the hands of the local trustees. This will be occupied by the Minister and her family. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives as follows:

- Property - No depreciation
- Audio Visual - 3 years straight line

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost, if purchased in the year.

Taxation

Westburn Church Greenock is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS For the year ended 31 December 2025

1) Statement of Financial Activities - Unrestricted

	2025 £	2024 £
Income		
Donations & Legacies	71,478	176,714
Charitable activities	930	2,595
Other trading activities	14,735	14,955
Investments	12,729	12,196
Other	10,541	11,340
Total Income	110,413	217,800
Expenditure		
Raising funds	421	421
Charitable activities	146,924	131,038
Other	-	-
Total expenditure	147,345	131,459
Net income before movement on investments	(36,932)	86,341
Net gains/(losses) on investments	16,479	15,282
Net income/(expenditure)	(20,453)	101,623
Transfers between funds	-	-
Net movement in funds	(20,453)	101,623

Statement of Financial Activities - Restricted

Income		
Donations & Legacies	7,220	6,001
Investments	-	2
Other	2,000	1,500
Total Income	9,220	7,503
Expenditure		
Charitable activities	4,396	4,051
Other	4,045	4,801
Total expenditure	8,441	8,852
Net income before movement on investments	779	(1,349)
Net gains/(losses) on investments	-	-
Net income/(expenditure)	779	(1,349)
Transfers between funds	-	-
Net movement in funds	779	(1,349)

GREENOCK - WESTBURN CHURCH**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

For the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total £
2 Donations and Legacies (Current Year)			
Offerings - WFO	9,110	-	9,110
Offerings - Open Plate	769	-	769
Offerings - Gift Aid	48,782	-	48,782
	<u>58,661</u>	<u>-</u>	<u>58,661</u>
Tax recovered on Gift Aid	11,847	-	11,847
Contributions from Congregation Organisations	970	-	970
Other		7,220	7,220
	<u>71,478</u>	<u>7,220</u>	<u>78,698</u>
Donations and Legacies (Comparative Year)			
Offerings - WFO	9,549	-	9,549
Offerings - Open Plate	753	-	753
Offerings - Gift Aid	51,134	-	51,134
	<u>61,436</u>	<u>-</u>	<u>61,436</u>
Tax recovered on Gift Aid	11,164	-	11,164
Contributions from Congregation Organisations	1,072	-	1,072
Other	103,042	6,001	109,043
	<u>176,714</u>	<u>6,001</u>	<u>182,715</u>
3 Income from charitable activities (Current Year)			
Wedding and funerals	930	-	930
	<u>930</u>	<u>-</u>	<u>930</u>
Income from charitable activities (Comparative Year)			
Wedding and funerals	2,595	-	2,595
	<u>2,595</u>	<u>-</u>	<u>2,595</u>
4 Income from other trading activities (Current Year)			
Hall rental	14,735	-	14,735
	<u>14,735</u>	<u>-</u>	<u>14,735</u>
Income from other trading activities (Comparative Year)			
Hall rental	14,955	-	14,955
	<u>14,955</u>	<u>-</u>	<u>14,955</u>

GREENOCK - WESTBURN CHURCH**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

For the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total £
5 Investment income (Current Year)			
Interest	2,755	2	2,757
Dividends received	9,974	-	9,974
	<u>12,729</u>	<u>2</u>	<u>12,731</u>
Investment income (Comparative Year)			
Interest	2,222	2	2,224
Dividends received	9,974	-	9,974
	<u>12,196</u>	<u>2</u>	<u>12,198</u>
6 Other Income (Current Year)			
Kerr Trust	4,600	500	5,100
Grants	-	1,500	1,500
Donations	911	-	911
Insurance monies received	5,030	-	5,030
	<u>10,541</u>	<u>2,000</u>	<u>12,541</u>
Other Income (Comparative Year)			
Kerr Trust	4,600	-	4,600
Warm Space Grant	1,000	1,500	2,500
Donations	5,740	-	5,740
	<u>11,340</u>	<u>1,500</u>	<u>12,840</u>

GREENOCK - WESTBURN CHURCH**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

For the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total £
7 Analysis of Resources Expended (Current Year)			
Raising Funds			
Offering Envelopes	421	-	421
	<u>421</u>	<u>-</u>	<u>421</u>
Charitable Activities			
Giving to Grow	59,625	-	59,625
Ministers' Travelling Expenses	-	-	-
Ministers' Telephone & other expenses	579	-	579
Presbytery Dues	1,548	-	1,548
Organists Costs - Salary, Praise & Tuning	6,730	-	6,730
Church Officers, Church Halls & Cleaning	11,426	300	11,726
Warm Space Costs	-	625	625
Light & heat	14,012	575	14,587
Council tax	3,319	-	3,319
Insurance	12,033	-	12,033
Stationery, Printing & Advertising	1,726	-	1,726
Telephone, Postage and Sundries	1,394	-	1,394
Gas Maintenance - Church	2,142	-	2,142
Furniture & equipment	3,830	-	3,830
Youth of the Congregation	-	120	120
Ministerial Aids	118	660	778
Ministerial Assistance	-	-	-
Other costs	-	2,116	2,116
Repairs & Maintenance - Church	24,388	-	24,388
Repairs & Maintenance - Manse	4,054	-	4,054
	<u>146,924</u>	<u>4,396</u>	<u>151,320</u>
Other Costs			
Organisation costs	-	4,045	4,045
	<u>-</u>	<u>4,045</u>	<u>4,045</u>
Total	<u>147,345</u>	<u>8,441</u>	<u>155,786</u>

GREENOCK - WESTBURN CHURCH**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

For the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total £
7 Analysis of Resources Expended (Comparative Year)			
Raising Funds			
Offering Envelopes	421	-	421
	<u>421</u>	<u>-</u>	<u>421</u>
Charitable Activities			
Giving to Grow	58,253	-	58,253
Ministers' Travelling Expenses	-	-	-
Ministers' Telephone & other expenses	631	-	631
Presbytery Dues	1,242	-	1,242
Organists Costs - Salary, Praise & Tuning	5,857	-	5,857
Church Officers, Church Halls & Cleaning	13,110	384	13,494
Warm Space Costs	-	299	299
Light & heat	21,808	2,317	24,125
Council tax	3,097	-	3,097
Insurance	10,431	-	10,431
Stationery, Printing & Advertising	1,906	-	1,906
Telephone, Postage and Sundries	1,346	-	1,346
Gas Maintenance - Church	738	-	738
Furniture & equipment	38	-	38
Youth of the Congregation	85	-	85
Ministerial Aids	159	-	159
Ministerial Assistance	100	-	100
Other costs	-	1,051	1,051
Repairs & Maintenance - Church	11,003	-	11,003
Repairs & Maintenance - Manse	1,234	-	1,234
	<u>131,038</u>	<u>4,051</u>	<u>135,089</u>
Other Costs			
Organisation costs	-	4,801	4,801
	<u>-</u>	<u>4,801</u>	<u>4,801</u>
Total	<u><u>131,459</u></u>	<u><u>8,852</u></u>	<u><u>140,311</u></u>

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

	2025 £	2024 £
8 Staff Costs and numbers		
Salaries and wages	11,114	15,312
Total	<u>11,114</u>	<u>15,312</u>

The average number of employees during the year was as follows:

	2025 Number	2024 Number
Church Officers	1	2
Organist	1	1
	<u>2</u>	<u>3</u>

No employee had employment benefits in excess of £50,000 (2024 - nil).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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) was £39,856.

9 Trustee Remuneration and Related Party Transactions

During the year, one (2024 - one) trustee received reimbursement of expenses incurred totalling £3,895 (2024 - £3,728).

During the year £24,969 (2024 - £26,120) donated to the congregation by trustees.

During the year close family members of trustees received the following by way of remuneration for their role as church officer:

	2025	2024
Duncan Harbison	£6,379	£6,238
Joanne Lindsay	£0	£0

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

10 Special Donations

During the year the church collected and donated the following collections:-

	2025 £	2024 £
South African Projects	2,016	816
Marys Meals	-	715
Poppy Scotland	239	187
	<u>2,255</u>	<u>1,718</u>

During the year the Congregation also contributed towards the local Christian Aid Collections. In 2025 an amount of £862 was collected during Christian Aid week (2024 - £960).

11 Fixed Assets

	Property	Audio Visual	Total
Cost			
As at 1 January 2025	270,000	30,835	300,835
Added in year	-	-	-
As at 31 December 2025	<u>270,000</u>	<u>30,835</u>	<u>300,835</u>
Depreciation			
As at 1 January 2025	-	30,835	30,835
Charge for year	-	-	-
As at 31 December 2025	<u>-</u>	<u>30,835</u>	<u>30,835</u>
Net book value			
As at 31 December 2025	<u>270,000</u>	<u>-</u>	<u>270,000</u>
As at 31 December 2024	<u>270,000</u>	<u>-</u>	<u>270,000</u>

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS For the year ended 31 December 2025

12 Investments

	2025 £	2024 £
Market Value		
Carrying Value at 1 January 2025	284,335	269,053
Additions	-	-
Disposals	-	-
Net Gain/(Loss) on revaluation	16,479	15,282
Carrying Value at 31 December 2025	<u>300,814</u>	<u>284,335</u>
Cost		
Church of Scotland Investors Trust - Growth Fund	106,120	106,120
Church of Scotland Investors Trust - Income Fund	<u>129,984</u>	<u>129,984</u>
	<u>236,104</u>	<u>236,104</u>

The following investments are now held:

Church of Scotland Investors Trust - Growth Fund	25,820 units
Church of Scotland Investors Trust - Income Fund	10,814 units

13 Debtors

	2025 £	2024 £
Presbytery Dues	(766)	(751)
Insurance Prepaid	1,015	867
Council Tax Manse	508	472
Music Licence Prepaid	108	104
Gift Aid Tax Refund Due	10,131	10,620
Kerr Trust	4,600	4,600
Legacy	-	31,298
	<u>15,596</u>	<u>47,210</u>

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

14 Bank Accounts and Deposit Funds

	2025	2024
	£	£
Bank Accounts - Congregational	106,331	110,237
Bank Accounts - Organisations	28,134	26,606
Deposit Funds - General	10,816	10,356
Deposit Funds - Fabric	36	35
	<u>145,317</u>	<u>147,234</u>

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Utilities	2,468	52
PAYE & Wages	254	245
Other	195	-
	<u>2,917</u>	<u>297</u>

16 Analysis of Net Assets Between Funds

	General	Restricted	Organisational	Total
	£	£	£	£
Fixed Assets	270,000	-	-	270,000
Investments	300,814	-	-	300,814
Current Assets	131,215	1,564	28,134	160,913
Current Liabilities	(2,917)	-	-	(2,917)
Net Assets at 31 December 2025	<u>699,112</u>	<u>1,564</u>	<u>28,134</u>	<u>728,810</u>

	General	Restricted	Organisational	Total
	£	£	£	£
Fixed Assets	270,000	-	-	270,000
Investments	284,335	-	-	284,335
Current Assets	165,527	2,311	26,606	194,444
Current Liabilities	(297)	-	-	(297)
Net Assets at 31 December 2024	<u>719,565</u>	<u>2,311</u>	<u>26,606</u>	<u>748,482</u>

17 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

18 Movements in Funds (Current Year)

	At 1 Jan 2025	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2025
Restricted Funds					
Fabric Fund	35	2		-	37
Flower Fund	455	20 (	100)	-	375
South African Projects	725	1,627 (	2,016)	-	336
Warm Space Grant	750	1,500 (	1,500)	-	750
Messy Church	346	500 (	780)	-	66
	2,311	3,649 (	4,396)	-	1,564
Organisational Funds					
The Guild	2,367	3,900 (	3,532)	-	2,735
Session Benevolent Fund	23,948	1,376 (	329)	-	24,995
Senior Badminton	291	297 (	184)	-	404
	26,606	5,573 (	4,045)	-	28,134
Unrestricted Funds					
General - Distributable	413,965	126,892 (	147,345)	-	393,512
General - Non-distributable	270,000	-	-	-	270,000
General - Designated 2	35,600	-	-	-	35,600
	719,565	126,892 (	147,345)	-	699,112
Total Funds	748,482	136,114 (	155,786)	-	728,810

Purposes of Restricted Funds

The Fabric Fund is used to fund repairs to the fabric of the Church Building, Halls and Manse other than day to day running repairs.

The Revaluation reserve reflects the original recognition of the Manse in the accounts. This fund is held as a restricted fund as any proceeds from the sale of the manse would be used to purchase a new manse for the minister.

The Flower Fund is used to purchase flowers for the church and the subsequent distribution of these flowers to members each Sunday.

The South African Projects is used to help fund the projects in South Africa to which the Church are connected with.

The Messy Church fund is monies raised for the purpose of funding the Messy Church that meets on the second Saturday of every month.

Designated Fund 2 is money set aside from a legacy for a special project to be decided at a later date by the Trustees.

Warm Space grant was to provide a warm space to assist locals during the cost of living increases.

GREENOCK - WESTBURN CHURCH**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

For the year ended 31 December 2025

18 Movements in Funds (Comparative Year)

	At 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
Restricted Funds					
Fabric Fund	33	2	-	-	35
Flower Fund	690	-	(235)	-	455
South African Projects	355	1,186	(816)	-	725
Warm Space Grant	2,250	1,500	(3,000)	-	750
Messy Church	346	-	-	-	346
	<u>3,674</u>	<u>2,688</u>	<u>(4,051)</u>	<u>-</u>	<u>2,311</u>
Organisational Funds					
Sunday School	20	-	(20)	-	-
Indoor Bowling	217	-	(217)	-	-
The Guild	2,793	3,056	(3,482)	-	2,367
Session Benevolent Fund	23,098	1,513	(663)	-	23,948
Senior Badminton	464	246	(419)	-	291
	<u>26,592</u>	<u>4,815</u>	<u>(4,801)</u>	<u>-</u>	<u>26,606</u>
Unrestricted Funds					
General - Distributable	312,342	233,082	(131,459)	-	413,965
General - Non-distributable	270,000	-	-	-	270,000
General - Designated 2	35,600	-	-	-	35,600
	<u>617,942</u>	<u>233,082</u>	<u>(131,459)</u>	<u>-</u>	<u>719,565</u>
Total Funds	<u>648,208</u>	<u>240,585</u>	<u>(140,311)</u>	<u>-</u>	<u>748,482</u>

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

19 Reconciliation of net movement in funds to net cash flow from operating activities

	2024	2023
	£	£
Net movement in funds	(19,672)	100,274
Deduct Interest Income	(12,731)	(12,198)
Deduct gains/add back losses on investments	(16,479)	(15,282)
Decrease/(Increase) in debtors	31,614	25,279
Increase/(Decrease) in creditors	2,620	(1,844)
Net cash used in operating activities	(14,648)	96,229

GREENOCK - WESTBURN CHURCH

NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

	Balance as at 01/01/2025 £	Income £	Expenditure £	Balance as at 31/12/2025 £
The Guild	2,367	3,900 (	3,532)	2,735
Session Benevolent Fund	23,948	1,376 (	329)	24,995
Senior Badminton	291	297 (	184)	404
	<u>26,606</u>	<u>5,573 (</u>	<u>4,045)</u>	<u>28,134</u>

The income and expenditure accounts of the above noted organisations were examined by members of the Congregation, and found, in their opinion, to be in accordance with the records supplied.

GREENOCK - WESTBURN CHURCH**APPENDIX TO THE ACCOUNTS****For the year ended 31 December 2025****Funds held on behalf of the Congregation by the Church of Scotland General Trustees****Consolidated Fabric Fund**

	2025	2024
	£	£
Capital Account		
Shares at cost (£1) as at 1 January	<u>41,118</u>	<u>41,118</u>
	41,118	41,118
Add Realised Gain on reinvestment	<u>-</u>	<u>-</u>
Original Cost Invested	<u>41,118</u>	<u>41,118</u>
Market Value as at 31 December	<u>63,093</u>	<u>60,186</u>
Revenue Account		
Balance as at 1 January	5,325	3,100
Interest for Year of Account	257	178
Income from Capital Accounts	<u>2,083</u>	<u>2,190</u>
	7,665	5,468
Less: Allocation to support costs	<u>320</u>	<u>143</u>
Balance as at 31 December	<u>7,345</u>	<u>5,325</u>

