

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	2024	To	31	12	2024

Reference and administration details

Charity name	RCCG - Victory Assembly Banchory
Other names charity is known by	
Registered charity number	SC045934
Charity's principal address	29 Palmerston Road
	Aberdeen
	Postcode AB11 5QP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1		Chairman		
2		Treasurer		
3		Secretary		
4		Trustee		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

Type of governing document

The charity is governed by its constitution.

Trustee recruitment and appointment

Potential trustee appointments are identified and nominated by existing trustees from people who are already involved in the charity and understand and support the vision of the charity. The appointment of the trustee is put to a simple majority vote if no consensus is reached. In case of an equality of votes, the chairman will have a second or casting vote.

## Objectives and activities

Charitable purposes

The primary purpose of the organisation is to promote the Christian Faith and its values amongst its members and the community at large.

Summary of the main activities in relation to these objects

- (a) Meetings: Sunday and weekday meetings. Such meetings are for prayers, the study of the Bible, and worship in songs and praise to God.
- (b) Community Outreach: The organisation arranges community-based programmes which address the felt needs of the people in the community.
- (c) Carrying out Baptism, Marriage, Funerals, Child dedication services.
- (d) Publication of literature: Leaflets, booklets and other printed materials shall be produced to inform and communicate the essence of the Christian doctrine.

## APPENDIX 1

### Achievements and performance

**Summary of the main achievements of the charity during the financial period**

The main activities during the financial period are as follows:

1. Mother's Day, Children's Day, and Father's Day family celebration services.
2. Partnered with and donated to AMSCOT, a not-for-profit organisation, with the vision to bring relief to those in need in Africa and promote brighter future opportunities, through education, skill training etc.
3. Easter Egg Hunt for children in Banchory and surrounding took place on 31st March 2024.
4. Victory Gathering took place from 5th to 6th July 2024.
5. Couples' Evening took place on 15th November 2024.
6. Workers Appreciation Day took place on 22nd December 2024.
7. Christmas Carol at Inchmarlo Nursing Home on 22nd December 2024.

### Financial review

**Brief statement of the charity's policy on reserves**

The trustees consider that the charity needs to hold bank balance equivalent to at least three months' average expenditure to ensure the on-going delivery of its charitable objectives.

**Details of any deficit**

**Donated facilities and services (if any)**

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<div></div>	
Full name(s)		
Position (e.g. Chair)	Treasurer	Secretary
Date	12/05/2025	12/05/2025



## RCCG - Victory Assembly Banchory

SC045934

## Receipts and payments accounts

For the period from	Day	Month	Year	to	Day	Month	Year
	01	Jan	2024		31	Dec	2024

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	53,795				53,795	55,783
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	4,800				4,800	-
					-	-
<b>A1 Sub total</b>	<b>58,595</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>58,595</b>	<b>55,783</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>58,595</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>58,595</b>	<b>55,783</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	-				-	-
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	26,349				26,349	50,201
Grants and donations	1,745				1,745	5,900
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
Other	-				-	-
					-	-
<b>A3 Sub total</b>	<b>28,094</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,094</b>	<b>56,101</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>28,094</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,094</b>	<b>56,101</b>
<b>Net receipts / (payments)</b>	<b>30,501</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,501</b>	<b>(319)</b>
<b>A5 Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>30,501</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,501</b>	<b>(319)</b>

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	149,681				149,681	150,000
	Surplus / (deficit) shown on receipts and payments account	30,501				30,501	(319)
						-	
						-	
	Cash and bank balances at end of year	180,182	-	-	-	180,182	149,681
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Church Equipment - Purchased	Unrestricted Funds	7,651	1,320	2,693
	Church Equipment - Donated	Unrestricted Funds	476	-	-
	Motor Vehicle - Donated	Unrestricted Funds	8,246	-	-
	Debtors/Receivables	Unrestricted Funds		40,694	41,494
		Total	16,373	42,014	44,187

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Creditors/Payables	Unrestricted Funds	405	405
		Total	405	405

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of  
approval




12/05/2025
12/05/2025

the 1990s, the number of people in the world who are illiterate has increased from 400 million to 500 million. The number of illiterate people in the world is expected to increase to 600 million by the year 2015. The number of illiterate people in the world is expected to increase to 700 million by the year 2020. The number of illiterate people in the world is expected to increase to 800 million by the year 2025. The number of illiterate people in the world is expected to increase to 900 million by the year 2030. The number of illiterate people in the world is expected to increase to 1 billion by the year 2035. The number of illiterate people in the world is expected to increase to 1.1 billion by the year 2040. The number of illiterate people in the world is expected to increase to 1.2 billion by the year 2045. The number of illiterate people in the world is expected to increase to 1.3 billion by the year 2050. The number of illiterate people in the world is expected to increase to 1.4 billion by the year 2055. The number of illiterate people in the world is expected to increase to 1.5 billion by the year 2060. The number of illiterate people in the world is expected to increase to 1.6 billion by the year 2065. The number of illiterate people in the world is expected to increase to 1.7 billion by the year 2070. The number of illiterate people in the world is expected to increase to 1.8 billion by the year 2075. The number of illiterate people in the world is expected to increase to 1.9 billion by the year 2080. The number of illiterate people in the world is expected to increase to 2 billion by the year 2085. The number of illiterate people in the world is expected to increase to 2.1 billion by the year 2090. The number of illiterate people in the world is expected to increase to 2.2 billion by the year 2095. The number of illiterate people in the world is expected to increase to 2.3 billion by the year 2100.

All funds are unrestricted and are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless stated that funds have been designated for specific purposes.

[illegible]

~~If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)~~

Authority under which paid	£

~~If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)~~

	Number of trustees	£

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

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## RCCG - Victory Assembly Banchory

SC045934

**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Tithe	32,125				32,125	36,197
Offering	12,703				12,703	8,562
Donations Received	-				-	-
Gift Aid income	8,967				8,967	11,024
<b>Total</b>	<b>53,795</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,795</b>	<b>55,783</b>

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
	-		-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Other loan repayments received	4,800				4,800	-
	-				-	-
					-	-
					-	-
<b>Total</b>	<b>4,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,800</b>	<b>-</b>

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Hall Rent	2,812				2,812	3,022
Premises Insurance	231				231	212
Motor Vehicle Expenses	2,067				2,067	3,933
Licences & Subscriptions	282				282	282
Travelling Costs	-				-	-
Printing, Postage & Stationery	-				-	29
IT Expenses	91				91	-
Gifts to Visiting Pastors	-				-	752
Central Support Service Cost	3,357				3,357	2,501
Training Costs	1,162				1,162	1,918
Welfare	250				250	-
Cash Processing Costs	-				-	610
Miscellaneous Expenses	-				-	95
Central Office Fund	600				600	600
Missions & Evangelism	3,152				3,152	-
World Evangelism Fund	4,757				4,757	8,366
Hospitality	2,584				2,584	6,211
Decoration Expenses	-				-	-
Members Liaison & Workers Training	168				168	1,456
Multimedia Expenses	33				33	27
Children Department	172				172	187
Sunday School Department	-				-	-
Virtuous Women Group	-				-	-
Flourishing Marriages	630				630	-
Loan to Other Charities	-				-	18,000
Other Loans	4,000				4,000	2,000
<b>Total</b>	<b>26,349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,349</b>	<b>50,201</b>



**Additional analysis (2)****5 Breakdown of unrestricted funds**

	Unrestricted fund	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	53,795				53,795	55,783
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	4,800				4,800	-
<b>Sub total</b>	<b>58,595</b>	-	-	-	<b>58,595</b>	<b>55,783</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>58,595</b>	-	-	-	<b>58,595</b>	<b>55,783</b>
<b>Payments</b>						
Expenses for fundraising activities	-				-	-
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	26,349				26,349	50,201
Grants and donations	1,745				1,745	5,900
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
<b>Sub total</b>	<b>28,094</b>	-	-	-	<b>28,094</b>	<b>56,101</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>28,094</b>	-	-	-	<b>28,094</b>	<b>56,101</b>
<b>Net receipts / (payments)</b>	<b>30,501</b>	-	-	-	<b>30,501</b>	<b>(319)</b>
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>30,501</b>	-	-	-	<b>30,501</b>	<b>(319)</b>

**Nature and purpose of funds**

All funds are unrestricted and are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless stated that funds have been designated for specific purposes.

**Additional analysis (3)****6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-




**Nature and purpose of funds**



## APPENDIX 3

## OSCr

Office of the Scottish Charity Regulator

		<b>Independent examiner's report on the accounts</b>						v2
<b>Report to the trustees/members of</b>	Charity name	RCCG - Victory Assembly Banchory						
<b>Registered charity number</b>		SC045934						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	01	01	2024	to	31	12	2024	
<b>Set out on pages</b>							(remember to include the page numbers of additional sheets)	
<b>Respective responsibilities of trustees and examiner</b>	<p>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. 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.</p>							
<b>Basis of independent examiner's statement</b>	<p>My examination is 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 accounts.</p>							
<b>Independent examiner's statement</b>	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> </li> </ol> <p>have not been met, or</p> <ol style="list-style-type: none"> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>							
<b>Signed:</b>					<b>Date:</b>	12/05/2025		
<b>Name:</b>								
<b>Relevant professional qualification(s) or body (if any):</b>	FCCA							
<b>Address:</b>								

\*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