Refresh Community Church SCIO

Scottish Charity No – SC048785

Annual Report and Financial Statements
For the period ended 31 December 2025

Trustees' Annual Report

For the year ended 31 December 2025

The trustees have pleasure in presenting their report together with the financial statements for the period ended 31 December 2025.

Reference and Administrative Information

Charity name

Refresh Community Church SCIO

Charity no

SC048785

Address

Birchwood, Holmfoot, Newcastleton, TD9 0QJ

Current Trustees

Lee Musson	Chair/Secretary
Paul Gill	
Peter Wade	Treasurer

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 24 October 2018. The charity was previously an unincorporated association but changed its legal form to a SCIO. It has a single tier structure and as such the trustees are the members of the charity.

Appointment of trustees

The Board are the charity's trustees who also appoint charity trustees to fill vacancies. Any person aged 16 or over who subscribes to the purposes of the organisation and wishes to see them fulfilled is eligible to become a charity trustee. The board may at any time appoint any person to be a charity trustee - by way of a resolution passed by majority vote at a board meeting.

There must be a minimum of three and a maximum of eight trustees.

Objectives and Activities

Charitable purposes

Refresh Community Church provides for existing Christians to practise their beliefs in the Newcastleton area, while seeking new followers for the Christian faith, raising awareness of the Christian faith, and undertaking various missionary activities, pastoral support and outreach work.

Activities

The charity undertakes regular bible-based all-age services for public worship. In addition, it facilitates midweek home groups providing fellowship, learning, teaching and discipleship for Christian followers. The charity seeks to support missionaries and missionary organisations both in the UK and overseas.

Achievements and Performance

There have been several significant changes during 2025. A number of leaders stepped down from their roles due to other commitments and a developing change in the direction and focus of the church. As a result, leadership has been streamlined, with one main leader overseeing the church and a number of group leaders taking responsibility for specific areas of ministry. Whilst this has required some adjustment, it has also provided greater clarity and focus.

One of the most positive developments during the year was the decision to return to meeting weekly on Sundays. This has been greatly appreciated by the congregation and has provided more opportunity for fellowship, worship and teaching. It has also enabled those who are unable to attend every week to join the church family whenever they are able, helping to maintain connection and involvement.

In February, one of our members launched an Open House gathering for ladies, held on Saturday mornings. This has provided a welcoming environment for prayer, fellowship, encouragement and mutual support, and has been a valuable addition to church life.

We continued to support two missionary families serving in Mexico, both financially and prayerfully. During the year, some members of Refresh were able to visit and assist with the work being undertaken there, strengthening relationships and providing first-hand encouragement to those involved in this important ministry. Regular updates from the families have helped the church remain connected to the work and continue to support their efforts to bring practical help and hope to local communities.

Community engagement remained an important part of church life throughout the year. We organised a Pancake Day celebration and supported the local primary school with much-needed improvements to its flowerbeds and outdoor areas. A team of church members helped dismantle old planters and construct new ones, a contribution that was greatly appreciated by the school. We also assisted the Hermitage Centre by helping with the movement and organisation of boxes and furniture. In addition, we held a Fellowship Sunday where members of the church walked through the village collecting litter and cleaning signs, demonstrating our ongoing desire to serve and care for our local community in practical ways.

Julie continued to lead the children's ministry with great enthusiasm and commitment. During term time, large numbers of children from the village attended Boulder Gang and Rock Solid, both of which continue to be very well received. In addition, a summer Holiday Club was held during the school holidays, attracting strong attendance from local children and providing a fun, safe and engaging environment. The positive feedback received from parents demonstrated the value that these activities continue to bring to families within the village.

Our Groundbreakers youth group also continued to meet regularly throughout the year. The church funded a trip for the group to attend Magnitude, a Christian youth event where the young people enjoyed worship, teaching and fellowship with other Christians from across Scotland. The trip proved to be spiritually significant, with one young person making a commitment to follow Jesus following an evangelistic outreach session.

We also enjoyed several joint worship evenings with the local Parish Church. These gatherings provided an excellent opportunity for fellowship between congregations, strengthening relationships and demonstrating unity amongst Christians within the community. They were well received and encouraged deeper partnership between the churches.

Looking back over the year, we are thankful for God's provision, guidance and faithfulness through a period of change. Whilst there have been challenges, there have also been many opportunities to grow, serve our community and strengthen relationships both within the church and beyond.

We look forward to 2026 with optimism and anticipation, continuing to seek God's leading as we build on the foundations established during the past year and seek to be a positive witness within our community.

Financial review

The main source of funding is voluntary donations from church members and visitors to the church. Giving has risen slightly to £11,752 (£11,338 2024); fluctuations are to be expected as families leave or join the church. Expenditure also increased slightly at £11,908. Our unrestricted cash reserves are therefore very slightly lower compared to 12 months ago at £22,011 (£22,167 2024) and remain sufficient for prudent forward planning. In March 2025 we transferred £20,000 of these reserves to a Bank of Scotland Instant Access Savings account attached to our current account.

Reserves policy

The trustees' policy is to retain at least 6 months' worth of normal running costs to meet commitments and to cover any unexpected expenditure currently around £6000. Current reserves stand at £22,011. However, the trustees believe that it is prudent to leave the reserves at this level, given the potentially volatile nature of giving in a small church with a small number of significant givers.

Refresh Community Church SCIO
Charity number - SC048785

Receipts and payments accounts

CC16a

For the period from 1st January 2025 To 31st December 2025

Section A Receipts and payments

		Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	12 months to 31st Dec 2024 to the nearest £
A1 Receipts						
Voluntary Income		11,752	-	-	11,752	11,148
Activities for Generating Funds		-	-	-	-	190
Investment Income		104	-	-	104	
Other incoming resources		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
***Sub total** (Gross income for AR)*	Note 1	11,856	-	-	11,856	11,338
A2 Asset and investment sales.						
		-	-	-	-	
		-	-	-	-	-
Sub total		-	-	-	-	-
Total receipts		11,856	-	-	11,856	11,338
A3 Payments						
Ministry Costs	Note 2	6,406		-	6,406	5,766
Church running costs	Note 2	1,690		-	1,690	1,742
Outreach		1,904		-	1,904	2,097
Pastoral & Training		49		-	49	104
Grants to missionary Organisations	Note 3	1,860		-	1,860	1,460
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Sub total		11,908	-	-	11,908	11,169
A4 Asset and investment purchases						
		-	-	-	-	
		-	-	-	-	
Sub total		-	-	-	-	-
Total payments		11,908	-	-	11,908	11,169
Net of receipts/(payments)		- 53	-	-	- 53	169
A5 Transfers between funds				-	-	
A6 Cash funds last year end		22,167		-	22,167	21,998
Cash funds this year end		22,114	-	-	22,114	22,167

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank - Bank of Scotland current account	2,011	-	-
	Savings Account - Bank of Scotland Instant Access	20,104	-	-
		-	-	-
	Total cash funds	22,115	-	-
	(agree balances with receipts and payments account(s))			

Signed by one leader on behalf of all the leaders	Signature	Print Name	Date of approval
		Lee Musson	2/9/26

Note 1 Analysis of incoming resources

	Analysis	Unrestricted	Restricted	This year	12 months to 31st Dec 2024
				£	£
Voluntary income	Giving by church members & visitors	11502	0	11,502	11,148
	Grant	250		250	-
				-	-
				-	-
				-	-
	Total	11,752	-	11,752	11,148
Activities for generating funds	Childrens Party				190
					-
					-
				-	-
				-	-
	Total	-	-	-	190
Investment income	Interest on bank balances	104		104	-
				-	-
				-	-
				-	-
				-	-
	Total	104	-	104	-
Incoming resources from charitable activities	Income from Evangelistic Event			-	-
				-	-
				-	-
				-	-
				-	-
	Total	-	-	-	-

Note 2	Analysis of resources expended			31st December 2025	
	Analysis	Unrestricted £	restricted £	This year £	12 months to 31st Dec 2024 £
Ministry Costs	Youth Worker	6309		6,309	5,766
	Youth Worker Expenses	97		97	-
				-	-
				-	-
				-	-
				-	-
				-	-
	Total	6,405		6,406	5,766

6.2 Average number of full-time equivalent employees in the year				This year Number	12 months to 31st Dec 2024 Number
The parts of the charity in which the employees work	Fundraising			-	-
	Charitable Activities	0.3		0.3	0.3
	Governance			-	-
	Other			-	-
	Total	0.3		0.3	0.3

	Analysis	Unrestricted £	restricted £	This year £	12 months to 31st Dec 2024 £
Church Running Costs	Insurance	0		-	-
	Hire of Premises	760		760	280
	Printing & stationery			-	-
	IT Costs	10		10	40
	Other office costs	718		718	1,226
	PA and equipment	202		202	196
	Premises Costs	0		-	
				-	
	Total	1,690	-	1,690	1,742

Note 3	Grantmaking		31st December 2025
		2023	12 months to 31st Dec 2024
Grants made to institutions & individuals			

Names of institutions	Purpose	Total amount of grants paid		
PR & ES Little	Missionary support - Amor Charity, Mexico	960		960
Holly Thomson	Missionary support - New Wine Discipleship Year	900		500
	Total grants	1,860		1,460

Notes to the accounts - for the period ended 31 December 2025

1 Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations2006 (as amended).

2 Nature and purpose of 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.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2024:Nil)

Independent examiner's report on the accounts v2

Report to the trustees/members of

Charity name

REFRESH COMMUNITY CHURCH SCIO

Registered charity number

SC048785

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
1st	**January**	**2025**	**To**	**31st**	**December**	**2025**

Set out on pages (remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity 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 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 that disclosed on the attached page*]

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.

Signed: **Date:** 2/9/2026

Name: Paul Wrench

Relevant professional qualification or body:	Chartered Institute of Management Accountants (1-KV5R)
Address:	The Helicon
	One South Place
	London
	EC2M 2RB

*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.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose	