

REGISTERED COMPANY NUMBER: SC409275 (Scotland)
REGISTERED CHARITY NUMBER: SC042677

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2025
for
One Church Scotland Ltd

Benson Wood & Co (Scotland) Ltd.
2nd Floor(East)
Belgrave Court
Rosehall Road
Bellshill
ML4 3NR

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for the Year Ended 31 December 2025

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Report of the Trustees
for the Year Ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote the advancement of the Christian Gospel in the area of Coatbridge and elsewhere. To promote Christ's kingdom by holding Evangelistic, Fellowship, and Prayer meetings and to serve the community in Pastoral care, charitable works and amelioration of needs.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During this financial period, we have been able to help individuals within the church, the wider community, and other charitable organisations, both practically and financially. We have done this in various ways.

- We were able to bless the fathers and mother with a gift on Father's Day & Mother's Day
- Continuing to sponsor four children via the programme run by the charity Compassion.
- Continuing to sponsor Aprender which helps train teachers and educate children refugees in the Middle East.
- Continuing to sponsor Christians Against Poverty an organisation which provides the CAP Money Course and works with individuals to help get them out of debt.
- Continuing to sponsor a new initiative by a couple in our fellowship whose aim is to help married couples build genuine healthy marriages shaped by God's design.
- We were able to make a financial donation to a Ukrainian Pastor to allow him to purchase a minibus.

Report of the Trustees
for the Year Ended 31 December 2025

FINANCIAL REVIEW

Reserves policy

It is the policy of the trustees to hold reserves amounting to at least half of the annual running costs of the Church.

The financial statement that we have set out shows a surplus of £6,787 (2024: £4,093).

Incoming resources have increased by almost £890. Donations had decreased by over £2,300 however this was offset by an increase in other income of £2,175, most notably being in receipt of a grant for One Youth of £1,950. The church also received additional gifts and gift aid in comparison with the prior year.

Expenditure has decreased by just over £1,800 during the year, which was a very similar result in the prior year though this year has been for differing reasons. Wage costs increased by over £19,000 in the year, reflecting a full years cost of youth worker salary where the prior year only had a few months. This has been largely offset by savings of over £6,000 in light and heat and over £13,000 in domestic mission.

Expenditure on kids ministry increased by over £1,900 but expenditure on gifts and events in the year reduced by just under £3,700 combined.

Though donations have decreased, with addition income and good stewardship of the expenditure the trustees are pleased with the increased surplus as the charities aims and objectives continue to be met without the use of past reserves being required allowing further investment for these aims in the coming year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Church was set up by the trustees and was recognized as a Scottish Charity with effect from 12th October 2011. It is administered in accordance with the Memorandum & Articles of Association.

Recruitment and appointment of new trustees

The trustees were those appointed in prior years since the establishment of the Charity. Appointment and removal is in accordance with the Memorandum & Articles of Association.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC409275 (Scotland)

Registered Charity number

SC042677

Registered office

43 Jackson Street
Coatbridge
Lanarkshire
ML5 3NL

One Church Scotland Ltd

Report of the Trustees
for the Year Ended 31 December 2025

Trustees

R J Cobb

M Cobb

F Cobb

J Mutch

Mrs E Mutch

Miss A M Nelson

Independent Examiner

Christopher Wilson BA (Hons) FCCA

Benson Wood & Co (Scotland) Ltd.

2nd Floor(East)

Belgrave Court

Rosehall Road

Bellshill

ML4 3NR

OTHER INFORMATION

Our fourteenth year as an independent local church has seen our presence in the community continue and we have experienced a growth in the number of people who now call One Church Scotland their spiritual home.

To offer opportunity for our church family to invite friends and family, who may not want to attend church, we organised various events, these included:-

- running our fortnightly Hub - providing free food, tea & coffee, and fellowship, as a means to get people to mix in a comfortable setting with a relaxed atmosphere.
- a church day in the park;
- A Breakfast with Santa event.

In addition to the above, we offered the opportunity for our church family to meet to encourage and build relationships with one another and God, these included the following:-

- Prayer Meetings, including 24-hour prayer room and United Church prayer with local churches.
- Worship nights with the Wildfire Team.
- Small Groups.
- Ladies craft day.
- Ladies' prayer breakfasts.
- ONE choir.
- Men's prayer breakfasts.

YOUTH

- Our Youth Worker has continued to run our successful initiative called ONEGEN.
- Holiday Club for primary school kids.
- A youth football club.
- A Youth Alpha was run and included a Mario Kart competition.
- Various events were run throughout the year which allowed the youth of One Church and other local churches to socialise and worship in a setting totally tailored to them. It also allowed them to invite their friends who may not ordinarily attend other church events.
- Our youth café has continued and has given the local high school kids a safe space to relax with video & board games or to study at the end of the week.
- A Starbuck & Scripture initiative was started where the youth met in the local coffee shop for coffee and Bible study.
- Several of our youth attended the national Magnitude conference, where they were able to fellowship with youth from other churches.

We also helped fund the local church in the park event run in association with some of the local churches in Coatbridge which included various events provided free to the local community. Many church members volunteered and helped run these events.

Our Care Team continues to support our family members who are suffering hardship, ill health, and family bereavement. As a source of encouragement, we sent cards, delivered flowers and provided food and finance, arranged counselling, as well as much needed pastoral care. The Pastoral Team also conducted both weddings and funerals.

Approved by order of the board of trustees on 17 April 2026 and signed on its behalf by:

One Church Scotland Ltd

Report of the Trustees
for the Year Ended 31 December 2025

A handwritten signature in black ink, appearing to read 'M Cobb', written in a cursive style.

M Cobb - Trustee

Independent Examiner's Report to the Trustees of
One Church Scotland Ltd

I report on the accounts for the year ended 31 December 2025 set out on pages seven to fifteen.

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's 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.

Basis of the independent examiner's report

My examination was 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 seeking explanations from you as 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 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 to comply with Regulation 8 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.



Christopher Wilson BA (Hons) FCCA
Benson Wood & Co (Scotland) Ltd.
2nd Floor(East)
Belgrave Court
Rosehall Road
Bellshill
ML4 3NR

17 April 2026

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		80,987	1,739	82,726	84,105
Charitable activities					
The advancement of the Christian Gospel		6,366	1,059	7,425	5,160
Total		<u>87,353</u>	<u>2,798</u>	<u>90,151</u>	<u>89,265</u>
EXPENDITURE ON					
Charitable activities					
The advancement of the Christian Gospel		83,364	-	83,364	85,172
NET INCOME		<u>3,989</u>	<u>2,798</u>	<u>6,787</u>	<u>4,093</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		193,208	33,130	226,338	222,245
TOTAL FUNDS CARRIED FORWARD		<u><u>197,197</u></u>	<u><u>35,928</u></u>	<u><u>233,125</u></u>	<u><u>226,338</u></u>

The notes form part of these financial statements

One Church Scotland Ltd

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	5	8,837	-	8,837	10,419
CURRENT ASSETS					
Debtors	6	20,269	150	20,419	14,714
Cash at bank and in hand		169,382	35,778	205,160	202,504
		<u>189,651</u>	<u>35,928</u>	<u>225,579</u>	<u>217,218</u>
CREDITORS					
Amounts falling due within one year	7	(1,291)	-	(1,291)	(1,299)
NET CURRENT ASSETS		<u>188,360</u>	<u>35,928</u>	<u>224,288</u>	<u>215,919</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>197,197</u>	<u>35,928</u>	<u>233,125</u>	<u>226,338</u>
NET ASSETS		<u>197,197</u>	<u>35,928</u>	<u>233,125</u>	<u>226,338</u>
FUNDS	8				
Unrestricted funds				197,197	193,208
Restricted funds				35,928	33,130
TOTAL FUNDS				<u>233,125</u>	<u>226,338</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that *comply with Sections 386 and 387 of the Companies Act 2006* and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

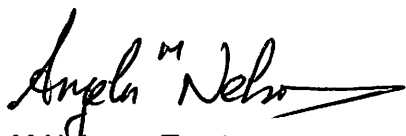
The notes form part of these financial statements

One Church Scotland Ltd

Balance Sheet - continued
31 December 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17 April 2026 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Angela M Nelson', with a long horizontal stroke extending to the right.

A M Nelson - Trustee

A handwritten signature in black ink, appearing to read 'M Cobb', with a long horizontal stroke extending to the right.

M Cobb - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 20% on reducing balance
Fixtures and fittings	- 20% on reducing balance
Media and music equipment	- 25% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.25	31.12.24
	£	£
Depreciation - owned assets	2,240	2,826
Other operating leases	14,400	13,200
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Church cleaner	1	1
Youth worker	1	1
	<u> </u>	<u> </u>
	2	2
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

5. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Media and music equipment £	Totals £
COST				
At 1 January 2025	25,930	6,898	17,218	50,046
Additions	-	-	658	658
At 31 December 2025	25,930	6,898	17,876	50,704
DEPRECIATION				
At 1 January 2025	21,480	5,425	12,722	39,627
Charge for year	888	171	1,181	2,240
At 31 December 2025	22,368	5,596	13,903	41,867
NET BOOK VALUE				
At 31 December 2025	3,562	1,302	3,973	8,837
At 31 December 2024	4,450	1,473	4,496	10,419

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	3,309	-
Accrued income	14,574	13,950
Prepayments	2,536	764
	20,419	14,714

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	126	126
Accrued expenses	1,165	1,173
	1,291	1,299

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

8. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	193,208	3,989	197,197
Restricted funds			
Building Fund	33,130	2,798	35,928
TOTAL FUNDS	<u>226,338</u>	<u>6,787</u>	<u>233,125</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	87,353	(83,364)	3,989
Restricted funds			
Building Fund	2,798	-	2,798
TOTAL FUNDS	<u>90,151</u>	<u>(83,364)</u>	<u>6,787</u>

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	191,465	1,743	193,208
Restricted funds			
Building Fund	30,780	2,350	33,130
TOTAL FUNDS	<u>222,245</u>	<u>4,093</u>	<u>226,338</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

8. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	86,915	(85,172)	1,743
Restricted funds			
Building Fund	2,350	-	2,350
TOTAL FUNDS	<u>89,265</u>	<u>(85,172)</u>	<u>4,093</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	191,465	5,732	197,197
Restricted funds			
Building Fund	30,780	5,148	35,928
TOTAL FUNDS	<u>222,245</u>	<u>10,880</u>	<u>233,125</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	174,268	(168,536)	5,732
Restricted funds			
Building Fund	5,148	-	5,148
TOTAL FUNDS	<u>179,416</u>	<u>(168,536)</u>	<u>10,880</u>

The Conference & Leaders Fund is for spiritual development of members, associates and leaders.
The Building Fund is for the future planned purchase of our own building.

9. RELATED PARTY DISCLOSURES

During the year a total of £14,103 was donated to the Church by the trustees. (2024 :- £18,008)

10. VOLUNTEERS

In common with many Churches, One Church Scotland benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of Church life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

One Church Scotland Ltd

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	700	309
Donations	67,632	70,009
Gift aid	14,394	13,787
	82,726	84,105
Charitable activities		
Hire of hall	50	-
Other income	5,480	3,305
Interest received	1,895	1,855
	7,425	5,160
Total incoming resources		
	90,151	89,265
EXPENDITURE		
Charitable activities		
Wages	32,228	12,913
Social security	-	870
Pensions	667	127
Other operating leases	14,400	13,200
Insurance	440	469
Light and heat	10,626	16,904
Telephone	758	763
Postage and stationery	875	479
Sundries	397	224
Kids ministry	375	285
Youth	3,127	1,185
Catering	835	958
Domestic mission	7,335	20,400
Audio visual	1,062	885
Ministry gifts	250	210
Use of house as office	100	100
Repairs & upkeep	2,625	4,973
ONE Gen	495	-
Bank charges	75	59
Gifts	650	3,111
Events	896	2,128
Training	683	145
Carried forward	78,899	80,388

This page does not form part of the statutory financial statements

One Church Scotland Ltd

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
Charitable activities		
Brought forward	78,899	80,388
The Hub	1,007	818
Improvements to property	888	1,113
Fixtures and fittings	171	215
Media and music equipment	1,181	1,498
	82,146	84,032
 Support costs		
 Governance costs		
Accountancy and legal fees	1,218	1,140
Total resources expended	83,364	85,172
Net income	6,787	4,093

This page does not form part of the statutory financial statements