REFUGE CHURCH
PAISLEY

ANNUAL REPORT AND STATEMENT OF ACCOUNTS

YEAR ENDED 30 APRIL 2026

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Registered SCIO
SC048277

Refuge Church Paisley
SC048277

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TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 30 APRIL 2026

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 2026.

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:	David McGregor, 18 Templar Crescent, Erskine, PA8 7FF

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:

Keith Butcher	
Jason Reid	
Lauryn Reid	Secretary
Colin Roe	Treasurer
Shaun Wilcock	

Other trustees who served during the year were:

Stephen Dow	Chairperson	resigned 28 October 2025

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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
Jason Reid remains the lead pastor of the church.

Venue
We have continued to meet in the former Newlife Church building in Paisley. Over the past year, we have remained committed to improving the building, carrying out further renovations to create a welcoming, practical space that reflects the vision and values of our church. These improvements have enabled us not only to host our weekly Sunday services, prayer meetings, and other church activities, but also to expand our community outreach. The building continues to serve as a hub for a growing range of charitable initiatives and community events, helping us build meaningful relationships and better serve those in our local area.

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Congregant Members
Throughout 2025 into 2026, we have continued to see steady growth in both attendance and engagement. Our weekly congregation regularly numbers over 30 people, with a strong core of committed attendees alongside a welcome increase in first-time visitors and returning guests. One of the most encouraging developments this year has been the significant growth of our young adults. What began as a small gathering has developed into a thriving Young Adults Ministry, with dedicated leadership now in place to support its continued growth and discipleship. We have also established a dedicated Kids Ministry, providing a safe, engaging, and age-appropriate environment for children to learn about Jesus and become part of the life of the church. Our church family continues to span multiple generations, with regular attendees ranging in age from young children to those in their nineties. We are thankful for this diversity, which reflects our desire to be a church where people of every age and stage of life can belong, grow, and serve together.

Online Engagement
Digital communication continues to be an important part of our ministry, enabling us to connect with both our church family and the wider community throughout the week. We maintain a regular presence across our social media channels, with Facebook and Instagram providing consistent opportunities for engagement, encouragement, and sharing news of church life.

Communion
We celebrate Communion together on the first Sunday of each month, remembering Christ's sacrifice and strengthening our fellowship as a church family.

Salvation and Baptism
We believe that baptism is an outward expression of an inward faith and encourage those who have placed their trust in Jesus Christ to be baptised in obedience to His command (Matthew 28:19–20). In keeping with this conviction, we practise believer's baptism for those who have made a personal profession of faith.

Charitable Events
Our charitable activities for the financial year includes the following:

Women’s Day Conference	In mid-2025, we hosted a Women's Conference, bringing women together for a day of worship, teaching, and fellowship. We were pleased to partner with Eden Jewellery, whose work supports survivors of modern slavery and human trafficking, helping to raise awareness of their mission among those who attended.
Glasgow City Mission Volunteering	In late 2025, ten members of Refuge Church volunteered for one week at Glasgow City Mission's evening dinner service, serving meals and supporting those experiencing homelessness. It was a meaningful opportunity to partner with a local charity and demonstrate God's love through practical service.

Christmas Market Night	In December 2025, we hosted our annual Christmas Market Night in support of Blue Triangle. The event was well attended, with local stallholders taking part, and raised over £200 to support the charity's work.
Blue Triangle Food Drive	Throughout December 2025, we once again partnered with Blue Triangle to collect food donations for individuals and families in need within our local community. We are grateful for the generosity of our congregation, whose donations helped support those experiencing hardship over the Christmas season.

Charitable partnerships

- We continue our partnership with Street Connect, who host 'Recovery Cafe' services on a monthly basis.
- We continue to host service users from The Haven rehab on a regular basis.
- Local Street Pastors continue to use our building as a base during their weekend ministry outings.

Worship

Our Worship Ministry has continued to develop throughout 2026 under the leadership of Daniel Cashley, who was appointed Worship Leader in 2025. The team has grown steadily, with musicians and vocalists becoming increasingly involved and serving regularly as part of Sunday worship. Alongside the development of our own team, we have continued to welcome guest worship leaders on occasion. Their contribution has enriched our worship and strengthened relationships with the wider church community as we continue to build a sustainable and growing worship ministry.

Prayer

Prayer continues to be at the heart of our church life and ministry. Each week, we gather for our Friday morning prayer meeting to seek God together, pray for one another, and intercede for the needs of our church, community, and wider world. We also continue to make use of The Cross in our sanctuary, where individuals can leave anonymous prayer requests throughout the week. These requests are regularly brought before God during our prayer gatherings, reflecting our commitment to supporting one another through prayer and creating opportunities for people to share their needs in a meaningful and accessible way.

Lifegroup

Our Lifegroups continue to be a key part of church life, meeting each Wednesday evening. These gatherings provide an opportunity to build meaningful relationships, encourage one another, and grow together in faith. Each evening begins with a shared meal, followed by an in-depth Bible study as we work through books of the Bible together. Lifegroups have continued to be well attended throughout 2026, with over a dozen people gathering regularly each week for fellowship, discussion, and discipleship.

Young Adults
Our Young Adults Ministry has continued to grow since its launch in September 2025. It began with a one-off event called The Gathering – an evening of food, fellowship, worship, and teaching - which brought together young adults from both within the church and the wider community. Following the success of this event, weekly Young Adults Bible studies were established in December 2025 and continue to meet every Monday evening in the home of one of our young adult members. These gatherings have maintained consistent attendance throughout early 2026 and have become an important part of the discipleship journey for those involved. The ministry places a strong emphasis on relational discipleship, creating space for genuine friendships, honest conversation, prayer, and the study of Scripture. We are encouraged by the way this community has developed and look forward to seeing it continue to grow as more young adults find a place to belong, deepen their faith, and serve within the life of the church.

Kids Ministry
Throughout the last year, we have continued to invest in the development of our Kids Ministry. As part of this, the children's room has been renovated and decorated to create a bright, welcoming, and engaging space where children can learn and grow in their faith. While numbers remain relatively small, we have seen slow but steady progress in establishing the ministry. We are encouraged by the foundations that have been laid and remain committed to creating a safe, fun, and Christ centred environment for the children who attend. We look forward to seeing this ministry continue to develop in the years ahead as more families become part of our church community and opportunities for growth arise.

Hospitality
Hospitality continues to be an important part of our church culture. After each Sunday service, we enjoy tea, coffee, and refreshments together, providing an opportunity for fellowship, conversation, and welcoming newcomers into the life of the church.

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.

<u>Consideration of Future Strategy (Ministry Opportunities)</u>

Looking ahead: Ministry Opportunities

Worship & Creative
As our church continues to grow, we hope to expand opportunities for people to use their creative gifts in worship and ministry. Alongside music, we want to encourage involvement in areas such as media, production, photography, design, and other creative expressions that support the mission and vision of Refuge Church.

Social Media and Marketing
Our online presence continues to be an important part of how we connect with both our church family and the wider community. Over the coming year, we plan to build on the progress made by developing a more intentional communications strategy, increasing the consistency of our content, and using our digital platforms to share the life of the church, promote events, and reach those who may not yet be connected to a local church.

Leadership Development
One of our priorities for the coming year is to continue identifying, equipping, and empowering new leaders across the life of the church. As existing ministries continue to grow - including Worship, Young Adults, Kids, and Community Outreach- we will seek opportunities to develop new ministry leaders and volunteers, ensuring these areas remain healthy, sustainable, and well-supported.

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 **£15,251** (2025: £17,891). The total funds of the church as at the year-end are **£77,586** (2025: £62,335).

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 **£76,506** (2025: £61,255) 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 Sustainability
We are grateful for the faithfulness and generosity of our congregation, which has enabled the church to remain in a healthy financial position. As with many growing churches, a significant proportion of our income comes through regular giving. While we remain confident in God's provision, we recognise that changes in personal circumstances for regular givers could have an impact on future income. We will therefore continue to steward our finances responsibly, seek opportunities to diversify income where appropriate, and exercise wisdom in planning for future growth.

This report was approved by the trustees on 19 August 2026 and signed on their behalf by

Jason Reid
Trustee

Refuge Church Paisley
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INDEPENDENT EXAMINER'S REPORT
YEAR ENDED 30 APRIL 2026

I report on the accounts of Refuge Church Paisley (SC048277) for the year ending 30 April 2026 which are set out on pages nine to twelve.

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.

David McGregor MCMI CCBI ACIE
18 Templar Crescent, Erskine, PA8 7FF

1 October 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 2026

	Note	Unrestricted £	Restricted £	2026 Total £	2025 Total £
RECEIPTS					
Donations	4	33,724	-	33,724	35,944
Charitable activities		20	-	20	-
Rent from land and buildings	5	-	-	-	1,680
Total Receipts		**33,744**	**-**	**33,744**	**37,624**
PAYMENTS					
Charitable Activities	6	16,937	-	16,937	16,650
Grants and donations	7	1,206	-	1,206	1,720
Governance costs	8	350	-	350	1,363
Total Payments		**18,493**	**-**	**18,493**	**19,733**
Surplus/(deficit) before transfers		**15,251**	**-**	**15,251**	**17,891**
Transfers		-	-	-	-
Surplus/(deficit) after transfers		**15,251**	**-**	**15,251**	**17,891**

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STATEMENT OF BALANCES
AS AT 30 APRIL 2026

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
BANK AND CASH IN HAND				
Opening balances	61,255	1,080	62,335	44,444
Surplus / (deficit) for the year	15,251	-	15,251	17,891
Closing balances	**76,506**	**1,080**	**77,586**	**62,335**
OTHER ASSETS				
Gift Aid Tax Rebate	2,000	-	2,000	3,000
Total Other Assets	**2,000**	**-**	**2,000**	**3,000**
LIABILITIES				
Utilities	76	-	76	71
Independent Examiner's Fee	350	-	350	350
Total Liabilities	**426**	**-**	**426**	**421**

The notes on pages 11-12 form an integral part of these accounts

Approved by the trustees on 19 August 2026 and signed on their behalf by

Jason Reid
Trustee

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 APRIL 2026

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. A total of £7,200 (2025: £7,488) in respect of rent was paid during the year.

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 £	2026 Total £	2025 Total £
Tithes	26,994	-	26,994	32,928
Gift Aid tax rebate	6,730	-	6,730	3,016
Other donations	-	-	-	-
Total Donations received	**33,724**	**-**	**33,724**	**35,944**

5. Rent from land and buildings

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Street Connect	-	-	-	1,680
Total rent from land and buildings	**-**	**-**	**-**	**1,680**

6. Charitable Activities Payments

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Rent	7,200	-	7,200	7,488
Repairs & maintenance	3,596	-	3,596	692
Heat, Light & Power	2,906	-	2,906	4,917
Telephone & internet	856	-	856	731
Insurance	328	-	328	1,510
Hospitality & Catering	313	-	313	212
IT software & consumables	579	-	579	223
Cleaning	306	-	306	332
Advertising & marketing	78	-	78	-
Subscriptions	561	-	561	413
Other charitable activities expense	214	-	214	132
Total Charitable Activities	**16,937**	**-**	**16,937**	**16,650**

7. Grants and donations

Gifts to external organisations and individuals are considered by the trustees on the basis of need and are only made to those organisations and activities which are compatible with the charitable objectives of the charity. No gifts were made to political parties. During the year, grants totalling **£706** (2025: £1,300) and ranging from £56 to £550 were paid to two individuals (2025: two) in accordance with the charity's objectives. One (2025: two) grant totalling **£500** (2025: £420) was paid to other organisations during the year.

8. Governance costs

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
Legal costs	-	-	-	663
Independent Examiner's Fee	350	-	350	700
Total governance costs	**350**	**-**	**350**	**1,363**

9. 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 25 £	Incoming £	Outgoing £	Transfers £	30 Apr 26 £
Youth Work	1,080	-	-	-	1,080
Total Restricted Funds	**1,080**	**-**	**-**	**-**	**1,080**

10. 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 25 £	Incoming £	Outgoing £	Transfers £	30 Apr 26 £
General Fund	61,255	33,744	(18,493)	-	76,506
Total Unrestricted Funds	**61,255**	**33,744**	**(18,493)**	**-**	**76,506**