

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	Jan	2024	To	31	Dec	2024

Reference and administration details

Charity name	Port Glasgow United Reformed Church
Other names charity is known by	
Registered charity number	SC000582
Charity's principal address	C/O 74 Mallaig Road, Port Glasgow Renfrewshire
	Postcode PA14 5YH

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Secretary	Whole Year	A.G.M.
2	Treasurer	Whole Year	A.G.M.
3	Elder	Whole Year	A.G.M.
4	Deacon	Whole Year	A.G.M.
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20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The Church Constitution

The Church Constitution of the URC Churches is an unincorporated Association established in terms of the United Reformed Church Act 2000.

Trustee recruitment and appointment

Deacons and Elders are appointed at the Annual General Meeting usually held in March of each year or next available date to allow the minister and office bearers to attend.

Objectives and activities

Charitable purposes

As a Christian Church we are called:-

**To Worship God
To care for one another
To witness in the local community
To help spread the good news of
Jesus Christ in the local and wider community.**

Summary of the main activities in relation to these objects

**We have maintained worship every week during the year and provided pastoral care by visitation.
Our Port Glasgow Church is part of the Inverclyde Cluster of three United Reformed Churches, with Greenock West URC and Greenock East URC.
Additional services are held at Easter and Christmas. Our Church is represented at Ecumenical events held in the community and we encourage our members to witness their Christian faith. Ecumenical Lent Bible study held in our hall.
As part of spreading the good news of Jesus Christ we allow our premises to be used by other groups.**

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Achievements and performance

Summary of the main achievements of the charity during the financial period

We continue our Church Angels Project. A nonreferral foodbank, established in November 2011. Members, sister Churches and friends of the congregation regularly donate non-perishable food and monetary donations. We have advertised the project through various agencies in Inverclyde to make people aware they can collect a food parcel. Many of our service users are from Nigeria and Ukraine. In the current financial climate the volunteers are finding more and more requests for food parcels. We are open two days a week and giving out an average of 72 food parcels a week. There is no charge for this. Our members support the annual Christian Aid appeal, collect donations for Starter Packs Inverclyde and nominated the local Ardgowan Hospice to receive the charity donation at Christmas time.

Financial review

Brief statement of the charity's policy on reserves

The Church reserves (general fund) are there to supplement the cost of ministry and any major repair to the property, which may be required.

General Fund day to day running costs
Fellowship Fund donation to local Charity at Christmas
Flower Fund flowers in the sanctuary
Our treasurer also acts as treasurer for the Inverclyde URC Churches' account covering cost of the manse and minister's expenses.

Details of any deficit

Our accounts show a deficit of £3,634.27 and this is due to the increase in the minister's expenses and maintenance for the manse, a decrease in members offerings and no hall lets in 2024. There was a decrease in monetary donations to the foodbank and no grants received from Inverclyde Council for the foodbank.

Donated facilities and services (if any)

There are no donated facilities

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Other optional information

Our Annual General Meeting is usually held on the third Sunday in March, after morning worship. The minister had a family bereavement in March, followed by annual leave in April. As the minister conducts worship on alternate weeks, to allow the minister, and office bearers, to be present the A.G.M. was held on 18th May 2025. The three Churches within the Inverclyde Cluster operate separately regarding elders' and Church meetings.

Members are requested to attend this meeting to have the opportunity to express their opinions or grievances on the previous year's finances etc.

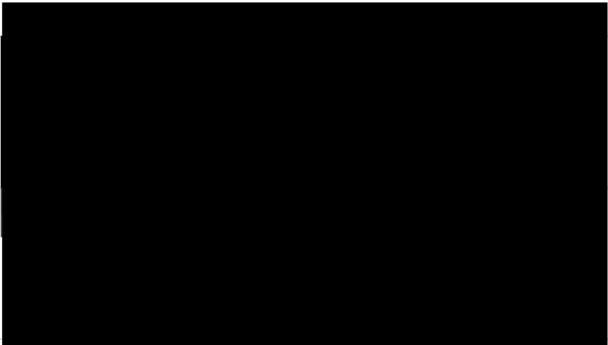
Our minister was paid a stipend and received benefit from a pension contribution from the United Reformed Church Ministry and Mission Fund. The contribution from our church to The Ministry & Mission fund in the year 2024 was £7,200.00. Our Church's third share of the minister's and manse expenses paid into the Cluster account was £3,000.00.

The Sundays our minister is not with us, the service is conducted by guest preachers and a pulpit supply fee and expenses are paid.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)		
	Church Secretary Trustee/ Deacon	
Date	24 th May 2025	

PORT GLASGOW UNITED REFORMED CHURCH

Scottish Charity Registration No SC000582

NOTES TO ACCOUNTS 2024

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INCOME

NOTE 1 - OFFERINGS

	<u>2024</u>	<u>2023</u>
Free Will Offering envelopes/bank transfer	£9,906.85	£10,697.13
Open Plate Offerings	£558.08	£458.78
	<u>£10,464.93</u>	<u>£11,155.91</u>

NOTE 2 - DONATIONS

Members & Friends (includes all accounts)	£10,671.69	£936.15
Church Angels	£14,546.82	£22,877.95
	<u>£25,218.51</u>	<u>£23,814.10</u>

NOTE 3 - OTHER RECEIPTS

Christian Aid	£110.00	£100.00
World Day of Prayer	£77.50	£0.00
Refund Gift Aid - Church	£1,337.52	£981.56
Refund Gift Aid - Church Angels	£554.00	£322.95
Refund Scottish Power	£1,643.99	£0.00
Fundraising - Tubes	£64.64	£33.16
URC Scotland Energy Grant - Windows	£2,590.00	£1,000.00
URC Grant - Winter wonder Day	£122.94	£0.00
Inverclyde Council Grants to Church Angels	£0.00	£8,500.00
Inverclyde URC Churches - repayment organist fee	£0.00	£30.00
	<u>£6,500.59</u>	<u>£10,967.67</u>

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EXPENDITURE

NOTE 4 - MINISTRY PAYMENTS

	<u>2024</u>	<u>2023</u>
URC Ministry & Mission Fund	£7,200.00	£7,200.00
Pulpit Supply & Expenses	£889.60	£844.10
Minister & Manse Expenses*	£3,000.00	£2,500.00
	<u>£11,089.60</u>	<u>£10,544.10</u>

*Minister and Manse Expenses are shared with Greenock East & Greenock West
This figure represents the contribution paid into Inverclyde URC Churches Account during year.

NOTE 5

	<u>2024</u>	<u>2023</u>
Insurance *Have arranged to pay 10x D/D from February	£2,079.46	£35.00
Heat & Light	£2,428.27	£4,124.97
Renovation & Upkeep	£4,479.42	£1,096.62
	<u>£8,987.15</u>	<u>£5,256.59</u>

NOTE 6 - WIDER CHURCH

Synod Delegate Expenses	<u>£193.35</u>	<u>£200.00</u>
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NOTE 7 - YOUTH WORK

Books, Msterials & One Day Wonder	<u>£193.77</u>	<u>£18.50</u>
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NOTE 8 - ADMINISTRATION

Stationery, ink & posts	<u>£236.50</u>	<u>£235.89</u>
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NOTE 9 - CONSUMABLES & OTHER WORSHIP COSTS

Organist Fees	£1,740.00	£1,560.00
Flowers	£10.00	£14.00
CCLI	£284.40	£278.17
SC4 Sheet Music	£0.00	£35.00
	<u>£2,034.40</u>	<u>£1,887.17</u>

NOTE 10 - CHARITABLE GIVING*

Adrgowan Hospice	£300.00	£300.00
Christian Aid	£110.00	£100.00
World Day of Prayer Collection	£77.50	£0.00
Church Angels - parcels, postage	£22,596.03	£37,642.49
URC Scotland donation to Patsy Retirement	£0.00	£50.00
URC Scotland Moderator Retirement	£0.00	£50.00
	<u>£23,083.53</u>	<u>£38,142.49</u>

*Collections are made for specific Charities during the year.

APPENDIX 3



		Independent examiner's report on the accounts <small>v2</small>					
Report to the trustees/members of	Charity name	PORT GLASGOW UNITED REFORMED CHURCH					
	Registered charity number	SC 000582					
	On the accounts of the charity for the period	Period start date			Period end date		
	Day	Month	Year	to	Day	Month	Year
	1	1	2024		31	12	2024
Set out on pages							(remember to include the page numbers of additional sheets)
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 2006 Accounts 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 the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]						
	1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 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.						
Signed:	Catherine Ellis			Date:	13/3/2025		
Name:	CATHERINE ELLIS						
Relevant professional qualification(s) or body (if any):	ACBIS (Associated Chartered Bankers in Scotland) Retired Building Society Consultant						
Address:	142 SOUTH STREET GREENOCK PA16 8TD						

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

PORT GLASGOW UNITED REFORMED CHURCH

Scottish Charity Registration No SC000582

NOTES TO ACCOUNTS 2024

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Receipts & Payment Account for the year to 31st December 2024

Receipts

		<u>2024</u>	<u>2023</u>
Offerings	Note 1	£10,464.93	£11,155.91
Donations	Note 2	£10,671.69	£936.15
* Donations to Church Angels		* £14,546.82	£22,877.95
Other	Note 3	£6,500.59	£10,967.67
		£42,184.03	£45,937.68

Payments

Ministry	Note 4	£11,089.60	£10,544.10
Property Costs	Note 5	£8,987.15	£5,256.59
Wider Church	Note 6	£193.35	£200.00
Youth Work	Note 7	£193.77	£18.50
Administration	Note 8	£236.50	£235.89
Consumables & other Worship Costs	Note 9	£2,034.40	£1,887.17
Charitable Giving	Note 10	£487.50	£500.00
* Church Angels		* £22,596.03	£37,642.49
Total Payments		£45,818.30	£56,284.74

SURPLUS OR DEFICIT FOR YEAR

-£3,634.27

-£10,347.06

STATEMENT OF BALANCES AS AT 31ST DECEMBER 2024

	<u>2024</u>	<u>2023</u>
Bank & Cash In Hand		
Opening Balances	£33,943.02	£44,290.08
Surplus/Deficit for year	£3,624.27	£10,347.06
Closing Balances	<u>£30,318.75</u>	<u>£33,943.02</u>

RESERVES

General Fund Church	£22,266.74	£18,289.66
General Fund Church Angels	£7,880.76	£15,518.80
Fellowship Fund	£41.54	£25.35
Flower Fund	£129.71	£109.21
	<u>£30,318.75</u>	<u>£33,943.02</u>

All Funds are unrestricted

APPROVED AT CHURCH MEETING & SIGNED ON THEIR BEHALF

