

# The Redeemed Christian Church of God, Covenant Restoration Assembly, Dunfermline. Fife

Scotland · Charity number SC050792

## Details

---

Known as	RCCG, CRA, DUNFERMLINE, FIFE
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Part of	Redeemed Christian Church of God - Open Heavens Edinburgh (SC039510)
Registered	2021-02-24
Register	<a href="#">View on the OSCR register</a>

## Contact

---

Address	137 McDonald Street Dulloch Dunfermline KY11 8ZW
Website	<a href="http://www.rccgradunfermlinefife.org.uk">www.rccgradunfermlinefife.org.uk</a>

## Activities

---

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Worship and Fellowship • Gathering to praise God, pray, and celebrate sacraments (like baptism and communion). • Fostering a community where believers support, encourage, and love one another 2. Discipleship and Teaching • Educating members in biblical doctrine and spiritual maturity. • Equipping individuals to apply Christian values in their everyday lives. 3. Evangelism and Mission • Fulfilling the 'Great Commission' by sharing the message of salvation with the wider world 4. Ministry to Those in Need • Providing tangible compassion, mercy, and relief to the vulnerable (such as the poor, sick, and marginalized).

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** 4. OBJECT: The primary aim of the organisation is to promote the Christian Faith and it's values amongst it's members and the community at large.

## Geography

---

- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2026-01-11	£314,686	£103,568	-	0
2025-01-11	£162,594	£70,712	-	0
2024-01-11	£77,969	£60,245	-	0
2023-01-11	£42,517	£41,250	-	0
2022-01-11	£29,952	£35,983	-	0

---

# Accounts

---

Charity no SC050792

**The Redeemed Christian Church of God, Covenant Restoration Assembly  
Dunfermline. Fife**

**Annual Reports and Accounts**

**For the year ended 11th January 2026**

**The Redeemed Christian Church of God, Covenant Restoration Assembly  
Dunfermline. Fife**

**Administrative Information**

**Financial Statement for the year ended 11th January 2026**

**Registered Charity Number:** SC050792

**Pastor:** Dr Oluseye A. Ogunbayo

**Trustees:** Dr Kassim Adebambo  
Mrs Ruth Ogunbayo  
Mr Adegbenga Odusanya

**Registered Office:** 137 McDonald Street  
Dulloch  
Dunfermline  
KY11 8ZW

**Independent Examiner:** Tunji Ogedengbe  
36 Daffodil Close  
Hatfield  
Herts  
AL10 9FF

# RCCG

<b>The Redeemed Christian Church of God, Covenant Restoration Assembly, Dunfermline</b>				<b>SC050792</b>
Annual accounts for the period				
Period start date	<b>12/01/2025</b>	<b>To</b>	Period end date	

## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F04
<b>Incoming resources (Note 3)</b>							
<b>Incoming resources from generated funds</b>							
Gift aid income		S01	128,707	-	-	128,707	115,506
Grants		S02	-	130,000	-	130,000	10,400
VAT reimbursement		S03	34,885	-	-	34,885	-
<b>Incoming resources from charitable activities</b>							
		S04	-	-	-	-	-
<b>Other incoming resources</b>							
		S05	8,118	-	-	8,118	-
<b>Total incoming resources</b>			184,686	130,000	-	314,686	162,594
<b>Resources expended (Notes 4-8)</b>							
<b>Costs of Generating Funds</b>							
Costs of generating voluntary income		S07	96,018	-	-	96,018	56,169
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
<b>Charitable activities</b>							
		S10	7,200	-	-	7,200	14,293
<b>Governance costs</b>							
		S11	350	-	-	350	250
<b>Other resources expended</b>							
		S12	-	-	-	-	-
<b>Total resources expended</b>			103,568	-	-	103,568	70,712
<b>Net incoming/(outgoing) resources before transfers</b>			81,118	130,000	-	211,118	91,882
<b>Gross transfers between funds</b>			-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>			81,118	130,000	-	211,118	91,882
<b>Other recognised gains/(losses)</b>							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Prior Year Adjustment		S18	-	-	-	-	-
<b>Net movement in funds</b>			81,118	130,000	-	211,118	91,882
<b>Total funds brought forward</b>			114,712	-	-	114,712	22,829
<b>Total funds carried forward</b>			195,830	130,000	-	325,830	114,712

## Section B Balance sheet as at 11th January 2026

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds £	income funds £	Endowment funds £		
		F01	F02	F03	F04	F04
<b>Fixed assets</b>						
Tangible assets (Note 9)	B01	423,023	-	-	423,023	161,028
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
<b>Total fixed assets</b>	B04	423,023	-	-	423,023	161,028
<b>Current assets</b>						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	4,100	-	-	4,100	4,100
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	49,266	-	-	49,266	29,109
<b>Total current assets</b>	B09	53,366	-	-	53,366	33,209
<b>Creditors: amounts falling due within one year</b> (Note 12)	B10	600	-	-	600	250
<b>Net current assets/(liabilities)</b>	B11	52,766	-	-	52,766	32,959
<b>Total assets less current liabilities</b>	B12	475,789	-	-	475,789	193,987
<b>Creditors: amounts falling due after one year</b> (Note 13)	B13	149,959	-	-	149,959	79,275
Provisions for liabilities and charges	B14	-	-	-	-	-
<b>Net assets</b>	B15	325,830	-	-	325,830	114,712
<b>Funds of the Charity</b>						
Unrestricted funds	B16	195,830	130,000	-	325,830	114,712
	B17	-	-	-	-	-
Restricted income funds (Note 14)	B18	-	-	-	-	-
Endowment funds (Note 15)	B19	-	-	-	-	-
<b>Total funds</b>	B20	195,830	130,000	-	325,830	114,712

Signed by Chair of Trustees

Signature	Print Name	Date of approval
<i>Dr Kassim Adebambo</i>	Dr Kassim Adebambo	24/04/2026

Note 1 **Basis of preparation**

*This section should be completed by all charities .*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with\*  Accounting Standards;
- or  Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[\*\* except for the following].

**Give details in this box if a different standard has been followed.**

\* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

\*\* - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies

**Note 2 Accounting policies**

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

**INCOMING RESOURCES**

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Gifts in kind</b>	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
<b>Donated services and facilities</b>	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when receivable.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**EXPENDITURE AND LIABILITIES**

<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Support Costs</b>	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**ASSETS**

<b>Tangible fixed assets for use by charity</b>	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

**Note 3 Analysis of incoming resources**

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
<b>Voluntary income</b>	Tithes & Offering	128,707	115,507
	Gift Aid	12,977	36,688
		-	-
	<b>Total</b>	141,683	152,194
<b>Grants</b>	National Church Trust	10,000	6,150
	Benefact Trust	-	4,250
	Energy grant	20,000	-
	RCCG Grant	100,000	-
	<b>Total</b>	130,000	10,400
<b>VAT Reimbursement</b>	VAT Reimbursement	34,885	-
		-	-
	<b>Total</b>	34,885	-
<b>Other income</b>	Insurance claim	8,118	-
		-	-
	<b>Total</b>	8,118	-

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
<b>Costs of generating voluntary income</b>	Insurance	5,686	2,661
	Rent	14,117	17,686
	Office/Admin Expenses	961	1,461
	Travel & Subsistence	1,961	1,192
	Bank charges	367	260
	Honorarium	2,750	1,883
	Loan interest	10,500	-
	Domestics	1,000	-
	Conference	2,103	361
	Printing & Stationery	7,418	767
	Choir	241	-
	Training	492	-
	Motorvan Expense	1,357	1,151
	Cleaning	3,355	1,753
	Telephone Expenses	726	817
	Consumables	1,076	3,300
	Website/Zoom /subscription	431	262
	Professional fees	907	12,386
	Depreciation	30,596	4,892
	Multimedia	96	80
	Utility	4,390	3,727
Church equipment	3,347	1,016	
Children	2,141	-	
Other	-	515	
	<b>Total</b>	<b>96,018</b>	<b>56,169</b>
<b>Fundraising trading costs</b>		-	-
		-	-
		-	-
		-	-
		<b>Total</b>	<b>-</b>
<b>Investment management costs</b>		-	-
		-	-
		<b>Total</b>	<b>-</b>
<b>Charitable activities</b>	Donations & Gifts	1,529	3,151
	Donation to Charity	1,500	1,444
	COF	-	200
	Outreach	2,141	499
	Area	100	-
	WEM	-	1,104
	Welfare	1,600	5,670
	Hospitality	330	2,225
	<b>Total</b>	<b>7,200</b>	<b>14,293</b>
<b>Governance costs</b>	Independent Examination	350	250
		-	-
		<b>Total</b>	<b>350</b>

**Note 5 Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

**6.2 Fees for examination or audit of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
350	250

**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Music equipment	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward		165,920	-	-	-	165,920
Additions	-	265,520	27,071	-	-	292,591
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	431,440	27,071	-	-	458,511

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
<b>** Rate</b>					

Balance brought forward	-	4,892	-	-	-	4,892
Depreciation charge for year	-	21,572	9,024	-	-	30,596
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	26,464	9,024	-	-	35,488

**9.3 Net book value**

Brought forward	-	161,028	-	-	-	161,028
Carried forward	-	404,976	18,047	-	-	423,023

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

\* The "transfers" row is for movements between fixed asset categories.

\*\* Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

The Redeemed Christian Church of God, Covenant Restoration Assembly

**Section C**

**Notes to the accounts**

**(cont)**

**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Deposit	3,000	3,000	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,100	1,100	-	-
Prepayments and accrued income	-	-	-	-
<b>Total</b>	<b>4,100</b>	<b>4,100</b>	<b>-</b>	<b>-</b>

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	5,656	37,289	-	-
Kingdom bank loan	144,303	41,987	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	600	250	-	-
<b>Total</b>	<b>150,559</b>	<b>79,525</b>	<b>-</b>	<b>-</b>

**12.2 Security over assets**

*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

--

This is to confirm that I Independently Examined the accounts.

Tunji Ogedengbe FCCA

Relevant Professional qualification/professional body: ACCA

Address: 36 Daffodil Close  
Hatfield  
Herts  
AL10 9FF



24th April 2026

---

# Accounts

---



**RCCG, Covenant Restoration Assembly, Dunfermline. Fife.**

# Report and Financial Statements

**Annual Accounts**

**12<sup>TH</sup> January 2024 to 11<sup>th</sup> January 2025**

**REDEEMED CHRISTIAN CHURCH OF GOD, COVENANT RESTORATION ASSEMBLY**  
**REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 11<sup>th</sup> JANUARY 2025**

We hereby present the annual report and the financial statements for the year ended (11<sup>th</sup> January 2025).

This Financial Statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the Charity's Constitution and the Recommendations of the Statements of Recommended Practice, Accounting and Reporting by Charities and comply with the applicable law.

**BOARD OF TRUSTEES**

The following underlisted persons served as trustees during the year under review:



**RETIREMENT:**

None of the trustee members retired during the year under review.

**OBJECTIVES OF THE CHARITY, PRINCIPAL ACTIVITIES AND ORGANISATION OF OUR WORK**

The Redeemed Christian Church of God (Covenant Restoration Assembly, Dunfermline), is a member of "The Redeemed Christian Church of God" which has Parishes in over 190 countries of the world. We are registered with the Office of Scottish Charity Regulator, and governed by the Charities Act 1993.

We have laid out the objectives of RCCG, Covenant Restoration Assembly, Dunfermline under the following themes:

- To teach the gospel in a practical way.
- To focus on the practicalities of the Christian life through our different community work, and world mission that we are involved in, practising love, and empowering people with the knowledge of God and teaching them what they can achieve through Him.
- To organise children and youth activities, promoting unity in the course of developing deeper spiritual growth.
- To encourage a prayerful life, and consistency in the devotional life and spiritual growth of our members.
- To network and partner with other Christian organisations and support events that promotes Christian aims and objectives.

## WORSHIP VENUE

Our current place of worship and meeting venue is **Abbot Hall, Wilson's Close, Dunfermline KY12 7NW**, which we have leased since **1 June 2021**. Abbot Hall has served as a temporary but valuable base for our congregation, hosting our **Sunday Services, Wednesday Midweek Services, fellowship meetings, and special events**. The lease agreement is due to run until **31 May 2026**.

In line with our long-term vision for growth and stability, we are delighted to confirm that we have recently acquired a **permanent site for the church**—the **Erskine Building (Covenant House), 4 Pilmuir Street, Dunfermline KY12 7AJ**. This property marks an important milestone in our journey, providing us with a lasting home in the heart of the community.

The Erskine Building is currently undergoing **major renovation works** to make it fit for purpose and to create a welcoming, functional, and sustainable space for worship, fellowship, and outreach. Once completed, the new site will not only meet the needs of our congregation but also provide opportunities to serve the wider community through inclusive programmes, events, and charitable initiatives.

## DEVELOPMENT, ACTIVITIES AND ACHIEVEMENT THIS YEAR

During the year under review, the Charity continued to engage in a range of activities that have positively impacted our community. Key highlights include:

- **Promoting Christian Faith and Values**  
The Charity remained committed to its core objective of furthering the Christian faith without discrimination or prejudice, welcoming people of all races, backgrounds, genders, and beliefs. Through teaching, training, and fellowship, we encouraged members to apply biblical principles that foster self-esteem, resilience, and responsibility, helping individuals avoid criminality and social vices, and supporting them to live fulfilled, productive lives.
- **Supporting Children Through Compassion UK**  
We continued our sponsorship of **Geraldo**, a beneficiary of Compassion UK, whom we have been supporting since **July 2014**. This long-term commitment reflects our dedication to improving the lives of vulnerable children.
- **Community Food Support**  
Each week, we collected surplus food from local stores and supplied it to the **Home4Good Centre, Dunfermline**, a homeless shelter. This initiative continues to meet practical needs and demonstrates our commitment to supporting the most vulnerable in our community.
- **Christmas Outreach**  
Our annual Christmas activities remained a highlight of community engagement. We organised a Christmas party for members and the wider community, provided Christmas lunch and hampers to the homeless shelter, and shared the joy of the season through Christmas carols.
- **Regular Worship and Fellowship Meetings**  
We held **weekly Sunday, Wednesday, and Friday meetings**, providing

opportunities for worship, teaching, encouragement, and personal development, equipping members to be positive contributors to the wider community.

- **Partnerships and Collaborations**

We strengthened our collaboration with other churches and charitable organisations in Dunfermline. Through initiatives such as ‘**Dunfermline Pastors Praying Together**’, we fostered unity, fellowship, and collective action. The network continues to grow, with more pastors joining to promote Christianity and make a positive impact across the community.

## **ACHIEVEMENT DURING THE YEAR**

As highlighted in our development plan, over the past year we have remained actively engaged with our local community by partnering with local food stores and other charitable organisations to support the less privileged, including the homeless shelter and those in need.

- **Community Food Support**

On a weekly basis, we collect surplus food from local stores and distribute it to individuals and families facing hardship, as well as to local shelters. This initiative not only provides practical help but also strengthens our commitment to reducing food waste while caring for the vulnerable in our community.

- **Training and Capacity Building**

We continue to invest in the development of our members through training, seminars, and workshops. These cover a wide range of areas including skill acquisition, poverty alleviation, health and well-being, leadership training, budgeting, cost control, and other survival strategies. These programmes are designed to empower our members with practical tools that act as safety nets in these times of global challenges.

- **Acquisition of a Permanent Place of Worship**

By God’s grace, and through the generous donations and contributions of our members, we have acquired a permanent place of worship: the **Erskine Building, Covenant House, 4 Pilmuir Street, Dunfermline KY12 7AJ**. This former Church of Scotland property, which had been abandoned for many years, is now in our care. The building is currently undergoing major renovation, and we are trusting God to complete the works as soon as possible to enable our immediate occupation.

## **FUTURE DEVELOPMENT**

Looking ahead, we remain committed to pursuing our core objectives by strengthening our network with other charitable organisations of similar vision, sustaining collaborations, and promoting partnerships with sister organisations, local food stores, and community groups.

We will also continue to expand our programmes by organising more **seminars and workshops** on leadership, management, and personal development, while promoting

**capacity building** through in-house training for our members, volunteers, and other interested individuals in the wider community.

In pursuing these objectives, we will take full advantage of initiatives offered through **Christ the Redeemer College** and the **Department of Corporate Social Responsibility**, which serve as vital arms of our mission for training and community engagement in the UK.

## **FINANCIAL RESULTS OF THE YEAR**

The Statement of Financial Activities shows a total income of **£162,594** and total expenditure of **£70,712** for the year under review. In addition, a balance of **£22,829** was carried forward from the previous year.

The Trustees note that a significant proportion of the expenditure relates to **hall rental** and **professional fees** associated with the renovation of our permanent site. It is therefore the view of the Trustees that, moving forward, the Charity will vigorously prioritise the completion and use of the permanent place of worship. This will help to minimise, and in due course substantially reduce, expenditure on rental costs, thereby enabling greater savings and increased income available for charitable activities.

Accordingly, the Trustees consider that the present level of funding remains adequate to support the continued delivery of the Charity's objectives and the fulfilment of its mission.

## **RISK MANAGEMENT**

The Board of Trustees continually reviews the major risks faced by the Charity and takes seriously its responsibility for safeguarding the organisation's resources and mission. During the year, the Trustees examined the key **strategic, operational, financial, and compliance risks** affecting the Charity and confirmed that systems are in place to monitor, manage, and mitigate these risks on a regular basis.

- **Strategic Risks:** The Trustees recognise the importance of maintaining focus on the Charity's long-term objectives, particularly in relation to the development of the permanent place of worship. Regular reviews ensure that decisions remain aligned with the Charity's vision and sustainable growth.
- **Operational Risks:** Risks associated with day-to-day activities, including health and safety, volunteer management, and delivery of community programmes, are addressed through appropriate policies, staff/volunteer training, and continuous monitoring.
- **Financial Risks:** The Trustees monitor income and expenditure closely to ensure the Charity remains financially sustainable. Particular attention has been given to rental costs and renovation expenses, with plans in place to reduce dependency on leased premises once the permanent site is completed.
- **Compliance Risks:** The Board ensures that all legal and regulatory requirements are met, including those relating to charity law, safeguarding, and data protection. Regular reporting and external professional advice are used where necessary to maintain compliance.

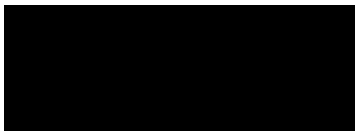
The Trustees confirm that adequate systems and procedures are in place to produce regular reports, enabling them to take timely and effective action. This structured approach provides assurance that the Charity is well positioned to manage risks and to continue delivering its objectives in a safe, sustainable, and responsible way.

## **VOLUNTEERS/WORKERS**

We are deeply grateful to our church ministers and workers for their unwavering commitment and support. The majority of these individuals are **volunteers**, generously offering their time on a **part-time basis**, often during evenings and weekends. They oversee the various departments and arms of our parish, ensuring that the church operates smoothly and effectively.

In addition, many other volunteers continue to contribute on an **ad-hoc basis**, assisting with events, community outreach, and day-to-day activities. Their dedication and selfless service are vital to the ongoing work and mission of the church, and we are profoundly thankful for their contributions.

Approved and signed on behalf of The Trustees by:

A solid black rectangular box used to redact the signature of the trustee.

17<sup>th</sup> September 2025

Charity no SC050792

**The Redeemed Christian Church of God, Covenant Restoration Assembly  
Dunfermline. Fife**

**Annual Reports and Accounts**

**For the year ended 11th January 2025**

**The Redeemed Christian Church of God, Covenant Restoration Assembly  
Dunfermline. Fife**

**Administrative Information**

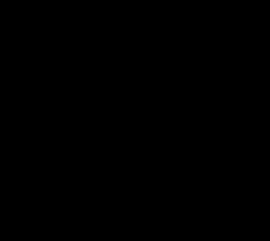
**Financial Statement for the year ended 11th January 2025**

**Registered Charity Number: SC050792**

**Pastor:** 

**Trustees:** 

**Registered Office:** 

**Independent Examiner:** 

# RCCG

The Redeemed Christian Church of God, Covenant Restoration Assembly, Dunfermline				SC050792
Annual accounts for the period				
Period start date	12/01/2024	To	Period end date	11/01/2025

## Section A Statement of financial activities

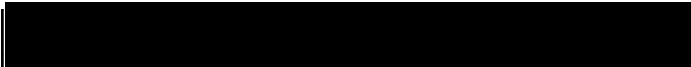
Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F04
<b>Incoming resources (Note 3)</b>							
<b>Incoming resources from generated funds</b>							
	Voluntary income	S01	152,194	-	-	152,194	77,969
	Grants	S02	10,400	-	-	10,400	-
	Investment income	S03	-	-	-	-	-
<b>Incoming resources from charitable activities</b>							
		S04	-	-	-	-	-
<b>Other incoming resources</b>							
		S05	-	-	-	-	-
	<b>Total incoming resources</b>	S06	162,594	-	-	162,594	77,969
<b>Resources expended (Notes 4-8)</b>							
<b>Costs of Generating Funds</b>							
	Costs of generating voluntary income	S07	56,169	-	-	56,169	40,699
	Fundraising trading costs	S08	-	-	-	-	-
	Investment management costs	S09	-	-	-	-	-
<b>Charitable activities</b>							
		S10	14,293	-	-	14,293	19,296
<b>Governance costs</b>							
		S11	250	-	-	250	250
<b>Other resources expended</b>							
		S12	-	-	-	-	-
	<b>Total resources expended</b>	S13	70,712	-	-	70,712	60,245
	<b>Net incoming/(outgoing) resources before transfers</b>	S14	91,882	-	-	91,882	17,724
<b>Gross transfers between funds</b>							
		S15	-	-	-	-	-
	<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>	S16	91,882	-	-	91,882	17,724
<b>Other recognised gains/(losses)</b>							
	Gains and losses on revaluation of fixed assets for the charity's own use	S17	-	-	-	-	-
	Prior Year Adjustment	S18	-	-	-	-	-
	<b>Net movement in funds</b>	S19	91,882	-	-	91,882	17,724
<b>Total funds brought forward</b>							
		S20	22,829	-	-	22,829	5,105
	<b>Total funds carried forward</b>	S21	114,712	-	-	114,712	22,829

## Section B

## Balance sheet AS AT 11th January 2025

	Note	Unrestricted funds £	Restricted		Total this year £	Total last year £
			income funds £	Endowment funds £		
		F01	F02	F03	F04	F04
<b>Fixed assets</b>						
Tangible assets (Note 9)	B01	161,028	-	-	161,028	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
<b>Total fixed assets</b>	B04	161,028	-	-	161,028	-
<b>Current assets</b>						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	4,100	-	-	4,100	4,100
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	29,109	-	-	29,109	18,979
<b>Total current assets</b>	B09	33,209	-	-	33,209	23,079
Creditors: amounts falling due within one year (Note 12)	B10	250	-	-	250	250
<b>Net current assets/(liabilities)</b>	B11	32,959	-	-	32,959	22,829
<b>Total assets less current liabilities</b>	B12	193,987	-	-	193,987	22,829
Creditors: amounts falling due after one year (Note 13)	B13	79,275	-	-	79,275	-
Provisions for liabilities and charges	B14	-	-	-	-	-
<b>Net assets</b>	B15	114,712	-	-	114,712	22,829
<b>Funds of the Charity</b>						
Unrestricted funds	B16	114,712	-	-	114,712	22,829
	B17	-	-	-	-	-
Restricted income funds (Note 14)	B18	-	-	-	-	-
Endowment funds (Note 15)	B19	-	-	-	-	-
<b>Total funds</b>	B20	114,712	-	-	114,712	22,829

Signed by Chair of Trustees

Signature	Print Name	Date of approval
		27/06/2025

Note 1 **Basis of preparation**

*This section should be completed by all charities .*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with\*  Accounting Standards;
- or  Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[\*\* except for the following].

**Give details in this box if a different standard has been followed.**

\* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

\*\* - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

**1.2 Change in basis of accounting**

There has been no change to the accounting policies

**Note 2 Accounting policies**

*This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.*

**INCOMING RESOURCES**

<b>Recognition of incoming resources</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>the trustees are virtually certain they will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>
<b>Incoming resources with related expenditure</b>	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
<b>Tax reclaims on donations and gifts</b>	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the related goods or services have been delivered.
<b>Gifts in kind</b>	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.  Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.  Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
<b>Donated services and facilities</b>	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
<b>Investment income</b>	This is included in the accounts when receivable.
<b>Investment gains and losses</b>	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**EXPENDITURE AND LIABILITIES**

<b>Liability recognition</b>	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
<b>Governance costs</b>	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
<b>Grants payable without performance conditions</b>	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
<b>Support Costs</b>	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**ASSETS**

<b>Tangible fixed assets for use by charity</b>	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
<b>Investments</b>	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
<b>Stocks and work in progress</b>	These are valued at the lower of cost or market value.

**Note 3 Analysis of incoming resources**

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
<b>Voluntary income</b>	Tithes & Offering	115,507	59,862
	Gift Aid	36,688	18,107
		-	-
		-	-
	<b>Total</b>	152,194	77,969
<b>Grants</b>	National Church Trust	6,150	-
	Benefact Trust	4,250	-
		-	-
		-	-
	<b>Total</b>	10,400	-
<b>Investment income</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-
<b>Incoming resources from charitable activities</b>		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	-	-

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
<b>Costs of generating voluntary income</b>	Insurance	2,661	1,456
	Rent	17,686	18,318
	Office/Admin Expenses	1,461	1,629
	Travel & Subsistence	1,192	1,561
	Bank charges	260	-
	Honorarium	1,883	2,650
	Publicity	-	865
	Conference	361	200
	Printing & Stationery	767	484
	Motorvan Expense	1,151	-
	Cleaning	1,753	-
	Telephone Expenses	817	753
	Consumables	3,300	-
	Website/Zoom /subscription	262	142
	Professional fees	12,386	1,101
	Depreciation	4,892	-
	Multimedia	80	-
	Utility	3,727	2,451
	Church equipment	1,016	3,664
Church Furniture/ Decoration/Instruments	-	5,409	
Other	515	16	
	<b>Total</b>	<b>56,169</b>	<b>40,699</b>
<b>Fundraising trading costs</b>		-	-
		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
<b>Investment management costs</b>		-	-
		-	-
		-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
<b>Charitable activities</b>	Donations & Gifts	3,151	3,078
	Donation to Charity	1,444	521
	COF	200	700
	Outreach	499	322
	WEM	1,104	10,940
	Welfare	5,670	300
	Hospitality	2,225	3,435
	<b>Total</b>	<b>14,293</b>	<b>19,296</b>
<b>Governance costs</b>	Independent Examination	250	250
		-	-
		-	-
	<b>Total</b>	<b>250</b>	<b>250</b>

**Note 5 Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

**6.2 Fees for examination or audit of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
250	250

**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	-	-	-
Additions	117,000	48,920	-	-	-	165,920
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	117,000	48,920	-	-	-	165,920

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
<b>** Rate</b>					

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	4,892	-	-	-	4,892
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	4,892	-	-	-	4,892

**9.3 Net book value**

Brought forward	-	-	-	-	-	-
Carried forward	117,000	44,028	-	-	-	161,028

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

\* The "transfers" row is for movements between fixed asset categories.

\*\* Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Deposit	3,000	3,000	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,100	1,100	-	-
Prepayments and accrued income	-	-	-	-
<b>Total</b>	<b>4,100</b>	<b>4,100</b>	<b>-</b>	<b>-</b>

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	37,289	-	-	-
Additional drawdown loan	41,987	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	250	250	-	-
<b>Total</b>	<b>79,525</b>	<b>250</b>	<b>-</b>	<b>-</b>

**12.2 Security over assets**

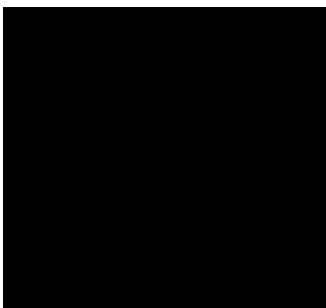
*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

--

This is to confirm that I Independently Examined the accounts.

\_\_\_\_\_

Relevant Professional qualification/professional body: ACCA



27th June 2025

## Independent Examiners Report

### Independent Examiner's Report to the Trustees of RCCG, Covenant Restoration Assembly, Dunfermline. Fife – (SC050792)

I report on the accounts of the charity for the year ended 11th January 2025 which are set out on the pages attached.

#### 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.

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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

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 8 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.

Relevant Professional qualification/professional body: ACCA

Date: 27<sup>th</sup> June 2025