Renfrew Christian Fellowship

Annual Report and Accounts

Year Ended 31 December 2025

Scottish Charity No.SC008308

Renfrew Christian Fellowship

Contents of the Accounts *for the Year Ended 31 December 2025*

	Page
Church Information	2
Report of the Trustees	3-5
Report of the Independent Examiner	6
Statement of Receipts and Payments	7
Statement of Balances	8
Notes to the Accounts	9-10

Church information *for the Year Ended 31 December 2025*

Trustees
Michael McLean
Stewart McCorkindale

Principal Address and OSCR Contact Address
Renfrew Christian Fellowship
41 High Street
Renfrew
PA4 8QL

Website: www.renfrewcf.co.uk

Bank
Lloyds TSB Bank Scotland plc
9 Canal Street
Renfrew
PA4 8QE

Independent Examiner
Philip Morrice F.C.C.A.
TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow
G2 5SG

Solicitors
MacNair Clyde & Ralston
9-11 News Street
Paisley
PA1 1XU

Report of the Trustees *for the Year Ended 31 December 2025*

The Trustees are pleased to present their report together with the Accounts of the church for the year ended 31 December 2025.

Status of Charity and Governing Document
Renfrew Christian Fellowship ("the church") is established by Constitution and is a Scottish Charity (No: SC008308).

Charitable Objectives
The charitable objectives of the church are to worship God together in Spirit and in Truth, build the members up in the Faith and proclaim the Gospel of Jesus Christ in word and action. The aim of the church is the advancement of the Christian faith and to serve and support the local and Christian communities in Renfrew, Scotland and beyond.

Trustees and Office Bearers
For the purpose of charity law, the Trustees of the church are recognised as the charity's Trustees. The church's day to day running is delegated by the Trustees to the Elders. The Trustees serve voluntarily. A more detailed note in respect of their appointments is shown below.

The Trustees and Office Bearers who served during the year and to the date of this report were:

Trustees	Michael McLean Stewart McCorkindale
Secretary	Michael McLean
Treasurer	Michael McLean
Elders	Michael McLean Jacqui McLean Steven Barr Dorothy Barr Alison Stevenson Stewart McCorkindale
Pastor	Steven Barr Dorothy Barr Michael McLean Jacqui McLean

The Trustees understood their statutory responsibilities as Office Bearers during the accounting period.

Appointment of Trustees
Trustees are nominated for appointment by the existing Trustees. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

Achievements and Performance
During the year, the church met for worship and was actively involved in achieving the above stated aims through a wide variety of services and events. Significant highlights, events and developments of note in the year include the following: -
In relation to **activities**:

Achievements and Performance (continued)

- Elders convened regularly for the purpose of assessing the spiritual welfare of the church members.
- Support Groups were held mid-week for Bible study, prayer and fellowship and House Groups
- Interest in worldwide Missionary work was extended through Missionary meetings and via the provision of regular information from missionaries with whom the church has the privilege of partnering.
- As well as the church's weekly services, special services and events were held throughout the year for the Ladies' Fellowship, and bimonthly Saturday night meeting (Fish Supper Night) with Guest Speakers
- Men's Breakfast meetings take place bimonthly within the Church with guest speakers
- As and when requested, members of the church voluntarily visit other churches as speakers and instrumentalists to assist these churches in their ministry.
- Our Sunday service is broadcast via facebook & youtube

Financial review

Results for the year
The Accounts for the year are set out on pages 7 to 10. Per the *Statement of Receipts and Payments* on page 7, the church reported Net Income (i.e. a Surplus) of £11,489 (2024 Surplus – £2,912). Designated funds held as at the year end were £5,000 (2024 Nil).

Reserves Policy
It is the policy of the church to maintain Unrestricted Funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months of unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. Per the *Statement of Balances* on page 8, the General Fund as at 31 December 2025 amounted to £48,549 (2024 - £42,060) which, although above the required level, was acceptable to the Trustees.

Grant Making Policy
The church makes grants from its tithed gift income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Independent Examiner
The Trustees recommend that Philip Morrice F.C.CA. a Partner of TC Group, Business Advisors & Accountants, remains in office as independent examiner until further notice.

This Report was approved by the Trustees on 4/5/2026 and signed on their behalf by:

Michael McLean

Michael McLean
Trustee

Independent Examiner's Report to the Trustees of Renfrew Christian Fellowship

I report on the Accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 10.

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 (as amended). The charity's 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 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 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

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 comply with Regulation 9 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.

Philip Morrice

Philip Morrice, F.C.C.A.
Partner

TC Group
Business Advisors & Accountants
180 St Vincent Street
Glasgow G2 5SG

Date: 5/5/2026

Renfrew Christian Fellowship

Statement of Receipts and Payments *for the Year Ended 31 December 2025*

	Notes	Unrestricted Funds: General Funds	Unrestricted Funds: Designated Funds	2025 Total	2024 Total
		£	£	£	£
Receipts					
Voluntary Income	**5**	21,777		**21,777**	19,541
Legacies	**9**	-	5,000	**5,000**	-
Total Receipts		**21,777**	**5,000**	**26,777**	19,541
Payments					
Charitable Activities					
Local Ministries & Activities	**6**	2,823	-	**2,823**	2,804
Property and Resources	**7**	9,302	-	**9,302**	10,090
National and Overseas Ministries	**8**	1,363	-	**1,363**	1,995
Governance Costs					
Independent Examiner's Fee		1,800	-	**1,800**	1,740
Total Payments		**15,288**	-	**15,288**	16,629
Net Receipts		**6,489**	**5,000**	**11,489**	2,912

The Notes on pages 9 and 10 form an integral part of these Accounts.

Statement of Balances *for the Year Ended 31 December 2025*

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	2025 Total £	2024 Total £
Bank and Cash in Hand					
Opening balances		42,060	-	**42,060**	39,148
Net Receipts for the year		6,489	5,000	**11,489**	2,912
Closing Balances		**48,549**	**5,000**	**53,549**	42,060
Reserves					
General Fund		48,549	-	**48,549**	42,060
Designated Funds	**9**	-	5,000	**5,000**	-
Closing Balances		**48,549**	**5,000**	**53,549**	42,060
Other Assets					
Fixed Assets	**4**	156,773	-	**156,773**	156,773
		156,773	**-**	**156,773**	156,773
Liabilities					
Independent Examiner's Fee		1,830	-	**1,830**	1,827
		1,830	**-**	**1,830**	1,827

Approved by the Trustees on 4/5/2026 and signed on their behalf by:

Michael McLean

Michael McLean
Trustee

Stewart McCorkindale

Stewart McCorkindale
Trustee

The Notes on pages 9 and 10 form an integral part of these Accounts.

1. Basis of Accounting

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

Funds
For the purpose of the *Statement of Receipts and Payments* (page 7) and the *Statement of Balances* (page 8), Funds are defined as follows:

Unrestricted **General Funds** comprise offerings, donations, grants and other income received for the objects of the church without further specified purpose and are available as General funds.

Designated Funds represents funds that have been earmarked by the Trustees for a particular purpose which can also be used as General Funds.

VAT
The church is not registered for VAT and accordingly, expenditure includes VAT where appropriate.

2. Charitable Expenditure comprises the following:

Local Ministries represent expenditure on the church's weekly activities and ministries.

Property and Resources represent expenditure on the upkeep of the church's building.

National and Overseas Ministries represent the church's giving to Christian ministries, charities and individuals whose activities are compatible with the church's objectives.

3. Governance Costs
Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the Independent Examiner's fee.

4. Fixed Assets
Fixed Assets (per page 8) of £156,773 include a £100,000 valuation of the church's heritable property as estimated by the Trustees at 31 December 2009. The balance of £56,773 represents the net book value of the church's building extension at 31 December 2009.

Notes to the Accounts *for the Year Ended 31 December 2025*

5. Voluntary Income

	General Funds	Designated Funds	Total 2025	Total 2024
	£	£	£	£
Open Offerings	17,435	-	**17,435**	14,999
Other Donations & Gifts	4,342	-	**4,342**	4,542
	21,777	**-**	**21,777**	19,541

6. Local Ministries

	General Funds	Designated Funds	Total 2025	Total 2024
	£	£	£	£
Outreach	1,050	-	**1,050**	835
Stationery	72	-	**72**	76
Catering and hospitality	1,701	-	**1,701**	1,763
IT Costs	-	-	**-**	130
	2,823	**-**	**2,823**	2,804

7. Property and Resources

	General Funds	Designated Funds	Total 2025	Total 2024
	£	£	£	£
Repairs and maintenance	1,752	-	**1,752**	2,510
Heat and light	2,437	-	**2,437**	3,286
Insurance	2,879	-	**2,879**	2,073
Cleaner and hall keeper	1,300	-	**1,300**	1,354
Telephone	934	-	**934**	867
	9,302	**-**	**9,302**	10,089

8. National and Overseas Ministries

	General Funds	Designated Funds	Total 2025	Total 2024
	£	£	£	£
Tithes, ministry and other gifts	1,363	-	**1,363**	1,995
	1,363	-	**1,363**	1,995

9. Designated Funds

	Balance at 01.01.25	Receipts	Payments	Transfers	Balance at 31.12.25
	£	£	£	£	£
Audio and Visual Equipment Fund	-	5,000	-	-	5,000
Total Designated Funds	-	5,000	-	-	5,000

Audio and Visual Equipment Fund

Represents a legacy received to fund new audio and visual equipment for the church.

Renfrew Christian Fellowship
41 High Street
Renfrew
PA4 8QL

TC Group
180 St Vincent Street
Glasgow
G2 5SG

Charity Number: SC008308

Dear TC Group

The following representations are made on the basis of enquiries of management, staff and Trustees with relevant knowledge and experience such as we consider necessary in connection with the charity's financial statements for the year ended 31 December 2025. These enquiries have included inspection of supporting documentation where appropriate and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief.

General

1. We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.

2. The Trustees consider that the audit requirement of Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (as amended) does not apply for the financial year ended 31 December 2025.

3. We have fulfilled our responsibilities as trustees, as set out in the terms of our engagement letter under the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), for preparing financial statements in accordance with Regulation 9 of the 2006 Regulations (as amended).

4. All of the transactions undertaken by the charity have been properly reflected in the accounting records.

5. All of the accounting records and related financial information, including minutes of all board meetings, have been made available to you for the purpose of your work.

Related Parties

6. Related party relationships and transactions have been properly accounted for and disclosed as applicable to the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with the requirements of charity law or accounting standards.

Yours faithfully



.....

Signed on behalf of the Trustees

4/5/2026

Date .....

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Stuart Adamson
180 St Vincent Street
nil
Glasgow, Glasgow G2 5SG
stuartadamson@tc-group.com
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Michael McLean MMclean@tjl.com Security Level: Email, Account Authentication (None)	Michael McLean Signature Adoption: Pre-selected Style Using IP Address: 194.168.179.226	Sent: 5/1/2026 7:07:51 AM Viewed: 5/3/2026 11:06:16 PM Signed: 5/3/2026 11:07:21 PM
Electronic Record and Signature Disclosure: Accepted: 9/1/2020 3:44:44 AM ID: 65696b7a-7e36-4509-8a97-63b1e440b456		
Stewart McCorkindale Stewart.McCorkindale@ggc.scot.nhs.uk Security Level: Email, Account Authentication (None)	Stewart McCorkindale Signature Adoption: Pre-selected Style Using IP Address: 62.255.48.180	Sent: 5/3/2026 11:07:23 PM Viewed: 5/4/2026 11:40:46 PM Signed: 5/4/2026 11:44:40 PM
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Philip Morrice PhilipMorrice@tc-group.com Security Level: Email, Account Authentication (None)	Philip Morrice Signature Adoption: Pre-selected Style Using IP Address: 195.162.127.26	Sent: 5/4/2026 11:44:42 PM Viewed: 5/5/2026 1:09:57 AM Signed: 5/5/2026 1:10:05 AM
Electronic Record and Signature Disclosure: Accepted: 5/5/2026 1:09:57 AM ID: 3fa451ee-dafd-4750-b1b5-ef904b7b25be		

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	5/1/2026 7:07:51 AM
Certified Delivered	Security Checked	5/5/2026 1:09:57 AM
Signing Complete	Security Checked	5/5/2026 1:10:05 AM
Completed	Security Checked	5/5/2026 1:10:05 AM

Payment Events	Status	Timestamps

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You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

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To advise Alexander Sloan Chartered Accountants of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at pm@alexandersloan.co.uk and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

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Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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