

**ELGIN CHURCH OF GOD  
OPERATING AS ELGIN COMMUNITY CHURCH**

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED**

**30 SEPTEMBER 2025**

**SCOTTISH CHARITY NUMBER SC010504**

**ELGIN CHURCH OF GOD  
REPORTS AND ACCOUNTS**

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**ELGIN CHURCH OF GOD**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**Trustees**

Mr Rick Harris	(Senior Pastor and Chair)	
Mr Joshua Owen	(Treasurer and Council member)	(Resigned)
Mr John Owen	(Council member)	
Mr Jose Maria Perez Garcia	(Council member)	
Mr Oz El Deeb	(Treasurer)	(Appointed)
Mr Mike Rodda		(Appointed)
Ms Carol Simmons		(Appointed)

**Charity number (Scotland)**

SC010504

**Principal office**

Gospel Hall  
Bridge Street  
Elgin  
Moray  
IV30 4DE

**Independent examiner**

Alan Long FCA  
The Long Partnership  
4 North Guildry Street  
Elgin  
Moray  
IV30 1JR

**Bankers**

Virgin Money  
151 High Street  
Elgin  
Moray  
IV30 1DU

**ELGIN CHURCH OF GOD  
TRUSTEES' REPORT  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

The trustees present their report and accounts for the year ended 30 September 2025. The legal and administrative information set out on page 3 forms part of this report. The accounts comply with current statutory requirements.

**Governing document**

Elgin Church of God is a charitable unincorporated association, the purposes and administration arrangements are set out in its constitution.

The charity's name is Elgin Church of God however it operates under the name "Elgin Community Church".

The charity's registration number is SC010504.

**Objectives and activities**

The Elgin Community Church of God's purpose is to reach our community with the love and gospel of Jesus Christ, providing a safe and healthy environment where families and individuals may fully develop and integrate into the family of God, experiencing fullness of life, reaching spiritual maturity and being equipped to fulfil their mission in their community and in the world by the power of the Holy Spirit.

**Achievements and performance**

Some church members participated in a weekend community prayer event called "Pray Elgin" where people from various churches prayed around the clock for our community. Several volunteers attended a one day youth and children's ministry training. Four of us attended a Mental Health and Well-Being Seminar led by Patrick Regan in preparation for offering Kintsugi Hope sessions for the community.

In October, we hosted a Big Quiz Night to raise funds for Tearfund. Pastors Rick and Jennifer joined with other pastors from all over Scotland to attend a pastoral retreat weekend hosted by Dr's Harold and Laila Bare. We welcomed Naomi Bircia who came to us from the European Theological Centre as an unpaid intern for a six month span of time. Our first of 12 sessions for the Kintsugi Hope Mental Health and Well-being course launched in October.

In November, we hosted a Street Pastor's training event. We invited people from the community to attend a movie night and also offered free guitar lessons. Several church members attended the Annual General Meeting for the Churches of God in Perth. our local AGM was held in November as well.

In December, we distributed over 250 handmade Christmas cards to the people in our community. We hosted our first annual Christmas Family Fun Day where we welcomed a steady stream of local community members to enjoy free hot drinks and bakes, tiny train rides and an opportunity to pet two donkeys in addition to other seasonal activities. The event ended with a movie in the main hall. We invited the community to a Christmas Candlelight service and the first month ended with a community game night and prayer event.

We welcomed 110 women from the community to a Woman's Tea Party at Williamson Hall. This free event offered delicious bakes and hot drinks in addition to an evening of song and encouragement.

**ELGIN CHURCH OF GOD  
TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Every Wednesday, Al Anon uses space in the building for their meetings. Each Thursday, we open the building for Community Café where locals are invited in for free hot drinks, biscuits, warm space and plenty of uplifting conversation. Each month, we take a tea van into nearby Cooper Park where we offer drinks and sweeties to passers by. Also each month, Soul Food Cafe offers gourmet meals at donation prices for people who are looking for tasty food at affordable prices. Men's and women's discipleship courses are offered in the Spring and Autumn and open for all to attend.

We combined forces with Elgin River Church for a second year to offer a community event called Picnic in the Park. Lots of food and age appropriate games were made available to all participants at no charge. Youth Camp was held again in Arbroath with great success as the youths enjoyed engaging activities and benefited from challenging life lessons from the camp speaker.

Everything we do is for the purpose of serving our community and making disciples of Christ.

Our Church and Pastor's Council meets every other month unless it is necessary for a special called meeting.

**Trustees**

The trustees who served during the year were:

Mr Rick Harris	(Senior Pastor and Chair)	
Mr Joshua Owen	(Treasurer and Council member)	(Resigned)
Mr John Owen	(Council member)	
Mr Jose Maria Perez Garcia	(Council member)	
Mr Oz El Deeb	(Treasurer)	(Appointed)
Mr Mike Rodda		(Appointed)
Ms Carol Simmons		(Appointed)

The trustees are the members of the Church Board who comprise the Senior Pastor and the members of the Church Council.

New trustees are appointed at the annual general meeting or may be appointed by existing trustees during the year. The trustees who have been longest in office since they were last appointed retire and may offer themselves for re-election at the annual general meeting. Any trustees appointed during the year retire and may offer themselves for election at the next annual general meeting.

**Trustees' remuneration and expenses**

No trustees received remuneration or reimbursement of expenses during the year, except for the Senior Pastor Rick Harris.

**Related organisations**

We are affiliated, through the Church of God Scotland, to the worldwide Church of God that has its headquarters in Cleveland, Tennessee. USA. Tithe to Headquarters are shown in the Receipts and Payments account.

**ELGIN CHURCH OF GOD  
TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**Reserves**

The charity raised £54,953 during the year and spent £50,421. The charity held unrestricted funds of £45,070 at the end of the financial year. The committee considers that the unrestricted funds of £45,070 will enable the charity to continue to meet running costs for the forthcoming year.

It is the policy of the charity that unrestricted funds which have been designated for a specific use should be maintained at a level equivalent to between three- and six-months' expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

**Risk**

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

**Statement of trustees' responsibilities**

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 trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply.

The law applicable to charities in Scotland requires that trustees prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

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

Trustee  
Mr Rick Harris

**ELGIN CHURCH OF GOD**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ELGIN CHURCH OF GOD**

I report on the accounts of the charity for the year ended 30 September 2025 set out on pages 8 to 11.

**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 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**

My 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

- a) which gives me reasonable cause to believe that in any material respect the requirements:
  - i) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - ii) to prepare accounts which accord with the accounting records and comply with Regulation 9 of 2006 Accounts Regulationshave not been met, or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alan Long FCA  
Independent examiner  
Cathedral Accountancy  
4 North Guildry Street  
Elgin  
Moray  
IV30 1JR

12 November 2025

**ELGIN CHURCH OF GOD  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Tithes	46,221	41,056
Donations received	29	2,975
Gift aid refund	8,703	5,114
Fundraising	0	37
	<u>54,953</u>	<u>49,182</u>
 <b>Payments for charitable activities</b>		
Headquarters tithes	3,806	2,670
Donations made	5,502	2,500
Events	4,056	0
Insurance	1,188	1,009
Training, supervision and devotional expenses	826	1,966
Postage and stationery	708	895
Youth club expenses	178	552
Repairs and maintenance	1,034	1,121
Rent	10,800	10,800
Heat and light	3,472	2,266
Subscriptions	545	0
Licensing	776	763
	<u>32,891</u>	<u>24,542</u>
 <b>Governance costs</b>		
Telephone	860	722
Wages	13,960	13,800
Accountancy fees	923	605
Miscellaneous	78	495
	<u>15,821</u>	<u>15,622</u>
 <b>Payments relating to asset movements</b>		
Purchase of fixed assets	1,709	2,125
 <b>Total payments</b>	<u>50,421</u>	<u>42,289</u>
 <b>(Deficit)/Surplus for year</b>	<u>4,532</u>	<u>6,893</u>

All funds are unrestricted.



**ELGIN CHURCH OF GOD  
STATEMENT OF BALANCES  
AS AT 30 SEPTEMBER 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Bank and cash in hand</b>		
Opening balances	40,538	33,645
Surplus/(deficit) for year	4,532	6,893
Closing balances	<u>45,070</u>	<u>40,538</u>
<b>Current Assets</b>		
Pastors Loan	6,231	0
<b>Reserves</b>		
General fund	38,839	40,538
Closing balances	<u>45,070</u>	<u>40,538</u>
<b>Fixed Assets</b>		
Property at valuation	252,577	252,577
Equipment at purchase cost	16,838	15,129
	<u>269,415</u>	<u>267,706</u>

All funds are unrestricted

Approved by the Trustees on 12 November 2025 and signed on their behalf

Trustee  
Mr Rick Harris

**ELGIN CHURCH OF GOD  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**1 Accounting policies**

**1.1 Basis of Accounting**

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

**1.2 Incoming resources**

All incoming resources are included in incoming resources when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor specifies that the income is to be expended in a future period.

When donors specify that income is for a particular restricted purpose, which does not amount to pre-conditions regarding entitlement, this income is included in the incoming resources of restricted funds when receivable.

Grants from the Government and other agencies are included as income from activities in furtherance of the charity's objects where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example, government block grants.

In accordance with this policy, legacies are included when the charity is advised by the personal representatives of an estate that payment will be made or property transferred and the amount involved can be quantified.

**1.3 Resources expended**

All expenditure is included on an actual basis and has been classified under headings that aggregate all costs related to that category. Management and administration costs are those incurred in connection with the administration of the charity.

**1.4 Leasing and hire purchase commitments**

Rentals payable under operating leases are charged to the receipts and payments account as incurred.

**1.5 Costs of managing and administering the charity**

These represent the costs incurred by finance, human resources, accounting, legal and other costs attributable to the management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

**1.6 Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**1.7 Cash and cash equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

**ELGIN CHURCH OF GOD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

2	Staff costs	2025	2024
		£	£
	Pastor	13,960	13,800
		<u>13,960</u>	<u>13,800</u>

There were no employees whose annual remuneration was £60,000 or more.

Number of employees	2025	2024
The average monthly number of employees during the year was:		
Pastor	1	1
	<u>1</u>	<u>1</u>

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**Trustee Expenses**  
 During the year no trustees received reimbursement of expenses (2024 - £Nil).