



RCCG, Covenant Restoration Assembly, Dunfermline. Fife.

Report and Financial Statements

Annual Accounts

12TH January 2024 to 11th January 2025

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

We hereby present the annual report and the financial statements for the year ended (11th 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.

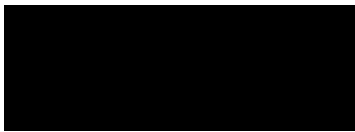
The Trustees confirm that adequate systems and procedures are in place to produce regular reports, enabling them to take timely and effective action. This structured approach provides assurance that the Charity is well positioned to manage risks and to continue delivering its objectives in a safe, sustainable,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

17th 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

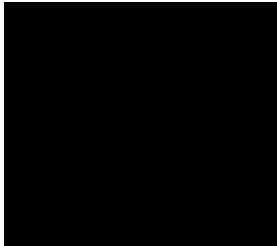
Financial Statement for the year ended 11th January 2025

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

Section B Balance sheet AS AT 11th January 2025

		Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F04
Fixed assets							
Tangible assets	(Note 9)	B01	161,028	-	-	161,028	-
		B02	-	-	-	-	-
Investments	(Note 10)	B03	-	-	-	-	-
Total fixed assets		B04	161,028	-	-	161,028	-
Current assets							
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
Total current assets		B09	33,209	-	-	33,209	23,079
Creditors: amounts falling due within one year	(Note 12)	B10	250	-	-	250	250
Net current assets/(liabilities)		B11	32,959	-	-	32,959	22,829
Total assets less current liabilities		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	-	-	-	-	-
Net assets		B15	114,712	-	-	114,712	22,829
Funds of the Charity							
Unrestricted funds		B16	114,712	-	-	114,712	22,829
		B17	-	-	-	-	-
Restricted income funds (Note 14)		B18	-	-	-	-	-
Endowment funds (Note 15)		B19	-	-	-	-	-
Total funds		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**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

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.

Donated services and facilities

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.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

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**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

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.

Grants with performance conditions

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.

Grants payable without performance conditions

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.

Support Costs

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**Tangible fixed assets for use by charity**

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.

Investments

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.

Stocks and work in progress

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

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 £
Costs of generating voluntary income	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
	Total	56,169	40,699
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	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
	Total	14,293	19,296
Governance costs	Independent Examination	250	250
		-	-
	Total	250	250

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 £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

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

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					

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*

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* 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	-	-	-	-
Total	4,100	4,100	-	-

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	-	-
Total	79,525	250	-	-

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: 27th June 2025