



**ANNUAL REPORT AND
STATEMENT OF ACCOUNTS**

YEAR ENDED 30 APRIL 2025



Refuge Church Paisley
SC048277

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**Refuge Church Paisley
SC048277**

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2025**

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 30 April 2025.

Reference and administrative information

Charity name: Refuge Church Paisley

Scottish Charity Number: SC048277

Address: 5 Shuttle Street, Paisley, PA1 1YD

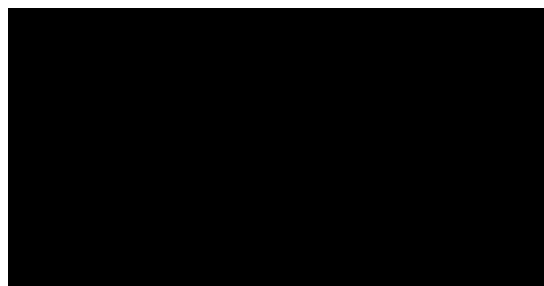
Bankers: Royal Bank of Scotland, 10 Gordon Street, Glasgow, G1 3PL

Independent Examiner:



Trustees

The following served as charity trustees during the year and continue to serve on an ongoing basis up to the date of this report:



appointed 20 May 2024



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STRUCTURE, GOVERNANCE & MANAGEMENT

Governing document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution which was registered with the Office of the Scottish Charity Regulator on 6 April 2018.

Appointment of trustees

The charity's trustees are appointed or re-appointed by majority vote by existing charity trustees and in accordance with the terms contained in the charity's constitution.

Management and administrative structure

The structure of the organisation consists of the trustees – who hold regular meetings and generally control the activities of the organisation and day-to-day running.

Objectives & Activities

The charity is established for charitable purposes only and the charitable purposes are:

- The advancement of religion

The charity's main activities in relation to these objects are:

- To advance the teachings of Jesus Christ and the Christian faith, helping guide people in love, to understand their value and identity in Christ. To continually seek to understand His Word (Bible) and the calling and responsibility that God has placed on our lives.
- Maintain a holistic approach; to support individuals and groups within the local communities, through practical biblical teaching, life-skills and leadership development. Encouraging community participation through arts, culture, music and sport, with the object of engaging with the community and giving them a revelation of who God is.
- Establish a wide variety of midweek/weekend ministries to engage the local community and will meet for regular Sunday Church worship.

Achievements & Performance

Leadership

██████████ remains the lead pastor of the church.

Venue

Currently, our gatherings persist to be held within the premises of the former Newlife Church building situated in Paisley. Our organisational endeavours are steadfastly dedicated to the pursuit of acquiring ownership of this establishment from its present proprietors. Noteworthy efforts have been invested in the process of renovating the structure, thereby infusing it with a sense of distinctiveness that resonates with our mission. These conscientious renovations have, in turn, not only rendered the edifice conducive to hosting our weekly services and meetings, but also in allowing us to launch a multitude of charitable activities, underscoring our commitment to fostering relationships within the community.



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Congregant Members

At present, we gather a congregation of no less than 30 individuals on a weekly basis, with an evident establishment of repeat attendees and an increase in visitors compared to the previous year. Furthermore, our welcoming embrace of local university students has notably contributed to an upswing in participation among young adults. It is worth mentioning that our congregation is characterised by a diverse age range, spanning from 5 to 92 years, reflecting our commitment to inclusivity across generations.

In addition, our Lifegroups, which are an integral aspect of our community, continue to exhibit substantial growth on a weekly trajectory. This positive trend underscores the enduring appeal of our programming and the valuable connections fostered within these groups.

Online Engagement

Our commitment to maintaining a regular online presence remains steadfast, as evidenced by our consistent posts across various social media platforms. Notably, our engagement rates on both Facebook and Instagram continue to reflect a high level of interaction and interest from our audience. Our YouTube channel sees consistent viewing numbers, currently with a minimum of 10 views and a maximum of 1,000 views (as of November 2024).

Communion

We take communion together on the first Sunday of every month.

Salvation and Baptism

Baptism: We encourage the baptism of believers in obedience to the command of Jesus Christ (Matt 28:19-20). As a Church, we practice baptism only of those who have professed faith in Christ. We plan to host our first ever baptismal service this coming summer in our newly renovated garden space.

Charitable Events

Our charitable activities for the financial year includes the following:

| | |
|--------------------------------|---|
| Blue Triangle Christmas Appeal | From early December through to Christmas Day, we gathered donations of canned goods, non-perishables and essential clothing items to make up emergency support packs for families supported by Blue Triangle. We were able to support over 30 families through this appeal. |
| Christmas Market Night | In mid-December 2024, our Christmas Market Night hosted in aid of Blue Triangle - saw a full attendance, contributions from stall holders, and almost £300 raised. |

Charitable partnerships

- Local Street Pastors began using our building as a base for their outreach work in September 2023, this continues.
- Street Connect hosts their 'Recovery Café' services every fourth Sunday evening in the main sanctuary.
- We hosted the University of the West of Scotland Christian Union for a prayer night over the university and students in August 2024.



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Worship

In September 2024, our worship team went through a significant change when [REDACTED] opted to step down from his leadership role and move on from Refuge to pursue external worship opportunities. [REDACTED] has since taken over as our worship leader, with intermittent involvement from guest vocalists and musicians.

Prayer

Prayer holds a paramount position within our ethos. Each week, we convene for our Friday morning prayer meetings, uniting in the contemplation of prayer requests stemming from our personal lives as well as those tendered to 'The Cross'—a wooden cross located in the sanctuary. This unique practice allows individuals to anonymously attach notes containing prayer petitions, reflecting our earnest dedication to intercession and spiritual support.

Lifegroup

Weekly on Wednesdays, our Lifegroups convene, drawing an attendance of more than a dozen participants. We gather to share a meal together before diving into an in-depth study of alternating books of the bible.

Women's Ministry

Our Women's Ministry, led primarily by Kirsti Reid, hosts quarterly events for women both in and outwith the congregation, including our 'Fruit in All Seasons' conference that took place in November 2024.

Kids Ministry

In November 2024, we formed a small team of individuals who have worked to establish a foundation for a Kids Ministry, "Refuge Kids", which now takes place on a semi-regular basis depending on the number of children in attendance at Sunday services.

Hospitality

The hospitality ministry at Refuge Church is a collaborative effort, supported by numerous dedicated individuals. A rotational system is in place, ensuring that volunteers alternate their contributions on a weekly basis.

[REDACTED] plays a central role in spearheading this ministry, primarily responsible for curating an assortment of snacks and beverages for each of our weekly services.

Additionally, we intermittently host 'Cafe Church' services, characterized by a relaxed atmosphere where tea, coffee and refreshments are thoughtfully provided throughout the gathering, providing a fresh church experience for attendees.

Social Media and Marketing

Social Media: We use Facebook and Instagram to share with our members and visitors about the on goings of the Church, as well as feedback on what Sunday gatherings are all about.

Facebook: Refuge Church Paisley | **Instagram:** @refuge.paisley | **YouTube:** Refuge Church Paisley

All ministries: Evangelism should be encouraged and evident in all ministries, from fellowship, to the Word.



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Lauryn Reid is primarily responsible for pioneering this ministry.

Consideration of Future Strategy (Ministry Opportunities)

Worship & Creative

There are other ways people worship God or serve in ministry that is creative. The worship leader will encourage this and ensure it aligns with the vision and purpose of the church.

Social Media and Marketing

Building upon the achievements we've witnessed in expanding our social media reach, we are committed to making substantive investments in this ministry. Our intention is to formulate comprehensive strategies aimed at augmenting reach and fostering growth throughout the upcoming year. This endeavour will involve a heightened emphasis on consistent and strategic posting, as well as purposeful sharing, all designed to further amplify our online presence.

Pastors and Leaders

We are continually praying for growth within our worship team and will be seeking to appoint new members to join said team within the next financial year,

Financial Review

The church receives its funding from church members and others who attend the services, by way of weekly offerings and Gift Aid donations. The financial statements for the year are attached, showing an overall surplus for the year of **£17,891** (2024: £10,873). The total funds of the church as at the year-end are **£62,335** (2024: £44,444).

Reserves policy


The trustees' policy is to maintain unrestricted funds (ie. funds not committed or invested in fixed assets) at a level that equates to 6 months operating costs. The charity's unrestricted reserves as at the year-end amounted to **£61,255** (2024: £43,364) which was above the required level and was acceptable to the trustees. The trustees are proactively raising funds beyond the reserves policy in order to fund the future activities of the organisation, as well as to provide funding that may be suitable for use in a future property purchase.

There are no long-term contracts or paid staff within the organisation. If funding was to cease the activities would cease along with it. Any unrestricted surplus made within the year will go into general reserves for the following year's expenditure.

Financial Risk

We've achieved a robust financial position for our church, fostering confidence in the future. Notably, a significant share of our income arises from regular tithes. Potential changes in circumstances among these contributors could affect upcoming church income.

This report was approved by the trustees on 28 January 2026 and signed on their behalf by


Trustee



**Refuge Church Paisley
SC048277**

**INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 APRIL 2025**

I report on the accounts of Refuge Church Paisley (SC048277) for the year ending 30 April 2025 which are set out on pages eight to eleven.

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 charity's 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 as required 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 explanation from the Trustees concerning 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

29 January 2026



Independently examined by David McGregor who is a Full Member of ACIE.
ACIE – promoting excellence in independent examining. See www.acie.org.uk



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**RECEIPTS & PAYMENTS ACCOUNT
YEAR ENDED 30 APRIL 2025**

| | | Unrestricted £ | Restricted £ | 2025 Total £ | 2024 Total £ |
|---|------|-------------------|-----------------|-----------------|-----------------|
| RECEIPTS | Note | | | | |
| Donations | 4 | 35,944 | - | 35,944 | 28,707 |
| Rent from land and buildings | 5 | 1,680 | - | 1,680 | 1,620 |
| Total Receipts | | 37,624 | - | 37,624 | 30,327 |
| PAYMENTS | | | | | |
| Charitable Activities | 6 | 16,650 | - | 16,650 | 16,995 |
| Grants and donations | | 1,720 | - | 1,720 | 890 |
| Governance costs | 7 | 1,363 | - | 1,363 | 1,568 |
| Total Payments | | 19,733 | - | 19,733 | 19,453 |
| Surplus/(deficit) before transfers | | 17,891 | - | 17,891 | 10,873 |
| Transfers | | - | - | - | - |
| Surplus/(deficit) after transfers | | 17,891 | - | 17,891 | 10,873 |



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STATEMENT OF BALANCES
AS AT 30 APRIL 2025

| | Unrestricted £ | Restricted £ | 2025 Total £ | 2024 Total £ |
|----------------------------------|-------------------|-----------------|-----------------|-----------------|
| BANK AND CASH IN HAND | | | | |
| Opening balances | 43,364 | 1,080 | 44,444 | 33,571 |
| Surplus / (deficit) for the year | 17,891 | - | 17,891 | 10,873 |
| Closing balances | 61,255 | 1,080 | 62,335 | 44,444 |
| OTHER ASSETS | | | | |
| Gift Aid Tax Rebate | 3,000 | - | 3,000 | 2,262 |
| Total Other Assets | 3,000 | - | 3,000 | 2,262 |
| LIABILITIES | | | | |
| Utilities | 71 | - | 71 | 284 |
| Independent Examiner's Fee | 350 | - | 350 | - |
| Total Liabilities | 421 | - | 421 | 284 |

The notes on pages 10-11 form an integral part of these accounts

Approved by the trustees on 28 January 2026 and signed on their behalf by



Trustee



Refuge Church Paisley
SC048277

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 APRIL 2025

1. Basis of accounting

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

2. Transactions with trustees or connected persons

The charity rents premises at 5 Shuttle Street, Paisley where it holds its main activities. The property is owned by the mother of Jason Reid who is one of the charity trustees. The trustees were satisfied that the rent payable represents good value for money for the charity, and Mr Reid took no part in the decision making in accordance with the charity's management of conflicts of interests.

The charity's insurance policy includes an element of charity trustee indemnity insurance – but as this cover is included as standard as part of the block policy, it is not possible to determine the financial value of this element of the insurance.

No other charity trustee or person connected with a charity trustee received remuneration during the year. No other charity trustee received expenses during the year.

3. Taxation

The charity is not liable to income tax or capital gains tax on its charitable activities. The charity is also not registered for VAT, and all expenditure includes any VAT charged.

4. Donations received

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|---------------------------------|---------------|------------|---------------|---------------|
| | £ | £ | £ | £ |
| Tithes | 32,928 | - | 32,928 | 24,828 |
| Gift Aid tax rebate | 3,016 | - | 3,016 | 3,879 |
| Other donations | - | - | - | - |
| Total Donations received | 35,944 | - | 35,944 | 28,707 |

5. Rent from land and buildings

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|---|--------------|------------|--------------|--------------|
| | £ | £ | £ | £ |
| Street Connect | 1,680 | - | 1,680 | 1,620 |
| Total rent from land and buildings | 1,680 | - | 1,680 | 1,620 |



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6. Charitable Activities Payments

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|-------------------------------------|---------------|------------|---------------|---------------|
| | £ | £ | £ | £ |
| Rent | 7,488 | - | 7,488 | 7,500 |
| Repairs & maintenance | 692 | - | 692 | 4,711 |
| Heat, Light & Power | 4,917 | - | 4,917 | 3,428 |
| Telephone & internet | 731 | - | 731 | 606 |
| Insurance | 1,510 | - | 1,510 | 327 |
| Hospitality & Catering | 212 | - | 212 | - |
| Software subscriptions | 636 | - | 636 | 242 |
| Cleaning | 332 | - | 332 | 182 |
| Other charitable activities expense | 132 | - | 132 | - |
| Total Charitable Activities | 16,650 | - | 16,650 | 16,995 |

7. Governance costs

| | Unrestricted | Restricted | 2025 Total | 2024 Total |
|-------------------------------|--------------|------------|--------------|--------------|
| | £ | £ | £ | £ |
| Legal costs | 663 | - | 663 | 1,568 |
| Independent Examiner's Fee | 700 | - | 700 | - |
| Total governance costs | 1,363 | - | 1,363 | 1,568 |

8. Restricted funds

Restricted funds may only be used for specific purposes. The charity holds one restricted fund which reflects income and expenditure in relation to youth work activities. There was no activity in this fund during this financial year:

| | 30 Apr 24 | Incoming | Outgoing | Transfers | 30 Apr 25 |
|-------------------------------|--------------|----------|----------|-----------|--------------|
| | £ | £ | £ | £ | £ |
| Youth Work | 1,080 | - | - | - | 1,080 |
| Total Restricted Funds | 1,080 | - | - | - | 1,080 |

9. Unrestricted funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the church.

| | 30 Apr 24 | Incoming | Outgoing | Transfers | 30 Apr 25 |
|---------------------------------|---------------|---------------|-----------------|-----------|---------------|
| | £ | £ | £ | £ | £ |
| General Fund | 43,364 | 37,624 | (19,733) | - | 61,255 |
| Total Unrestricted Funds | 43,364 | 37,624 | (19,733) | - | 61,255 |

