



**Greenock Baptist Church SCIO**

**Report and Financial Statements**

**31 March 2025**



Scottish Charity No SC051586

## Greenock Baptist Church SCIO

The Trustees of Greenock Baptist Church, who are also the Leadership Team of the church, present their annual report and financial statement for the period ended 31 March 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 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.


### Charity contact information

Name	Greenock Baptist Church SCIO
Scottish Charity Number	SC051586
Address	St Andrew Square Greenock
Postcode	PA15 1HG



Website	<a href="http://www.greenockbaptist.org">www.greenockbaptist.org</a>
Facebook	Greenock Baptist Church

### Charity Trustees



**Greenock Baptist Church SCIO****TRUSTEES ANNUAL REPORT****For the period ended 31 March 2025****STRUCTURE, GOVERNANCE AND MANAGEMENT****Constitution**

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form from 14 February 2022. The charity was previously an unincorporated charity but changed its form to a SCIO. The assets of the unincorporated charity were transferred to SCIO on 1 June 2022.

The governance of the Church is laid out in the Church Constitution which was adopted by the Church Members at the Half-Yearly Members' Meeting on 27<sup>th</sup> November 2019.

**Management Structure**

Being congregational in structure, the overall management of the Church is in the hands of the Members of the Church. However, the day to day running of the Church and the financial accountability is delegated to the Trustees of the Church along with certain other delegated powers. The Trustees are the Pastor and the elected Deacons of the church. The Deacons are elected by the Members and serve for three years before standing down, although a Trustee may serve for further periods of three years if nominated and voted for according to Section 58 of the Constitution. The Trustees all serve on the Leadership Team in the Church. The Office-bearers of the Church are the Pastor, the Treasurer and the Secretary. The Pastor is called to serve as Pastor by the members and will continue as such for the whole time he is Pastor. The Secretary and Treasurer are appointed by the members to serve for three years, in the same way as the other Deacons. The Leadership Team hold regular meetings to manage the running of the Church. They also arrange at least two Members' Meetings annually, the Annual Members' Meeting and the Half-Yearly Members' Meeting. However, other Members' Meetings may be arranged by notice from either the Trustees or Members to respond to specific issues which may arise.

**OBJECTIVES & ACTIVITIES****Charitable Purposes**

The Church's purposes are the advancement of the Christian faith primarily in Greenock and also throughout Scotland and the rest of the World by all means consistent with the teachings of the Christian Bible, including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs. In pursuance of the Purposes, the Church shall have all powers required to implement the Purposes and shall also have power to do the following so far as consistent with the terms of the Act:

- 2.1 To carry on any other activities which further any of the Purposes.
- 2.2 To do anything which may be incidental or conducive to the furtherance of any of the Purposes.

These purposes are imbedded in the church logo, "To Worship; To Serve; To Care."

**Greenock Baptist Church SCIO****TRUSTEES ANNUAL REPORT (cont'd)  
For the period ended 31 March 2025****Summary of Main Activities in relation to the objectives**

The main activities of the Church are the Sunday Morning Worship Service which take place each Sunday at 10.30 am. This service is live-streamed on the Church You-Tube Channel. There also is an evening Sunday Service, at 6.00 pm, which runs from March to June, then September to October each year.

There is a creche, a Primary Sunday School and a young person's Bible Class held during the second part of the Sunday Morning Service.

There are two Prayer Meetings. One meeting, which also includes Bible Study, meets each Wednesday morning in the church building. The other prayer meeting is online each Wednesday evening.

The Leadership Team meets once a month on Thursday mornings.

The church holds a holiday club for Primary School children during the schools' October Holidays.

The church runs a Bereavement Course for the community, scheduled according to demand. This course is a professionally produced course based on videoed sessions which are followed up by times of sharing and discussion among the participants. The church purchased the course and those from the fellowship acting as facilitators have gone through a training session before they can take part in the running of the course.

Also, depending on demand, a Christianity Explored Course is run for the local community. This is an opportunity for any person in the community to consider the claims of Christianity and to have an opportunity to ask questions and share their views.

A Men's Shanty Choir, run by the church worship leader, meets weekly in the church building. The songs are Christian in content, but sung in the shanty style. This group has reached the level of performance where the group has been invited to take part in events out with the church. It also performs at other events held locally.

The church supports, financially and prayerfully, several Christian Charities, the "BMS World Mission", "Open Doors UK and Northern Ireland", "Care for Scotland" and "Inverclyde Youth for Christ".

The church also raises funds to support "Children in Poverty, Inverclyde" on an annual basis.

Linked with the Mount Kirk, the church has helped to support a local youth club, "Young Life". Three youths from the church attend this club each Friday evening and some of the church members help in the running of this group. The church also helped to support the week-long outreach led by an invited group from the USA and linked to "Young Life".

Church facilities also are used by a number of local groups not linked to the church.

**Greenock Baptist Church SCIO****TRUSTEES ANNUAL REPORT (cont'd)**  
**For the period ended 31 March 2025****Achievements and Performance**

The church has continued to function successfully over the past year. The number of people attending the church services has increased steadily over the year and now has a significant number of African families participating in the worship services, some of whom also have joined the church as formal members. The church fellowship has continued to support the church work financially so that the income has continued to match the budget set at the beginning of the financial year. The positive bank balance has allowed the church to keep aside a healthy contingency fund for unforeseen expenses.

Once again, "Children in Poverty Inverclyde" has allocated their holiday accommodation to two church families so that they can have a family holiday in a holiday park near Dunoon. This holiday was gratefully received by the two families selected and was something which they could not have afforded themselves.

The church has still managed to set aside approximately 10% of its congregational income to support the Christian Charities with which it is linked.

The church also has responded financially to other Disaster Appeals and War Appeals.

The church has built up links with the businesses in the vicinity of the church. This has included visits to all the local businesses in the area of the church. There also was a small gift handed to each of the businesses as well as invitations to the Easter and Christmas services held in the church. These links will continue in the future.

Since installing a defibrillator outside the church, the church has run a training course, led by St John's Ambulance personnel, on CPR and the use of the defibrillator. This course is open to all the businesses near the church as well as church members and others interested parties. The response to this course has been encouraging and the intention is to continue to offer such training on an annual basis.

The church has continued to offer the same support, pastoral and spiritual, to the fellowship.

Training has been given to all those working with children in the church as well as any others in the fellowship regarding Safeguarding Children. The church policy on Safeguarding is available to anyone via the church website. This also includes the church booklet, "Working with Children" which outlines what is expected of any church children's worker.

**Plans for the Future**

The Leadership continue to consider how best to reach out to the community, spiritually and in practical ways.

There also is the intention at looking for further ways to involve the "new Scots" (those from out with the United Kingdom) who are attending the Sunday Services, in the work of the church. As part of this the Leadership intend to adopt a proactive approach in offering opportunities for others to participate more actively in the running of the church.

There also is the aim of encouraging those who are not members of the church, to consider taking the step of coming into full membership of the church.

**Greenock Baptist Church SCIO****TRUSTEES ANNUAL REPORT (cont'd)**  
**For the period ended 31 March 2025****Plans for the Future (cont'd)**

There are plans to continue to enhance the church building, both the internal facilities and also the external building, in order to maintain the present high quality of the premises. The manse building, too, will continue to be under review to maintain the fabric of this property.

The Leadership continue to consider how we, as a church, can share the gospel with those out with the church. The church will continue to support, as best we can, our Christian brothers and sisters who suffer hardship and persecution in so many places across the world. This includes prayer support, but also financial support whenever this is possible.

**FINANCIAL REVIEW****Brief Review of Charity's Financial Position**

Due to the giving of the congregation, church has continued to remain solvent and to hold a reserve fund well in excess of the £30,000 agreed by the membership. The annual income and expenditure are evenly balanced, with no significant cutbacks being necessary. The Treasurer and the Leadership as a whole, are committed to ensure that this state continues.

Those of the fellowship are encouraged to give through the HMRC Gift Aid Scheme, which allows the church to claim back a significant return from the individual giving.

The church funds are held in safe banking accounts and there are no investments in stocks and shares. Those of the fellowship are encouraged to give through the HMRC Gift Aid Scheme, which allows the church to claim back a significant return from the individual giving.

**Investment Policy and Returns****Risk Management**

The Church's risk management is reviewed and governed by the Members who delegate the day to day running to its Leadership Team. The principal risk and uncertainties the charity faces are reviewed and policy procedures and systems are established and implemented to mitigate those risks. The church funds are held in various accounts to limit the risk to these funds and also to maximise the interest achieved for the church.

**Reserves**

As stated above, the church has set aside £30,000 in reserve which would represent about six months church running costs.

**Greenock Baptist Church SCIO****TRUSTEES ANNUAL REPORT (cont'd)**  
**For the period ended 31 March 2025****Brief Review of Charity's Financial Position**

The church has continued to remain solvent and to hold a reserve fund well in excess of the £30,000 agreed by the membership. The annual income and expenditure are evenly balanced, with no significant cutbacks being necessary. The Treasurer and the Leadership as a whole, are committed to ensure that this state continues.

**Other Information**

Those who have attended the church, either as members, as adherents or as visitors, have all reported the friendliness of the fellowship.

The church services are built around:

- The sermon which is presented in a clear manner, augmented by PowerPoint Presentations which help focus the congregation. The sermons are Bible based and designed to encourage and challenge the congregation, to help spiritual growth of the congregation and to prepare and enable the congregation to put the Word into practice.
- The music is normally led by a guitarist and an accompanying singer. The hymns include both modern and traditional hymns. Near the end of the financial year, a small worship band has been set up. In support of this, the church has purchased a full-size piano organ for this worship group. When the worship leaders are not present, video hymns are used.
- Bible Reading. There are two Bible Readings at the morning service. One, at the start of the service is a help for the congregation to focus on Jesus as they prepare for the service. The main Bible Reading is taken by a different volunteer each week and is linked into the sermon.
- Prayer. Prayer is essential to all that the church does. The service is committed to the Lord in prayer near the start of the service. There also is a prayer after the offering is uplifted. There also is a small Prayer Team on duty each Sunday for any person in the congregation to seek an opportunity for personal prayer.
- There is an all-age address, suitable for both the younger folk and the older congregation. This often involves participation from the Sunday School children
- There is a time of fellowship after the morning services at which tea or coffee is available as well as biscuits and often cakes. There is no charge for these refreshments although a small offering box is available to anyone wishing to contribute to the cost of providing this service.
- More information about the church can be found on:  
The church You Tube Channel; the church Facebook page; the church website.

## Greenock Baptist Church SCIO

TRUSTEES ANNUAL REPORT (cont'd)  
For the period ended 31 March 2025

## TRUSTEES' RESPONSIBILITIES

## Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the 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 financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the net income and expenditure 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards 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 business; and
- Observe the methods and principles in the applicable SORP.

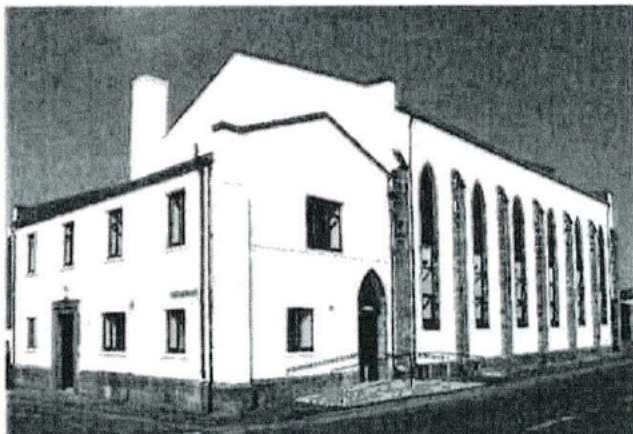
The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and 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 included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.



Greenock Baptist Church SCIO

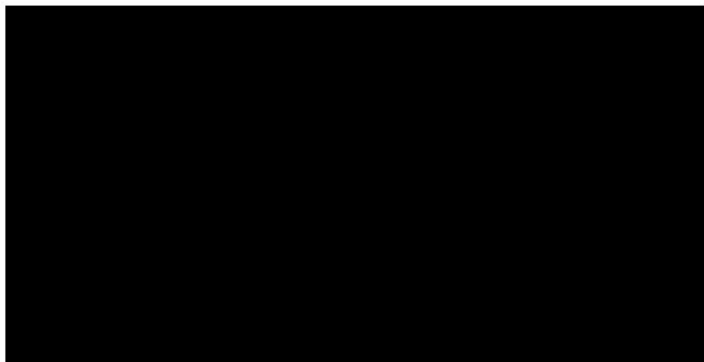
TRUSTEES ANNUAL REPORT (cont'd)  
For the period ended 31 March 2025



Declaration

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

Signed on behalf of the charity's trustees



## Greenock Baptist Church SCIO

INCOME AND EXPENDITURE ACCOUNT  
For the period ended 31 March 2025

Income	Note	31 March 2025 £	31 March 2024 £
General Offerings		58,441	56,376
Gift Aid		12,881	12,778
Interest		1,676	1,486
Onward		5,085	1,795
Rental Income		3,922	2,842
Special Donation		-	1,375
Fabric Fund		4,380	4,015
Piggy Bank		100	118
Kidron Donations		-	214
Sunday School Donation		-	50
Bank Compensation		75	293
Bank Charges Refund		59	-
		<u>86,519</u>	<u>81,342</u>
<b>Expenditure</b>			
Evangelism		1,241	1,575
Ministry Expenses		41,401	38,339
Manse Council Tax		3,113	3,049
Manse Insurance		1,069	486
Manse Phone		324	324
Church Costs	6(a)	24,305	28,307
Independent Examiner & Payroll Fees		1,384	1,331
Equipment & Computer Costs		1,812	197
Onward		5,533	1,860
Fabric Fund - Repairs		3,697	1,935
<b>Total Expenditure</b>		<u>83,879</u>	<u>77,403</u>
<b>Surplus For Year</b>		<u>2,640</u>	<u>3,939</u>

All funds are unrestricted.

## Greenock Baptist Church SCIO

STATEMENT OF RECEIPTS & PAYMENTS  
As at 31 March 2025

	Note	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
<b>Incoming Resources</b>			
Voluntary Income	2	80,887	76,721
Activities for Generating Funds	3	3,822	2,842
Investment Income	4	1,810	1,779
Grants	5	-	-
<b>Total Incoming Resources</b>		<u>86,519</u>	<u>81,342</u>
<b>Resources Expended</b>			
Charitable Activities	6	<u>83,879</u>	<u>77,403</u>
<b>Total Resources Expended</b>		<u>83,879</u>	<u>77,403</u>
<b>NET MOVEMENT IN FUNDS</b>		2,640	3,939
<b>Total Funds Brought Forward</b>		<u>63,326</u>	<u>59,387</u>
<b>Total Funds Carried Forward</b>		<u>65,966</u>	<u>63,326</u>

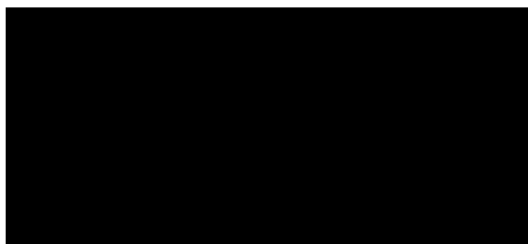
All funds are unrestricted in the current and prior year.

## Greenock Baptist Church SCIO

STATEMENT OF BALANCES  
As at 31 March 2025

	At 31 March 2025 £	At 31 March 2024 £
<b>Bank Balances</b>		
Balance at 1 April	63,326	59,387
Surplus in year	<u>2,640</u>	<u>3,939</u>
Balance at 31 March	<u>65,966</u>	<u>63,326</u>
<b>Other Assets</b>		
Manse, Forsyth Street & Church Building	353,479	353,479
Gift Aid Debtor	<u>2,600</u>	<u>2,500</u>
	<u>356,079</u>	<u>355,979</u>
<b>Other Liabilities</b>		
Independent Examiners Fee	960	900
HMRC Paye	602	572
Heat and Light	<u>498</u>	<u>621</u>
	<u>2,060</u>	<u>2,093</u>

Approved by the Trustees and signed on their behalf on 21 November 2025.



**NOTES TO THE FINANCIAL STATEMENTS**  
**For the period ended 31 March 2025**

**1. Accounting Policies**

**(a) Basis of preparation and assessment of going concern**

The financial statements have been prepared under the receipts and payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Church constitutes a public benefit entity as defined by FRS102.

The Trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

**(b) Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

All funds are unrestricted.

## Greenock Baptist Church SCIO

NOTES TO THE FINANCIAL STATEMENTS  
For the period ended 31 March 2025

	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
<b>2. Voluntary Income</b>		
Offerings	58,441	56,376
Gift Aid	12,881	12,778
Fabric Fund	4,380	4,015
Onward	5,085	1,795
Special Donations	-	1,375
Piggy Bank	100	118
Sunday School Donations	-	50
Kidron Donations	-	214
	<u>80,887</u>	<u>76,721</u>
<b>3. Activities for Generating Funds</b>		
Rentals	<u>3,822</u>	<u>2,842</u>
	<u>3,822</u>	<u>2,842</u>
<b>4. Investment Income</b>		
Bank Compensation	75	293
Interest Received	1,676	1,486
Bank Charges Refund	59	-
	<u>1,810</u>	<u>1,779</u>
<b>5. Grants</b>		
No Grants Awarded In Year	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<b>6. Charitable Activities</b>		
Evangelism	1,241	1,575
Onward	5,533	1,860
Ministry Expenses	41,401	38,339
Manse Council Tax	3,113	3,049
Manse Phone & Insurance	1,393	810
Church Costs (See note 6a)	24,305	28,307
Equipment & Computer Costs	1,812	197
Fabric Fund - Repairs	3,697	1,935
Independent Examiner & Payroll Fees	1,384	1,331
	<u>83,879</u>	<u>77,403</u>

## Greenock Baptist Church SCIO

NOTES TO THE FINANCIAL STATEMENTS  
For the period ended 31 March 2025

	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
<b>6a. Church Costs</b>		
Download Worship Videos	100	52
Donation Envelopes	87	81
Baptist Union Dues	2,820	2,820
Copyright License	528	506
Donations, Gifts & Flowers	6,088	5,848
Insurance	4,229	4,111
Maintenance	453	1,177
Social Costs	329	241
Stationery, Supplies & Postage	124	325
Heat & Light	4,277	5,109
Telephone Broadband	778	778
Bank Charges	59	-
Sundry Expenses	307	407
Church Magazine	361	475
Cleaning	3,212	3,212
Child Protection / Data Protection	197	215
BMS Visit	186	-
Hardship Assist/Fund Loan	50	1,600
Defibrillator	-	1,230
Hall Hire Admin Program	120	120
	<u>24,305</u>	<u>28,307</u>

**7. Trustees Remuneration & Expenses**

During the period one Trustee received gross remuneration of £39,416 (2024 - £37,532) for his role in the church. Gross remuneration includes Salary, Employers NI costs, Employers Pension costs and mileage.

The church also incurred expenses of £4,506 (2024 - £3,859) in relation to the manse which is occupied by a Trustee and their family.

**WELSH WALKER**

179A Dalrymple Street  
Greenock  
PA15 1BX  
Tel. 01475 722233

Chartered Accountants

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GREENOCK BAPTIST CHURCH SCIO**

I report on the accounts of the Charity for the period ended 31 March 2025, which are set out on pages 1 to 13.

**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) (d) of the 2006 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:

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 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.



Chartered Accountant  
Welsh Walker Limited  
Chartered Accountants  
179A Dalrymple Street  
GREENOCK PA15 1BX  
Date: 27 November 2025