

Greenock West United Reformed Church

RECEIPTS AND PAYMENTS ACCOUNTS

Charity No: SC012931

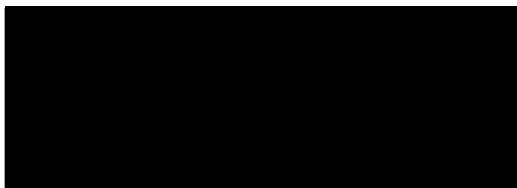
Year ended 31st December 2024

Reference and Administrative Information

Charity Name: Greenock West United Reformed Church

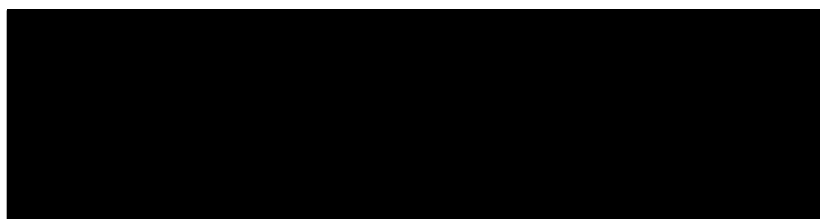
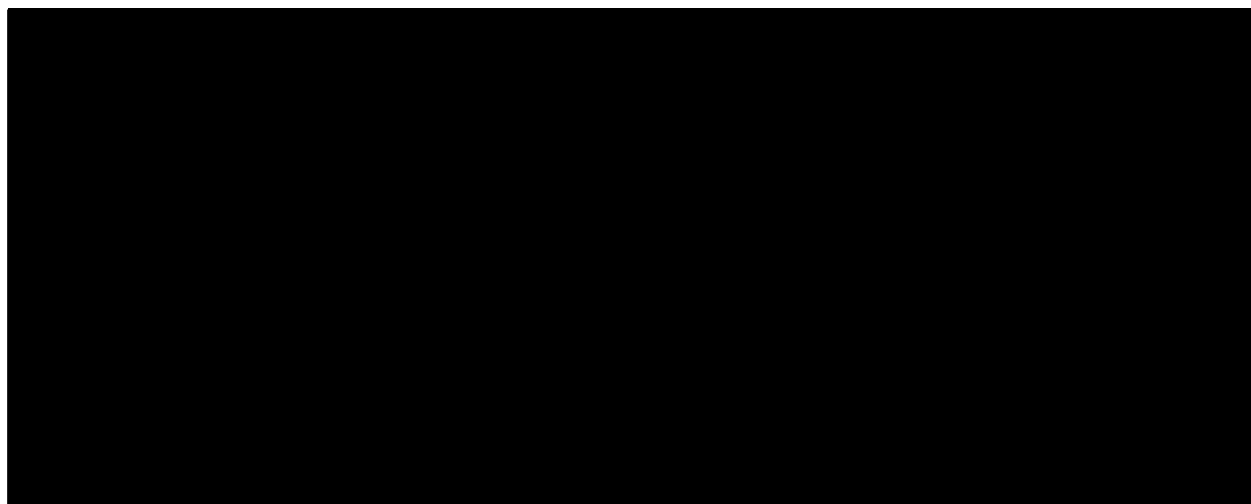
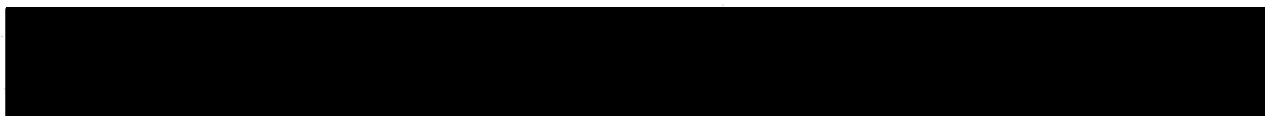
Charity Registration Number: SC012931

Contact Address:



Trustee Elders

The Trustees who served during the year are as follows -



Bankers

Royal Bank of Scotland PLC
Cathcart Street
Greenock
PA15 1BB

Greenock West United Reformed Church
SC012931
Trustees' Annual Report
Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution adopted on 10th December 2004.

Recruitment and Appointment of Trustees

Active members of the Elders' Court are the charity trustees. The Elders' Court 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. Elders who are inactive are described as Non-Trustee Elders.

Organisational Structure

The Elders' Court is chaired by the Minister, [REDACTED] and is responsible for spiritual affairs within the church along with financial and property matters.

Charitable Purposes and Activities

The Church is a member of the United Reformed Church which is Presbyterian in polity.

Greenock West United Reformed Church
SC012931
Trustees' Annual Report (cont'd)
Year ended 31 December 2024

Achievements and Performance and Financial Review

During 2024, we continued to provide a service of worship each Sunday at 11am. Due to the nature of our shared ministry, we rely on pulpit supply for half the year and we are very fortunate and grateful to have had [REDACTED] to lead our worship on these Sundays.

Early in the year, sadly, we lost [REDACTED], one of our Trustee Elders.

The financial position of the church continues to be good, thanks to the legacy given by Bill and Joan Fraser, from which we benefited in 2024 by a further £56,000. The bank balance at the end of 2024 was £347,354.

Our Receipts and Payments Account shows a surplus of £16,951 for 2024, as a result of the additional legacy from Bill and Joan Fraser's estates. Our Maintenance and Ministry payments were generally the same as for 2023. Our costliest outgoings continue to be fabric and power, which account for 40 % of income. During 2024, the Church Fellowship Fund disbursed donations totalling £1,571 to various charities and the Synod Assessment was £50 per member.

RESERVES POLICY

It is the Trustees' policy to try to cover General Fund expenditure from General Fund income for the year and encourage the congregation to continually review the level of their offerings where possible. The congregation continues to work hard to maintain its financial viability and the position at the end of 2024 is very healthy. At the end of the year the congregation held Unrestricted cash funds of £344,068 plus £3,286 held as Restricted Funds for the purposes set out in Note 2.

Greenock West United Reformed Church

SC012931

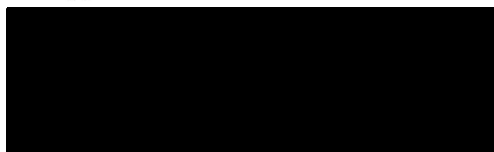
Trustees' Annual Report (cont)

Year ended 31 December 2024

Statement of Trustees' Responsibilities

The members of the Elders' Court 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 Elders Court 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 of the United Reformed Church. 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,



Secretary

Date - 9th April 2025

Greenock West United Reformed Church

SC012931

Independent Examiner's Report to the Trustees of Greenock West United Reformed Church

I report on the accounts of the charity for the year ended 31st December 2024.

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 charity 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 as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

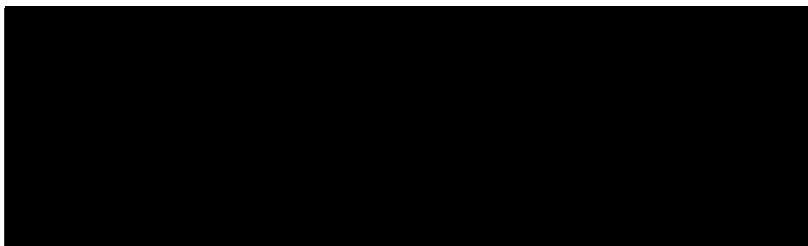
Basis of independent examiner's statement

An 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 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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.



Greenock West United Reformed Church**Charity Ref SC012931****Receipts and Payments Account****Year ended 31 December 2024**

		General Funds 2024	Designated Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note					
Donations	3	23,349			23,349	26,087
Legacies	4	56,166			56,166	204,038
Activities for Generating Funds		0			0	0
Bank & Deposit interest		0			0	0
Investment income		0			0	0
		<u>79,515</u>	<u>0</u>	<u>0</u>	<u>79,515</u>	<u>230,125</u>
Rental of premises		6,485			6,485	9,130
Fellowship Account Income				1,203	1,203	1,991
<u>Total Receipts</u>		<u>86,000</u>	<u>0</u>	<u>1,203</u>	<u>87,203</u>	<u>241,246</u>
<u>Payments</u>						
Costs of generating funds		0			0	124
Charitable activities	6	68,681			68,681	116,078
Fellowship Account Expenditure	9			1,571	1,571	1,368
Governance costs						
<u>Total Payments</u>		<u>68,681</u>	<u>0</u>	<u>1,571</u>	<u>70,252</u>	<u>117,570</u>
Excess of Receipts over Payments for the year before transfers		17,319	0	-368	16,951	123,676
Transfers			0		0	0
Excess of Receipts over Payments for the year		<u>17,319</u>	<u>0</u>	<u>-368</u>	<u>16,951</u>	<u>123,676</u>

Greenock West United Reformed Church
Statement of Balances
At 31 December 2024

Charity Ref SC012931

	Note	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>	10					
Bank & deposit balances brought forward		326,749		3,654	330,403	206,727
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year		17,319		-368	16,951	123,676
Bank & deposit balances carried forward		<u>344,068</u>	<u>0</u>	<u>3,286</u>	<u>347,354</u>	330,403
<u>Assets</u>						
Sundry Debtor		0			0	0
Gift Aid Receivable		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	0
<u>Liabilities</u>						
Sundry creditors		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	0

The accounts were approved by the Elders' Court on 9th April 2025

For and on behalf of the Trustees.



Treasurer

Secretary

Greenock West United Reformed Church

Year ended 31 December 2024

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustee received remuneration.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £	At 31 Dec 2023 £
Unrestricted funds						
General Reserves	226,749	86,000	68,681		244,068	226,749
Property Reserve	100,000				100,000	100,000
	<u>326,749</u>	<u>86,000</u>	<u>68,681</u>	<u>0</u>	<u>344,068</u>	<u>326,749</u>
Designated funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Restricted funds						
Fellowship Account	<u>3,654</u>	<u>1203</u>	<u>1,571</u>		<u>3,286</u>	<u>3,654</u>
Total funds	<u>330,403</u>	<u>87,203</u>	<u>70,252</u>	<u>0</u>	<u>347,354</u>	<u>330,403</u>

Purposes of Restricted Fund

Fellowship Account - This is a fund to provide for the relief of the poor of the Church and for receiving donations for other charities.

	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
Offerings	15,949	0	0	15,949	20,046
Tax Recovered on Gift Aid Donations	4,175	0	0	4,175	4,479
Other Offerings, Donations etc	<u>9,710</u>	<u>0</u>	<u>1,203</u>	<u>10,913</u>	<u>12,683</u>
	<u>29,834</u>	<u>0</u>	<u>1,203</u>	<u>31,037</u>	<u>37,208</u>
4. Legacy Received					
Miscellaneous Legacies	<u>56,166</u>	<u>0</u>	<u>0</u>	<u>56,166</u>	<u>204,038</u>

Greenock West United Reformed Church

Year ended 31 December 2024

Notes to the Accounts

	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
5. Analysis of Payments					
Costs of generating funds					
Offering envelopes	0	0	0	0	124
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>124</u>
6. Charitable activities					
Maintenance of Ministry	16,594	0	0	16,594	15,804
Pastorate Costs	3,000	0	0	3,000	3,000
Furniture & Equipment	302	0	0	302	302
Minister's expenses	48	0	0	48	48
Salaries incl pulpit supply	890	0	0	890	890
Fabric repairs & maintenance	8,788	0	0	8,788	8,788
Broadband	699	0	0	699	699
Electricity	6,316	0	0	6,316	6,316
Insurance	7,767	0	0	7,767	7,767
Hymns Technology	237	0	0	237	237
Church cleaning	1,465	0	0	1,465	1,465
Other expenses	1,130	0	0	1,130	1,130
Drinking Water	1,445	0	0	1,445	1,445
Gifts to Other Local URCs	20,000	0	0	20,000	20,000
	<u>68,681</u>	<u>0</u>	<u>0</u>	<u>68,681</u>	<u>67,891</u>
7 Governance costs	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
8 Other payments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
9. Collections for Third Parties					
Calum's Cabin			100	100	
Children in Poverty Inverclyde			200	100	
Your Voice				100	
RNLI Helensburgh				200	
CBM UK			100	100	
Christian Aid			120	20	
Smile Train			100	100	
Mercy Ships			100	100	
Glasgow Mission Fund				18	
Port Glasgow Church Angels				100	
Ardgowan Hospice				100	
DEC Ukraine Appeal					
Erskine Home			100	100	
Embrace the Middle East			100		
CHAS			550	30	
Vine Trust					
Inverclyde Women's Aid				100	
Pakistan Flood Appeal					
Mind Mosaic				100	
Man On Inverclyde			1		
Mary's Meals			100		
			<u>1,571</u>	<u>1,368</u>	
10 Bank and Cash Balances					
Royal Bank of Scotland					
			2024 £	2023 £	
			347,354	330,403	
			<u>347,354</u>	<u>330,403</u>	

Greenock West United Reformed Church
Year ended 31 December 2024
Notes to the Accounts

GWURC Accounts 2024
Cashbook Analysis and Adjustments

Account Name	Opening Balances		Per Cashbook 2023		Final Accounts Balances	
	DR	CR	DR	CR	DR	CR
Church Reserves		226749		16691		24340
Property Reserve		100000				100000
Sundry Creditors						
Church Bank Current A/c	330403		0		330403	
Fellowship Bank Account					0	
Fellowship Reserve		3654				3654
Deficit for Year						
	330403	330403	0	16691	330403	347094
Minister's Expenses						
Maintenance of the Ministry			48		48	
Broadband			16594		16594	
Salaries and Relief Organist			699		699	
Repairs & Redecoration			5152		5152	
Hymns Technology & Licences			237		237	
Electricity			6316		6316	
Pulpit Supply			890		890	
Pastorate			3000		3000	
Fellowship			1831		1831	
Insurance			10558		7767	
Synod Expenses				2791	0	
Donation Envelopes					0	
Drinking Water			1445		0	
Offerings				15949	1445	
Minister's University Course					15949	
Hall Rents				6485	0	
General Assessment				950	6485	
Fellowship				1203	950	
Miscellaneous					1203	
Sunday Teas			215		0	
Donations				212	3	
Gift Aid				645	645	
Gardening Expenses			305		4175	
Defibrillator Supplies			201		305	
Stationery			621		201	
Legacy					621	
Furniture & Equipment			302		0	
Fete Income				1630	302	
Professional Fees			3636		0	
Sundry Expenses					3636	
Cleaning			1465		0	
Gifts to Other URC Congregations			20000		1465	
Deficit for Year					20000	
	330403	330403	73515	34040	70512	31037

2022 Analysis of Miscellaneous Expenses Column of Cashbook

Total Amount	Sundry Expenses	Phone Broadband	Furniture/ Equipment	Catering Supplies	Hymns Technology	Defib Supplies	CCL Licence	Gardening Water	Drinking Water	Me/ice Licence	Minister's Gifts to Other Expenses	CHAS	Legal Fees								
54		54																			
120						120															
54		54																			
10000											10000										
10000											PG										
54		54																			
1445									1445												
900																					
60		60																			
66					66																
60		60																			
48											48										
151																					
151					151																
60		60																			
1480																					
237							237														
175								175													
60		60																			
60		60																			
235												235									
261													261								
60		60																			
81						81															
2736													2736								
59		59																			
90												90									
680													680								
130								130													
16		59											16								
59																					
19		59			19																
130					130																
29850	0	0	699	302	215	0	201	237	305	1445	0	48	20000	0	0	900	2160	341	0	261	2736
29850																					

Analysis of Miscellaneous Income

Total Amount	Offerings	Legacies	Donations	Tea Money	Gift Aid	Insurance	Fete
50	50						
55166		55166					
45							
100							
20	20						
212							
150							
50							
200							
4175							
1000							
2791							
100							
126							
265							
1146							
93							
65689	70	56166	0	645	212	4175	2791
65689							