

Report of the Trustees and
Financial Statements for the Year Ended 30th September 2025

for
Erskine Church of the Nazarene

Rashielee

Avenue
ERSKINE PA8 6HA

Trustees' Annual Report
Independent Examiner's Report
Receipts and Payments Accounts
Statement of Balances

Erskine Church of the Nazarene

Reference and Administrative Details
For the year ended 30th September 2025.

TRUSTEES: A Loveday - Chairperson (elected February 2025)
J Houghton
M Anderson
S Stevenson (elected May 2025)
P Tarrant (elected May 2025)

PRINCIPAL ADDRESS Rashielee Avenue
Erskine, PA8 6HA.

REGISTERED CHARITY NUMBER SC015863

INDEPENDENT EXAMINER: Janet Macmillan
45 Carson Drive
Irvine
KA12 8HR

BANKERS Bank of Scotland plc
The Mound,
Edinburgh, EH1 1YZ

ERSKINE CHURCH OF THE NAZARENE

Report of the Trustees

For the year ended 30th September, 2025

The Trustees present their report with the financial statements of the charity for the year ended 30th September 2025. The charity has 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES - Objectives and Aims.

The main charitable purpose is to promote the advancement of the Christian Religion through Mission, Education, Citizenship, Community Development, Social Transformation, Compassionate Relief, and the Prevention and Relief of Poverty.

Our purposes, as recorded in the Manual of the International Church of the Nazarene, are the advancement of the Christian faith through prayer, mission, discipleship, fellowship, teaching, and the care of our fellow men through works of compassion.

ACHIEVEMENT AND PERFORMANCE - Charitable Activities

During the financial year to 30th September 2025 we have continued as a church to function as a Christian fellowship of believers deeply rooted in the communities of Eskine, Inchinnan and Bishopton, with members and attendees also drawn from other communities in north Renfrewshire and west Glasgow. Support is offered to these communities and our members through a variety of ministries.

A proportion of the general income of the church is designated by the Trustees and Board as grants to the denomination for national administration and international mission. Other grants are made from time to time to local charities which have a connection to the membership.

We understand our mission to be "Transforming our world by connecting people to Christ, nurturing love for God and others, while walking in the Spirit, and discovering more together."

Our Core Values are: 1 Hospitality, 2. Unity, 3. Generosity, 4. Sustainability, 5. Integrity.

This Accounting Period began with a staffing level of 1 Lead Pastor: Rev Jacob Morris, and 1 Community Pastor: Rev Tori MacKinnon. Both pastors are each contracted part-time for 30 hours per week. Tori Mackinon began a 12-month maternity leave in August 2024 which continued for the majority of the current financial year. Dorothee Arnold was recruited at that time to cover this maternity leave, with the role of Community Worker for 23 hours per week. In January 2025 Jacob Morris was advised to take a leave of absence under medical direction, which continued until August 2025. His duties were carried by a number of volunteers and coordinated by the Church Board and Pastoral Care Team.

High Points of this year of church life include:

- ◆ A rise in volunteerism within the membership and the members of the Board to cover the double staff absences.
- ◆ The monthly Community meal called The Table was served to between 60 and 130 persons during the term-time months. These events were each served by a team of 20-25 volunteers and funded by the Community Fund grant obtained in 2024.
- ◆ The continuing partnership of the 7 Erskine and Bishopton Churches Together especially around the Christian celebrations of Christmas and Easter, and with a Summer Fayre and Holiday Club enabled by volunteers and staff from each of the local churches.
- ◆ Participation of 12 of our children in a national denominational summer camp hosted in Arbroath.

- ◆ Members from the Youth Fellowship engaged in denominational leadership training and summer mission teams in Scotland and Northern Ireland.
- ◆ Consolidation of all church accounts in the preparatory phase of moving to incorporated status in the following year. This was to improve financial flexibility and management by a single finance management team.

FINANCIAL REVIEW:

The Charity suffered the financial strain of supplying interim staffing cover for absent staff members while supporting their absences on full pay. We are grateful for the governmental support received through the small charities scheme on NIC Employment Allowance payments and NEST scheme for pension support.

The losses of 2024-5 totalling £26,887 were mitigated by a spending freeze and challenges made to the membership. The benefits of these measures have continued into the following accounting period.

At 30th September 2025, the reserves totalled £1,351,707 (2024: £1,425,499) which comprises unrestricted free reserves of £25,192 (2024: £36,369), and restricted cash funds and real estatetotalling £1,326,515 (2024: £1,389,130).

Reserves Policy

Reserves are needed to bridge the gap between the spending and receipt of income and to cover unplanned emergency repairs and other expenditure.

It has been the historic position of the Board and the Church Finance Team to maintain a finance reserve of two-months average anticipated spend to cover any lag occurring between spending and receiving of funds. In September 2024 it was anticipated this would require a cushion of £24,000 to include the addition of interim staffing during maternity leave.

The Trustees meet annually with the church Treasurer in a budgetary session to:-

- ◆ assess the impact of ministry, maintenance, and running costs on our level of reserves.
- ◆ assess the development needs of the church buildings.
- ◆ review accounting policies, and their appropriate application.

The Trustees also met monthly as required for their other functions, while maintaining financial surveillance. Additional to the unplanned personnel spend were the hike in cost of utilities and the repair spend on the church house, along with other one-off spend requirements. These form the major part of the year's financial losses.

The Treasurer is accountable to report to the church board at least quarterly.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Trustees' Responsibilities

The Board seeks to follow Scottish Charity Law in the preparation of financial statements for each financial period that show a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing these financial statements the trustees seek to:

- ◆ Maintain suitable accounting policies and apply them consistently.
- ◆ Make judgements and estimates that are reasonable and prudent.
- ◆ State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- ◆ Prepare the financial statements on the 'ongoing concern basis' unless it is deemed inappropriate to assume that the charity will continue in business.

Further, the Trustees recognise their responsibility:

- ◆ To keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity, and to enable them to assure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) for safeguarding the assets of the

charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees on 22nd April 2026, and signed on its behalf by

A handwritten signature in black ink, appearing to read 'Paul Tarrant', written over a dotted line.

Paul Tarrant - Trustee

Independent Examiner's Report
to the Trustees of Erskine Church of the Nazarene SC015863

I report on the accounts of the charity for the year ended 30th September, 2025 which are set out on pages following.

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 trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts 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 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 [~~other than disclosed below*~~]

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

Name: Janette Macmillan: Janet Macmillan

Relevant Professional qualification/professional body: LOCAL GOVERNMENT FINANCIAL OFFICER (RETIRED)

Address: 45 Carson Drive, IRVINE, KA12 8HR, Ayrshire.

Date: 13th April, 2026

* Please delete the words in brackets if they do not apply. If the words do apply set out those

ERSKINE CHURCH OF THE NAZARENE

STATEMENT OF BALANCES

Balance Sheet

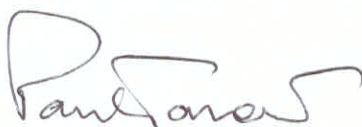
Erskine Church of The Nazarene

As at 30 September 2025

Account	2025	2024
Fixed Assets		
Tangible Assets		
Freehold Property	1,277,500	1,277,500
Fixtures & Fittings	5,864	6,899
Computer Equipment	8,502	10,003
Total Fixed Assets	1,291,866	1,294,402
Accumulated Depreciation on Fittings + Equipment set at -15%-	2,536	
 Current Assets		
Cash at bank and in hand		
Building Fund Instant Access A	11,561	-
E C O T N BUILDING FUND	24,072	62,068
Erskine Church Of The Nazarene	13,631	42,091
Fusion Youth Ministries	-	4,810
Children's Ministries	-	4,876
Nazarene Missions International	6,148	11,589
Total Cash at bank and in hand	55,412	125,433
Debtors	6,401	7,512
	61,813	132,945
Creditors:		
Amounts falling due within one year	-	1,848
Net Current Assets	59,841	131,097
 TOTAL ASSETS LESS CURRENT LIABILITIES	1,351,707	1,425,499
 NET ASSETS	1,351,707	1,425,499
 FUNDS		
Unrestricted Funds		
General Fund	13,631	42,091
Children's Ministries	-	4,876
Youth Ministries	-	4,810
	13,631	51,776
Restricted Funds		
Nazarene Missions International	6,148	11,589
Building Funds	35,633	62,068
	41,781	73,657
 TOTAL FUNDS	1,351,707	1,425,499

The Financial statements were approved by the Board of Trustees and authorised for issue on: 22nd April 2026
and were signed on its behalf by :

Paul Tarrant - Trustee



ERSKINE CHURCH OF THE NAZARENE

RECEIPTS AND PAYMENTS ACCOUNTS

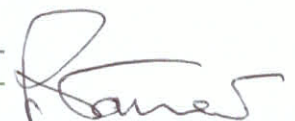
Comparative Profit and Loss

Erskine Church of The Nazarene

SCIO: SC 015861

For the year ended 30 September 2025

Account	2025	2024
Turnover		
GENERAL GIVING		
Gift Aided- Standing Orders	45,255.04	42,803.50
Gift-Aid ECN Envelopes	3,014.62	5,605.00
Gift-Aided Single Gift	18,000.00	5,518.21
Non Gift Aided - Standing Orders	341.00	130.00
Offerings	8,052.25	9,578.30
Donations and Grants Received	318.70	10,500.00
Tax Recovered on Gift Aid	12,351.67	14,897.83
TRADING		
Hall & Office Hire income	22,194.40	22,387.50
Property Rental Income	7,525.00	4,800.00
Toddlers ministry deposit	3,720.17	4,929.10
ECN YOUTH	426.15	-
Church Weekend Fees	180.00	355.00
Donations and Grants Received	940.17	-
Other Income Received	116.67	637.77
MISSIONS		
World Evangelism Fund Donations	4,529.00	1,190.00
Total Turnover	126,964.84	120,952.21
Administrative Costs		
STAFF COSTS		
Staff Salaries Pensions + NI	51,351.56	47,049.19
GENERAL CHURCH EXPENSES		
Utilities and Waste Collection	19,245.10	8,076.73
Audit & Accounting Fees	1,931.50	895.60
Bank Fees	294.72	230.54
Staff Expenses + Mileages	245.25	986.60
Travel/Accommodation/Conf/etc	2,364.95	580.73
Charitable Grants + Donations	12,029.37	15,363.52
Church Weekend Expenses	4,332.60	-
Children's Ministry Supplies	962.82	845.30
Insurance	4,323.36	3,314.56
IT Software and Consumables	1,044.77	1,650.81
Legal Expenses	995.00	-
Consulting	1,715.00	-
General Expenses	15,553.61	14,712.06
Hospitality + gifts	408.44	1,002.85
Speakers Expenses	100.00	-
Staff & Congregational Training	998.18	1,771.91
Subscriptions	1,157.00	412.51
Telephone & Internet	1,302.74	1,739.84
Postage, Print + Stationery	6,911.27	4,944.13
Repairs & Maintenance	19,544.72	5,543.38
MISSIONS		
to Missions Projects	6,782.00	6,644.03
Missions Admin + Local Expenses	248.75	230.94
Total Administrative Costs	153,842.71	115,995.23
Operating Profit/Loss	- 26,877.87	4,956.98



ERSKINE CHURCH OF THE NAZARENE

NOTES ON THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30th SEPTEMBER 2025

1. ACCOUNTING POLICIES

Accounting Convention:

The financial statements have been prepared on the 'ongoing concern basis' in accordance with the statement of recommended practice "Accounting and Reporting by Charities" and applicable accounting standards. The Charity continues with the confident expectation that the Charity will continue in business for the foreseeable future.

Incoming Resources

All income is accounted for within the period to which it relates, fully considering the point at which the Charity is entitled to receive the income.

Income is gained mostly through the offerings and donations of members and attendees.

Additionally user groups are asked to contribute to the costs of the building and utilities, based on a set scale of charges according to the range of facilities used and the potential for wear and tear. The Dance and Keep Fit classes are regular leasees, along with The Bridge Christian Fellowship which uses regular worship space, and youth fellowship times. Some internal user groups contribute in an ad-hoc manner. No funding applications from outside trusts and funds were generated during this Financial Year. Operating deficits in general are supplemented from reserves, and from ex-gratia donations for specific needs made known to the congregants but outwith their normal giving.

Historically, monies raised for property purchase, maintenance of the church and church flat, and development of the building remain so designated and restricted. Other funds given as un-restricted, which have been invested in property may at some future point be released by sale of the church flat when they will return to the un-restricted reserves. Rental income from the current private tenancy of the church flat are received into the building fund, but are considered un-restricted income.

Fundraising Activity for the current Financial Year did not raise a significant total, so this is included in the total for external Donations and Grants received.

Resources expended:

Resources expended are accounted for within the period to which they relate. As a church we are not registered for VAT.

Costs of generating funds are negligible in that they fall within the remit of volunteer members who invoice user-groups and run internal congregational activities. Expenses for these internal events are included in general expenses. This same accounting category also includes the direct and indirect costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include Audit and Accountancy, alongside legal expenses linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

Tangible Fixed Assets:

Estimated depreciation on equipment is set at 15% to reflect the ongoing cumulative write-off of electronic equipment over its estimated useful life.

Freehold property is not depreciated.

Fund Accounting:

Funds held by the Charity are either:-

- Unrestricted General Funds - These are the funds which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Restricted Funds - These are the funds that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when they are specified by the donor or when funds are raised for particular restricted purposes. The two restricted funds held by this Charity are Building Fund and Missions.
- Designated Funds - This category represents unrestricted funds that the Trustees of the Charity have decided to earmark or designate for a particular purpose. Where priorities change these funds, if unused, may be returned to unrestricted purposes, or re-designated to another specific purpose.

Paul Tanou 26/6/26