

WELLPARK MID KIRK OF GREENOCK (CHURCH OF SCOTLAND)

TRUSTEES' REPORT & ACCOUNTS  
FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2024

Scottish Charity Ref No. SC001043

Congregation No. 150814

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Scottish Charity Ref. No: SC001043 - Congregation No: 150814

The trustees present the annual report and accounts for Wellpark Mid Kirk of Greenock (Church of Scotland) for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 of 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 2015.

**Reference and Administrative Information**

Charity Name: Wellpark Mid Kirk of Greenock (Church of Scotland)  
Charity Registration Number: SC001043  
Congregation Reference Number: 150814  
Contact Address: [REDACTED]

**Trustees**

[REDACTED]

Adam Piggott

**Changes –**

[REDACTED] retired January 2024, [REDACTED] retired December 2024.

**Principal Office Bearers**

Interim Moderator:

Session Clerk :

Church Treasurer :

**Committee Convenors**

Worship Committee :

Fabric Committee :

Finance Committee :

Outreach Committee :

Fundraising &

Social Committee :

**Independent Examiner**

[REDACTED]

**Bankers**

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

Virgin Money  
100 West Blackhall Street  
Greenock PA15 1XR

## **STRUCTURE GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The congregation is a registered charity, number SC001043 and is administered in accordance with the terms of the Unitary Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

### **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 appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery. The Kirk Session augments those who act as trustees by co-opting members of the congregation with particular skills.

### **Organisational Structure**

The Kirk Session which meets at least ten times in a year is responsible for the spiritual and the temporal affairs within the church and is chaired by the Minister. The Kirk Session has a Business Committee and five sub-committees; Property, Outreach, Fundraising & Social, Finance and Worship, which have powers to co-opt members of the congregation with relevant skills.

### **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.

The congregation provides opportunities for public worship every Sunday of the year. The service each Sunday is streamed live via YouTube.

The sanctuary is made available to Church members and non-members alike for weddings and funerals.

The sanctuary is also an excellent performance area and is made available for use by the congregation, community and youth groups for concerts by a variety of musical groups.

The halls are made available to, and are regularly used by, a wide variety of Church and community groups. For example, the congregation directly sponsors and supports The Boys' Brigade and Girls' Brigade and an Arts & Crafts Group. In addition, we provide heavily subsidised accommodation and support for other community groups.

The church has become an integral part of the "Galoshans Festival," a highly successful annual community arts project.

On a Sunday-by-Sunday basis the congregation provides Christian education for about 12 children and young people.

Christian education, available to all in the community, is also extended through the regular running of meetings based on the Alpha Course and occasional Bible study.

The congregation actively supports the work of Starter Packs Inverclyde, which provides help to formerly homeless people who are moving into their first home, in association with the local Social Work Department. The Local Food Bank is also regularly supported by contributions.

At Christmas the congregation organise a collection of gifts for children in disadvantaged homes which are distributed throughout the area.

Wellpark Mid Kirk provides collectors for a number of charitable organisations such as Christian Aid and Ardgowan Hospice.

The production of a full colour, glossy magazine for the congregation and parish, which is distributed free, brings in revenue and provides high quality, low cost advertising for small local businesses.

The church website is being re-developed to enable greater interface with the congregation and the wider community and during 2021 we further developed our use of social media.

The Congregation of Wellpark Mid Kirk is linked with Hamilton Bardrainney Church of Scotland Port Glasgow.

## **Achievements And Performance**

### **Membership**

During 2024 the membership of the congregation dropped to 368 mainly through death.

### **Worship**

Sunday morning worship is attended by about 80 adults and an average of 12 children. Due to our central location, we regularly welcome visitors to the town at our services. Worship has been enhanced by the use of PowerPoint presentations and the use of multimedia communication. The congregation provides the opportunity for members to be part of the Church Choir which leads the singing at Sunday Worship.

Our historic links with the local authority mean that we host the annual Kirkin' of the Council, and the town's main Remembrance service and any major civic ceremony.

Wellpark Mid Kirk is the venue of choice for the local Battalion of the Boys' Brigade to hold their annual Carol Service. The Boys' Brigade Battalion have located their administration base in Wellpark Mid Kirk.

During the year there were 8 Funerals, 1 Wedding and 1 Baptism.

### **Youth**

The Girls' Brigade has around 11 girls and 5 officers and the Boys' Brigade has around 18 boys and officers.

We continue to provide leadership training for the future needs of youth work within the area and have developed the youth programme online.

### **Outside Groups**

The halls are used frequently by community groups and the congregation is constantly seeking ways to develop its usefulness to the community as a resource for meetings.

### **International**

The congregation supports through special collections a child in the Vhutshilo School, Venda, South Africa and, through the Presbytery, has links with the church in Zimbabwe.

### **Cruise Ships**

Our most recent venture is to open the church to the many international visitors who visit Greenock on the many cruise ships that dock in Greenock. This is proving to be very successful.

### **Development**

The Kirk Session is constantly reviewing ways to develop and strengthen the existing congregational activities, links with neighbouring congregations, ways to serve the community and to use the skills and talents of more members of the congregation in doing this.



## **Risk Management**

### **Ageing Congregation**

The principal risk facing the congregation is the age-profile of the membership. As a charity we rely almost entirely on our membership to fund our activities and that funding may diminish as members age and die.

The Kirk Session make strenuous efforts to mitigate this by encouraging the congregation to review their giving several times a year which has hitherto had commendable success in that our finances are stable despite losing many members through death.

The Kirk Session also encourages new members and a membership class is run when required.

The Kirk Session is actively pursuing a programme of encouraging further use of our premises by community groups to augment our halls-letting income.

### **Listed Building**

The Listed Building status of our church carries with it a heightened financial responsibility. The Kirk Session is confident that the extra responsibility of managing a Listed Building is offset by the amount of support which such a listing can elicit.

### **Leadership**

A charity of the size and complexity of Wellpark Mid Kirk is reliant upon a sufficient number of people with necessary spiritual maturity, appropriate skills and required commitment to be trustees. Were there to be a shortage of suitable leadership the charity would be at risk.

### **Financial Review**

During the year under review, our overall income decreased due in the main to the drop on the congregational roll.

The Treasurer and Finance Committee will continue to explore all possible means of encouraging members to increase their givings and ways of generating income from other sources. A tight control on expenditure will continue to be kept throughout the years to come.

### **Reserves Policy**

It is the policy of the Trustees to try to maintain three months expenditure in reserve in the unrestricted Funds of the Charity. In addition, the Trustees try to maintain healthy reserves in the various restricted funds but not at the expense of the purposes for which these various Funds are intended. The Trustees are always mindful of the purposes of these Funds and look to utilise them wherever possible.

### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments 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; and
- 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. 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.

Approved by the Trustees and signed on their behalf,



5/2/25

Session Clerk

**Independent Examiner's Report to the Trustees of Wellpark Mid Kirk of Greenock**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 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 and the Charities Accounts (Scotland) Regulations 2006.

The charity's 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**

An 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

- 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
  - 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.

Name:

Date:

29/03/2025

Address:

RECEIPTS AND PAYMENTS ACCOUNT

For the year ended 31 December 2024

			Unrestricted Funds	Restricted Funds	Total	Total
	Note		2024	2024	2024	2023
			£	£	£	£
<b>Receipts</b>						
Donations and Legacies	3		74,321	0	74,321	78,672
Charitable activities	4		2,550	0	2,550	10,062
Other income	5		4,823	0	4,823	6,710
Total Income			81,694	0	81,694	95,444
<b>Payments</b>						
Raising Funds			0	0	0	0
Charitable activities	6		81,550	0	81,550	93,343
Governance costs	6		550	0	550	550
			82,100	0	82,100	93,893
Net surplus/(deficit) before gains and losses on investments			-406	0	-406	1,551
Net gains/(losses) on investments	7		1,842	0	1,842	840
Net income/(expenditure)			1,435	0	1,435	2,392
Reconciliation of funds:						
Total funds brought forward	2		363,347		363,347	374,289
Total funds carried forward	2		364,783	0	364,783	376,681

STATEMENT OF BALANCES  
As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank and deposit balances</u></b>					
Bank and deposit balances brought forw.	2	18,880	0	18,880	18,880
Excess of Receipts over Payments for the year		-406	0	-406	1,551
Bank and deposit balances carried forw:		18,474	0	18,474	20,431
Investments at market value	7	21,309	0	21,309	19,467

**Amounts receivable note**

Gift aid receivable	10	0	0	0	0
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**Amounts payable note**

Material liabilities	10	0	0	0	0
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The accounts were approved by the Kirk Session on 5/2/25

For and on behalf of the Kirk Session:

Treasurer

Session Clerk





1. Trustee Remuneration and Related Party Transactions

received £4,784 (2023: £4,341) for providing his services as the church organist in the year. The trustees donated £28,582 (2023: £29,318) by the way of offerings in the year.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	At 31 Dec 2024 £
<b>Unrestricted funds- bank accounts</b>				
Designated Fabric Fund	11,965	12,410	12,112	12,263
Designated Organ Fund	3,039	0	0	3,039
Designated Benevolence Fund	369	0	0	369
Contingency Fund	575	0	0	575
General Fund	4,484	201,658	202,362	3,780
Less: Movements between accounts		-132,374	-132,374	
<b>Total funds at bank</b>	<b>18,880</b>	<b>81,694</b>	<b>82,100</b>	<b>18,474</b>
<b>Property</b>	<b>325,000</b>			<b>325,000</b>
<b>Investments</b>	<b>19,467</b>			<b>21,309</b>
<b>Total Funds</b>	<b>363,347</b>			<b>364,783</b>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Organ Fund: The Trustees have set aside funds for the maintenance of the Church Organ

Benevolence Fund: The Trustees have set aside funds for urgent relief to the needy of the parish.

Purposes of Restricted Funds

There are currently no Restricted Funds.

Notes to the 2024 Accounts (continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations and Legacies</b>				
Monthly STOs	35,949	0	35,949	36,099
Ordinary Offerings (Open Plate)	2,519	0	2,519	4,567
Other Offerings, Donations etc	12,755	0	12,755	11,669
Tax Recovered on Gift Aid Donations	8,913	0	8,913	14,160
WFO Scheme	14,184	0	14,184	12,177
Minister's Retirement		0	0	0
	74,321	0	74,321	78,672
<b>4. Charitable activities income</b>				
Fabric fund events not included above		0	0	7,779
Life & Work		0	0	0
Tea/coffee bar		0	0	1,733
Weddings/funerals	2,550	0	2,550	550
	2,550	0	2,550	10,062
<b>5. Other income</b>				
Manse Rental		0	0	522
Bank interest		0	0	0
Hall Lets	3,650	0	3,650	3,225
VAT Refund		0	0	0
Other investment income	612	0	612	528
Other	19	0	19	2,435
Utilities and bank charges refunds	88	0	88	0
Insurance payments	454	0	454	0
	4,823	0	4,823	6,710

Notes to the 2024 Accounts (continued)

## 6. Analysis of Payments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Costs of generating funds</b>				
Fees	0	0	0	0
Offering envelopes	0	0	0	0
	0	0	0	0
<b>Charitable activities</b>				
Bank charges	67	0	67	53
Benevolence	400	0	400	500
Council Tax		0	0	899
Donations	1,000	0	1,000	6,146
Fabric repairs and maintenance	2,045	0	2,045	3,277
Heat and Light ( including Manse costs)	11,930	0	11,930	7,509
Insurance	6,697	0	6,697	6,390
Minister's Retirement	0	0	0	0
Minister's, Locum, Interim Moderator expenses	5,154	0	5,154	3,983
Pulpit Supply	2,008	0	2,008	480
Giving to Grow allocation	30,000	0	30,000	41,385
Organ & music	1,745	0	1,745	755
Other building costs	0	0	0	0
Other expenses	1,479	0	1,479	3,443
Other staffing costs	16,556	0	16,556	15,412
PPE (COVID)	0	0	0	0
Presbytery dues	893	0	893	1,355
Printing, stationery postage & telephone	1,420	0	1,420	1,526
Youth worker expenses	0	0	0	0
Messy Church	0	0	0	87
Zoom licence	156	0	156	144
	81,550	0	81,550	93,343
<b>Governance costs</b>				
Independent examiner's fees	550	0	550	550
	550	0	550	550

## 7. Investments at market value

	2024 £	2023 £
Funds held on behalf of the congregation by the Church of Scotland		
General Trustees:		
Church of Scotland Investors Trust- Growth Fund	15,727	14,371
Church of Scotland Investors Trust- Income Fund	5,143	5,096
Consolidated Fabric Fund	439	419
	21,309	19,886

**8. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund.

Minister's 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

**9. Collection for Third Parties**

	2024	2023
	£	£
McMillan	0	790
Venda	400	376
	<u>400</u>	<u>1,166</u>

**10.** No material amounts of Gift Aid were receivable at year end.

There were no other material liabilities for any other matter at year end.