

CHARITY REGISTRATION NUMBER: SC038153

Greenock Free Church of Scotland
Annual Report and
Receipts and Payments Accounts
For the year ended
31 December 2025

I.A.STEWART & CO
Chartered Accountants
The Mechanics Workshop
New Lanark
ML11 9DB

Greenock Free Church of Scotland

Accounts

Year ended 31 December 2025

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Greenock Free Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited accounts of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Greenock Free Church of Scotland
Charity registration number	SC038153
Church address	14A Jamaica Street Greenock PA15 1XX
Correspondence	183b Carlisle Road Blackwood Lanark ML11 9AT
The trustees	Rev I M Watson – Interim Moderator (to 30 November 2025) Rev. D MacPherson – Interim Moderator from 1 December 2025 G Strong – Elder (to 3 February 2026) J Lim – Elder (from 3 February 2026) D McLellan – Elder (from 3 February 2026)

The above is the list of members of the Deacons Court (the trustees) who served during the year and to the date of this report.

Independent examiner	Louise Watson Member of the Institute of Chartered Accountants of Scotland I A Stewart & Co The Mechanics Workshop New Lanark ML11 9DB
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Structure, governance and management

Greenock Free Church of Scotland was established by the Constitution. It is a registered Scottish charity (No.SC038153)

The congregation is governed and administered by elected office bearers (all volunteers) and its Interim Moderator. The Kirk session, being the Interim Moderator and elected elders, has the responsibility for spiritual oversight, while the Deacons Court, currently composed of Kirk session members, plus elected deacons oversee financial and property matters. Under charity law, the Deacons are deemed to be trustees of the congregation as those with responsibility for day today management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust.

Trustee recruitment and appointment

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders & Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new trustees would have served the church for some time in various roles, and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction program, new trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Greenock Free Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Objectives and activities

Greenock Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church, and which gives the historical background to the church coming into being in 1843 and lists documents in which embodied the constitution of the church. The document is available on request from the Free Church of Scotland, 15 North Bank St the Mound Edinburgh EH1 2LS.

The Free Church of Scotland currently has around one hundred congregations in Scotland, as well as one in London and five in North America, and sister churches founded by mission work in India, Peru and South Africa. The church also has a full time, degree-awarding college in the heart of Edinburgh for the training of ministers and other Christian workers and sustains an extensive Missionary program relative to the size of the church. The principal activity of the church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the reformation, it owes its distinctive title to its historical struggle to remain free from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and therefore derives its forms of teaching, worship, ministry, and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is within the Glasgow and Argyll Presbytery and was not authorised by the Church to have a minister, but had an Interim Moderator appointed by the Presbytery of Glasgow & Argyll. The Rev D MacPherson was appointed from 1 December 2025.

The church building and the minister's manse are the property of the congregation and are held under the Church's Model Trust Deed.

Achievements and performance

The congregation has seen some encouraging growth during the year with the average Sunday service attendance now oscillating between 15 and 20.

The church continues to be well supported with pulpit supply from the Glasgow and Argyll presbytery with special appreciation for the ministry of the Rev. John Fairful who takes responsibility for three Sunday services a month.

The midweek service, Sunday morning service, and monthly evening service continue to be much valued by the congregation. Of note is the reestablishment of a Sunday School at the Sunday morning service, an aspect of church life that has been dormant for many years.

As an expression of the congregation's Christian concern for those in need nonperishable foodstuffs are collected throughout the year and donated to the local Trussell Trust food bank for distribution.

The congregation hopes that with continued growth they will again be able to have their own minister, but meantime remain committed in their support of the national Free Church of Scotland both spiritually and financially.

Greenock Free Church of Scotland

Trustees' Annual Report *(continued)*

Year ended 31 December 2025

Financial review

During the year, the church raised £16,832 (2024: £19,104) and expended £18,412 (2024: £37,716) and thus used £1,580 from funds brought forward (2024: £18,612) leaving a total of £72,223 (2024: £73,803) in reserves.

Included within these figures are restricted funds totalling to £60,350 (2024: £60,350) (see note 6).

The trustees are satisfied that the level of reserves retained by the charity are sufficient to allow it to meet its day-to-day expenditure as it falls due.

Trustees' responsibilities statement

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the charity during the financial year. The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the charity at that time. This must be done 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 must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

The trustees' annual report was approved on 14 April 2026 and signed on behalf of the board of trustees by:

Mr D MacPherson

Rev D MacPherson
Trustee

Greenock Free Church of Scotland

Independent Examiner's Report to the Trustees of Greenock Free Church of Scotland

Year ended 31 December 2025

I report to the trustees on my examination of the accounts of Greenock Free Church of Scotland ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

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 Accounts Regulations). The charity's trustees consider that the audit requirements of Regulation 10(1)(d) of the 2006 Accounts Regulations do 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. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

Independent examiner's statement

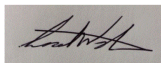
Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

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; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of 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.



Louise Watson
Member of the Institute of Chartered Accountants of Scotland
Independent Examiner

I A Stewart & Co
The Mechanics Workshop
New Lanark
ML11 9DB

14 April 2026

Greenock Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Receipts					
Donations and legacies	2	12,926	—	12,926	16,752
Charitable activities	3	3,906	—	3,906	2,352
Total income		<u>16,832</u>	<u>—</u>	<u>16,832</u>	<u>19,104</u>
Payments					
Cost of charitable activities	4	18,412	—	18,412	37,716
Total payments		<u>18,412</u>	<u>—</u>	<u>18,412</u>	<u>37,716</u>
Excess of payments over receipts for the year and net movement in funds		<u>(1,580)</u>	<u>—</u>	<u>(1,580)</u>	<u>(18,612)</u>

The notes on pages 7 to 9 form part of these accounts.

Greenock Free Church of Scotland

Statement of Balances

Year ended 31 December 2025

	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
Bank and deposit balances				
Total funds brought forward	13,453	60,350	73,803	92,415
Excess of payments over receipts for the year and net movement in funds	(1,580)	—	(1,580)	(18,612)
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds carried forward	<u>11,873</u>	<u>60,350</u>	<u>72,223</u>	<u>73,803</u>
 Assets				
Fixed assets at net book value	<u>52,631</u>	<u>-</u>	<u>52,631</u>	<u>53,538</u>
 Current Assets				
Giftaid tax refund due on donations	<u>460</u>	<u>-</u>	<u>460</u>	<u>330</u>
 Liabilities				
Utility etc not paid until after the year-end	<u>519</u>	<u>-</u>	<u>519</u>	<u>1,440</u>

These accounts were approved by the board of trustees and authorised for issue on 14 April 2026, and are signed on behalf of the board by:

Mr D Macpherson

Rev D MacPherson

Trustee

Mr J Scott

John Scott

Treasurer

The notes on pages 7 to 9 form part of these accounts.

Greenock Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2025

1. Accounting policies

Basis of preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

2. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Church collections	10,357	10,357	11,663	11,663
Other donations	550	550	1,162	1,162
Tax recovered on Gift Aid giving	2,019	2,019	2,577	2,577
Special collections	—	—	350	350
Legacies				
Legacies	—	—	1,000	1,000
	<u>12,926</u>	<u>12,926</u>	<u>16,752</u>	<u>16,752</u>

3. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Manse and hall rents	3,906	3,906	1,802	1,802
Other income	—	—	550	550
	<u>3,906</u>	<u>3,906</u>	<u>2,352</u>	<u>2,352</u>

Greenock Free Church of Scotland

Notes to the Accounts *(continued)*

Year ended 31 December 2025

4. Expenditure on charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Remittances to central funds	1,742	—	1,742	11,560
FCoS admin and other expenses	16	—	16	120
Pulpit supply and communion	3,630	—	3,630	4,634
Trustee expenses	98	—	98	—
Church repairs and maintenance	1,952	—	1,952	11,852
Heat and light	4,238	—	4,238	2,597
Council tax	1,988	—	1,988	2,442
Insurance	2,522	—	2,522	2,481
Presbytery dues	181	—	181	157
Presentations and gifts	—	—	—	269
Sundry expenses	725	—	725	1,604
Independent examiners fee	1,320	—	1,320	—
	<u>18,412</u>	<u>—</u>	<u>18,412</u>	<u>37,716</u>

5. Trustee remuneration and expenses

Trustees do not receive remuneration for services rendered as Trustees.

All Free Church of Scotland congregations with a minister are expected to contribute to the Sustentation Fund of the denomination the full costs of ministry, including stipend, NIC, pension and an administration levy unless they have authority from the Home Missions Board to remit a lesser amount. All ministers in charges are paid from the central funds of the Church.

No minister was in post during the year. The Interim Moderator is considered to be a trustee.

Travel and subsistence expenses as shown in note 4 were paid to two trustees.

6. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	At 31 Dec 2025 £
General funds	6,739	16,282	(18,412)	(1,147)	3,462
Fabric fund	6,714	550	—	1,147	8,411
	<u>13,453</u>	<u>16,832</u>	<u>(18,412)</u>	<u>—</u>	<u>11,873</u>

General fund

These funds are for the general running costs and congregational activities.

Fabric fund

Money has been put aside to assist with any repairs and maintenance arising from time to time.

Greenock Free Church of Scotland

Notes to the Accounts *(continued)*

Year ended 31 December 2025

6. Analysis of charitable funds *(continued)*

Restricted funds	At 1 Jan 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
Community worker fund	60,350	—	—	—	60,350
	60,350	—	—	—	60,350

Community worker fund
Dunoon Free Church Deacons' Court gave £60,000 to the charity for the specific purpose of funding a community worker.