

Middle East Reformed Fellowship (Scotland) Trust

RECEIPTS AND PAYMENTS ACCOUNTS

Year ending: 31st March 2025

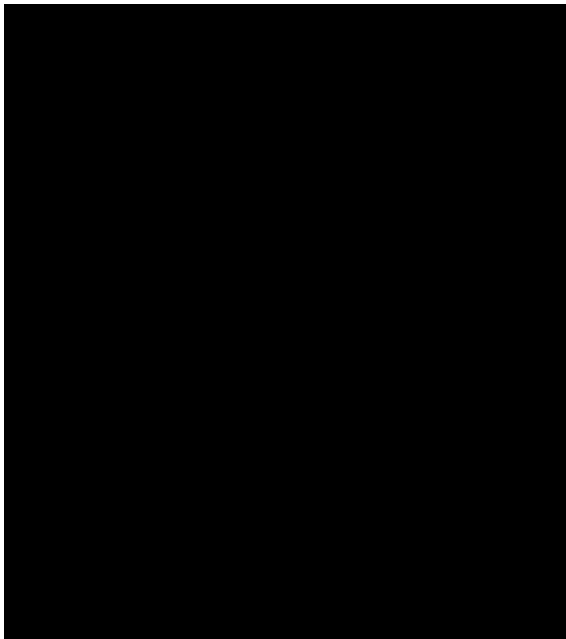
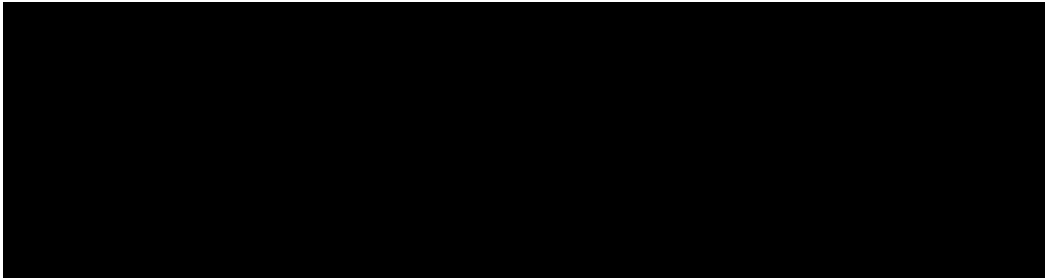
Charity No: SC027038

Receipts and Payments

Reference and Administrative Information

Charity Name: Middle East Reformed Fellowship (Scotland) Trust

Charity Registration Number: SC027038



Bankers
Bank of Scotland,
187 Baillieston Road
Glasgow
G32 0TN

Trustees' Annual Report

Year ended 31 March 2025

Structure, Governance and Management

Governing Document

Middle East Reformed Fellowship (Scotland) Trust is an unincorporated association and is administered in accordance with the terms of Trust Deed and Constitution.

Recruitment and Appointment of Trustees

Trustees are appointed by invitation of the original and existing trustees from those with a special interest in the work of MERF. There is no external body to appoint trustees to the Trust.

Objectives and Activities

Charitable Purposes: The purpose of the charity is to advance the Christian faith and the relief of poverty through Reformed Churches in the Middle East and beyond.

Summary of Main Activities: Reformed churches in Scotland seek to provide financial support and mutual encouragement to MERF HQ to distribute funds to support evangelism, broadcasting and diaconal aid to Christian communities in distress. Leadership training is delivered to ministers, pastors and national evangelists by the staff of MERF HQ and ministers from Scotland and other

Achievements and Performance

A total of £50,837 raised in 2024/25 to support the work of MERF worldwide ministries in Evangelism, Biblical training and Diaconal Aid. A total of £21,420 was sent to MERF HQ for distribution to support the various ministries previously mentioned. Income grew significantly due to an amount of £40,000 from the estate of the late Annie MacDonald who ran the prayer and support group for MERF in Inverness for many years.


Financial Review

MERF Scotland is supported by donations and once again we acknowledge with gratitude all those who have given so generously. As mentioned earlier funds were boosted by a £40,000 legacy from the estate of Annie MacDonald.

Reserves Policy

It is the Trustees' policy to hold a reserve of £200.

Approved by the Trustees and signed on their behalf,


Secretary


Date: 9 December 2

Middle East Reformed Fellowship (Scotland) Trust
Receipts and Payments Account
Year ended 31 March 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>				
Donations	10229		10229	5036
Legacies	40000		40000	
Bank & Deposit interest				
Gift Aid Income				
<u>Total Receipts</u>	<u>50229</u>	<u></u>	<u>50229</u>	<u>5036</u>
<u>Payments</u>				
Bank Charges	19		19	19
Remitted to MERF HQ	21420		21420	11755
Travel				
<u>Total Payments</u>	<u>21439</u>	<u></u>	<u>21439</u>	<u>11774</u>
Excess of Receipts over Payments for the year	<u>34398</u>	<u></u>	<u>34398</u>	<u>-6738</u>

Middle East Reformed Fellowship (Scotland) Trust
Statement of Balances
At 31 March 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances	5608		5608	11346
brought forward				
Movement in year:				
Excess of Receipts over Payments for the year	28790		28790	-5738
Bank & deposit balances				
carried forward	<u>34398</u>	<u></u>	<u>34398</u>	<u>5608</u>

The accounts were approved by the Trustees on 9 December 2025



Secretary

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts						
Report to the trustees/members of	Registered charity number	Charity name MIDDLE EAST REFORMED FELLOWSHIP (SCOTLAND) TRUST						
On the accounts of the charity for the period		SC0270038						
		Period start date				Period end date		
		Day	Month	Year	to	Day	Month	Year
		01	04	2024		31	03	2025
Set out on pages		(remember to include the page numbers of additional sheets)						
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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.</p>							
Basis of independent examiner's statement	<p>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 accounts.</p>							
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed:	[Redacted Signature]					Date:	20/11/2025	
Name:	[Redacted Name]							
Relevant professional qualification(s) or body (if any):	MCIBS							
Address:	[Redacted Address]							
bearsden	[Redacted Address]							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.