

# **INVERCLYDE VINEYARD CHURCH, SCIO**

## **Annual Report & Financial Statements**

**For the year ended**

**31 December 2024**



# ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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# TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

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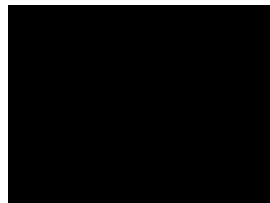
The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 December 2024.

## REFERENCE AND ADMINISTRATIVE DETAILS

**Charity Name** Inverclyde Vineyard Church, SCIO

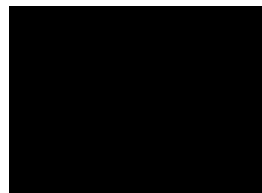
**Charity Number** SC048604

**Principal Address**

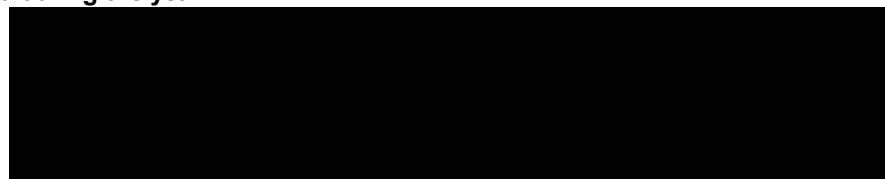


**Website Address** <https://www.inverclydevineyard.org.uk/>

**Current Trustees**



**Other Trustees who served during the year**

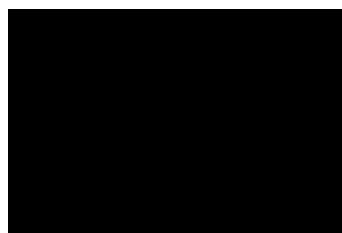


**Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

Equals Money  
3rd Floor, Vintners' Place  
68 Upper Thames Street  
London  
EC4V 3BJ

**Independent Examiner**



# TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

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## STRUCTURE GOVERNANCE AND MANAGEMENT

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### Governing Document

Inverclyde Vineyard Church is a Scottish Charitable Incorporated Organisation (SCIO) and received charitable status on the 6<sup>th</sup> August 2018 with the charity number SC048604. The charity is governed by its Constitution.

### Appointment of Trustees

The Charity Trustees who are the members of the charity, make up the Board of Trustees.

Under the Constitution, there must be a minimum of 3 trustees and a maximum of 5. Only one of trustees can be a Licensed Senior Pastor.

At each Annual General Meeting (AGM), Charity Trustees must retire from office but may be re-elected. There is no limitation on the number of terms served. Any other vacancies can be filled by appointment as required.

Employees of the organisation cannot be nominated as or become Charity Trustees unless they are the Licensed Senior Pastor.

### Organisational Structure

The organisation comprises of Charity Trustees and employees. There are currently two employees (the Licensed Senior Pastors).

The Charity Trustees have the powers to appoint people to serve on the board and take decisions on changes to the constitution itself. They are also responsible for monitoring and controlling the financial position of the organisation.

One Licensed Senior Pastor is employed for 2 days per week and the other 6 hours per week, and they are responsible for overall leadership of the church, setting the strategy and leading teams of volunteers and leaders.

### Risk Assessment

It is a requirement of Inverclyde Vineyard Church, that all volunteers who serve with children and vulnerable adults must become members of The Protecting Vulnerable Groups (PVG) membership scheme.

## OBJECTS & ACTIVITIES

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### Charitable Purposes:

Inverclyde Vineyard Church was established with the following charitable purposes:

- The advancement of religion.

### Activities

The members of Inverclyde Vineyard Church, take as our purpose: To advance the Christian religion for the public benefit in accordance with the Statement of Faith in the Schedule hereto attached in such parts of the United Kingdom and the world through:

- The organisation and provision of Christian worship.

## TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

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- The provision of such facilities and services as are appropriate for the Church, to enable it to fulfil its mission to the members of the Church, visitors to the Church and the local community and the wider community.
- The provision of facilities for Christian training and service.
- The support and provision of Christian evangelism and outreach.
- The provision of assistance to the wider Christian church in its ministries.

### ACHIEVEMENTS & PERFORMANCE

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2024 has been a year of development and change for the church. A change in Senior Pastor in July and the development of its social outreach programme have characterised a 're-potting' of the church as it embeds itself in the Old West Kirk it secured in December 2023. Throughout the year the Church has been successful in securing external funding from the Inverclyde Community Fund - Inverclyde Wind Farm Fund and Inverclyde Warm Hands of Friendship Fund.

#### Significant Activities

#### SUNDAY GATHERINGS

Throughout the year our Sunday gatherings were vital times for our church family, and visitors, to come and gather bringing hope, encouragement and an opportunity for people to explore faith. We welcome people from different backgrounds and stages of faith of all ages. 'Vineyard Kids' is an integral part of our Sunday gatherings, where primary aged children have fun and learn more about Jesus.

We had our Christmas Service grow in numbers and was supported by Brass Sounds Inverclyde and the Lyle Gateway Choir.

#### PRAYER & SEEKING GOD

During 2024 we have seen significant breakthroughs in prayer. Most members are now committed to the text 'prayer link' WhatsApp group where specific prayer requests are shared. Each of our Connect Sunday services has a time dedicated for praying for the world through the Operation World Resources and we continue to have dedicated prayer mornings on Sundays.

#### COMPASSION & COMMUNITY ENGAGEMENT

We are a church that actively reaches out in different ways to show compassion and engage with the local community:

Community Café: In January 2024, we began a monthly Community Café in partnership with Greenock Park Run and the Esplanade Café. On average some 60 people join us for breakfast, a drink and chat.

Easter Sunday Family Celebration: On Easter Day 2024, for the 6th time we ran a free family Easter celebration with an Easter trail and free Easter Eggs in a local park. This event welcomed more than 400 people. The feedback we have received from this event is that it is becoming a key seasonal event people look forward to, and one which brings so many in the local community together to celebrate.

Compassionate Christmas: Continuing in our existing relationship with Inverclyde Women's Aid, in December we were able to provide Christmas hampers for 27 women thanks to a donation of beauty products from local social enterprise 'Carishea'. People in our church also donated gifts for 57 children aged between 6 months and 18 years old.

#### LOCAL & GLOBAL MISSION

We continued to support Kids Club Kampala who work with vulnerable kids and families in Uganda to help them survive and thrive through employment, education, skills training, accommodation and much more.

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# **TRUSTEES' ANNUAL REPORT**

## **FOR THE YEAR ENDED 31 DECEMBER 2024**

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### **FINANCIAL REVIEW**

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#### **Overview**

Income of £18,926 (2023: £24,141) was received and the main source of income is donations with some restricted funding coming from Inverclyde Council - Warm Hand of Friendship Fund and Inverclyde Community Fund.

Expenditure totalling £23,447 (2023: £26,085) were made carrying out the charitable activities. At the end of the financial period, the charity had a deficit of £4,521.

The financial position was monitored carefully throughout the year by the Charity Trustees, who rely on regular donations from church members as our main source of income as well as receiving occasional one-off gifts from other churches and individuals. A more recent stream of income has been from external grant funding which we plan to increase over the coming years.

#### **Donated Facilities & Services**

The Charity Trustees would like to thank the service provided by all the charity's volunteers, who have helped contribute towards the success and achievements made within this past year.

#### **Reserves Policy**

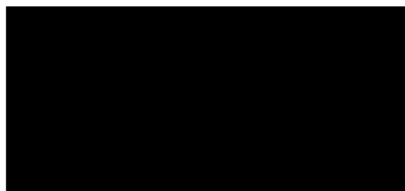
Reserves for the charity have been set at £5,000 which covers at least 3 months' salaries and expenses.

#### **FUTURE PLANS**

With the succession of Inverclyde Vineyard Church to new leadership and trustees (underway 2024), and having secured a new venue, there are many exciting areas of development in the pipeline. The church is in a strong position moving forwards with a core team of leaders and dedicated volunteers to step into the next stage of its mission and purpose.

#### **APPROVAL**

This report was approved by the trustees on 12 September 2025 and signed on their behalf by:



Trustee

# **INDEPENDENT EXAMINER'S REPORT**

FOR THE YEAR ENDED 31 DECEMBER 2024

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## **Independent Examiner's Report to the Trustees of Inverclyde Vineyard Church, SCIO**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The 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 under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

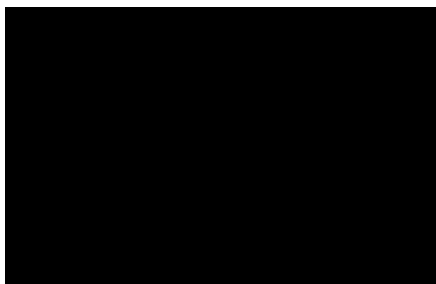
### **Basis of Independent Examiner's Statement**

My 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 came 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 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.



14 September 2025

## STATEMENT OF RECEIPTS & PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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		Unrestricted	Restricted	Total	Total
	Note	Funds	Funds	2024	2023
<b>Receipts</b>		£	£	£	£
Donations		16,909	-	<b>16,909</b>	22,355
Grants	5	-	2,000	<b>2,000</b>	1,786
Bank Interest		17	-	<b>17</b>	-
		16,926	2,000	<b>18,926</b>	24,141
<b>Payments</b>					
Charitable Activities	6	20,742	1,555	<b>22,297</b>	24,685
Donations	7	750	-	<b>750</b>	1,000
Governance Costs					
Independent Examination		400	-	<b>400</b>	400
		21,892	1,555	<b>23,447</b>	26,085
<b>Net movement in funds</b>		(4,966)	445	<b>(4,521)</b>	(1,944)
Transfers between funds		-	-	-	-
<b>Surplus/(Deficit) for year</b>		(4,966)	445	<b>(4,521)</b>	(1,944)

The Notes on pages 11 to 12 form an integral part of these accounts.



## STATEMENT OF BALANCES

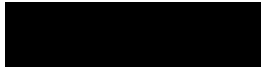
AS AT 31 DECEMBER 2024

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	Unrestricted	Restricted	Total	Total
Note	Funds	Funds	2024	2023
<b>Funds Reconciliation</b>	£	£	£	£
Balance as at 01 January 2024	10,195	1,486	<b>11,681</b>	13,625
Surplus/(Deficit) for year	(4,966)	445	<b>(4,521)</b>	(1,944)
Balance as at 31 December 2024	5,229	1,931	<b>7,160</b>	11,681
<b>Bank &amp; Cash Balances</b>				
CAF Bank Account	4,801	1,931	<b>6,732</b>	11,283
Equals	428	-	<b>428</b>	398
	5,229	1,931	<b>7,160</b>	11,681
<b>Liabilities</b>				
Independent Examination	400	-	<b>400</b>	400
HMRC		-	-	187
	400	-	<b>400</b>	587

The Notes on pages 11 to 12 form an integral part of these accounts.

These accounts were approved by the trustees on 12 September 2025 and signed on their behalf by:



## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

### 2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) The purposes of the funds are shown in Note 9.

### 3. Taxation

- (a) The charity is not liable to income tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

### 4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year (2023: £Nil).
- (b) Travelling expenses totalling £186 (2023: £NIL) were reimbursed to 1 trustee (2023: 0 trustees).
- (c) The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

### 5. Grants Received

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Inverclyde Council - Warm Hand of Friendship	-	1,000	1,000	661
Inverclyde Windfarm Fund Grant	-	1,000	1,000	-
Inverclyde Council - Community Grants	-	-	-	1,125
	-	2,000	2,000	1,786

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

### 6. Payments relating to Charitable Activities

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Salary Costs	10,342	-	<b>10,342</b>	16,219
Venue Hire	3,600	580	<b>4,180</b>	2,885
Administration	1,353	-	<b>1,353</b>	1,194
Travel & Accommodation	1,329	-	<b>1,329</b>	274
Small Equipment	997	-	<b>997</b>	147
Events	846	962	<b>1,808</b>	670
IT Costs	802	-	<b>802</b>	618
Catering	509	-	<b>509</b>	509
Vineyard Churches UK & Ireland	489	-	<b>489</b>	1,132
Advertising	200	-	<b>200</b>	166
Stationery & Postage	117	-	<b>117</b>	118
Volunteer Expenses	98	13	<b>111</b>	99
Bank Fees	60	-	<b>60</b>	60
Gifts	-	-	-	86
Training	-	-	-	508
	<b>20,742</b>	<b>1,555</b>	<b>22,297</b>	<b>24,685</b>

### 7. Donations to individuals

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
	£	£	£	£
Giving Kids Club Kampala	600	-	<b>600</b>	600
Inverclyde Youth for Christ	150	-	<b>150</b>	250
Vineyard Dreaming the Impossible	-	-	-	150
	<b>750</b>	<b>-</b>	<b>750</b>	<b>1,000</b>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

### 8. Movement in Funds

	As at 31/12/2023	Receipts	Payments	As at 31/12/2024
<u>Unrestricted Funds</u>	£	£	£	£
General Fund	10,195	16,926	21,892	<b>5,229</b>
<u>Restricted Funds</u>				
Inverclyde Council - Warm Hand of Friendship	661	1,000	808	<b>853</b>
Inverclyde Council - Community Grant	825	-	-	<b>825</b>
Inverclyde Windfarm Fund Grant	-	1,000	747	<b>253</b>
	<b>1,486</b>	<b>2,000</b>	<b>1,555</b>	<b>1,931</b>
 Total Funds	 11,681	 18,926	 23,447	 <b>7,160</b>

### 9. Purpose of Funds

Inverclyde Council – Warm Hand of Friendship	Restricted Funds to be expended in the next financial year for community events focused on home energy use and financial concerns.
Inverclyde Council – Community Grants	Restricted Funds to be expended for 3 key events – Autumn Community Event in 2023 and Easter and Summer events in 2024.
Inverclyde Windfarm Fund Grant	Restricted Funds to be expended setting up a Community Café.