

SC052631

**The Redeemed Christian Church of God**  
**Zoe Parish, Paisley**

**Annual Accounts**

**1 April 2024 - 31 March 2025**

APPENDIX 1

OSCR

Scottish Charity Regulator

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	04	2024	To	31	03	2025

Reference and administration details

Charity name  
Other names charity is known by  
Registered charity number  
Charity's principal address

The Redeemed Christian Church of God Zoe Parish Paisley
RCCG Zoe Parish Paisley
SC 052631
7 Causeyside Street
Paisley
Postcode PA1 1UW

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	Chairperson		Members
2	Member		
3	Treasurer		
4	Member		
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

SCIO Constitution adopted in line with OSCR requirements.

Trustee recruitment and appointment

The trustees are appointed by the Church Congregation to act in the interest of the Charity. They serve for a minimum of a year after which they are either reappointed or removed and replaced by others.

## Objectives and activities

Charitable purposes

RCCG Zoe Parish Paisley is established to advance the Christian faith and promote transformed lives through worship, teaching, and community empowerment. We relieve poverty by supporting the poor and underprivileged through local outreach and wider projects, providing practical help where it is most needed. We also contribute to community development by engaging in regeneration and restoration initiatives that strengthen citizenship, build resilience, and improve the wellbeing of individuals and families.

Summary of the main activities in relation to these objects

RCCG Zoe Parish Paisley SCIO advanced its purposes through worship services, discipleship programmes, and house fellowships in Johnstone, and Renfrew. We supported individuals and families in hardship with food distribution, welfare assistance, and skills development, while also offering educational and leadership programmes to build resilience. In January 2024 we purchased a property in Paisley to serve as a hub for worship and community development, and we continue to seek suitable premises in Johnstone and Renfrew to expand our reach.

## APPENDIX 1

### Achievements and performance

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

In April 2023, RCCG Zoe Parish Paisley SCIO successfully established a new parish in Greenock, extending our reach and strengthening community engagement. We purchased a property in Paisley in January 2024 to provide worship and community services, and due to rapid growth are now in the process of acquiring an additional facility as the current premises have become too small.

While we are preparing to plant new parishes in Johnstone and Renfrew, progress has been delayed by the search for suitable premises that meet both community needs and compliance standards; in the meantime, house fellowships have already begun in both areas to ensure continuity of service.

These achievements demonstrate our commitment to expanding access, serving local residents, and future-proofing our facilities for long-term community benefit.

### Financial review

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

The charity's policy is to maintain reserves at a level sufficient to ensure the continuity of its core activities and to provide a buffer against unforeseen financial pressures. Reserves are reviewed annually by the trustees in line with operational needs, property commitments, and community service delivery, with any surplus applied to furthering the charity's purposes in Paisley and Renfrewshire.

#### Details of any deficit

In this financial year, the charity recorded a deficit as expenses exceeded income. This was primarily due to property acquisition and expansion costs associated with our growing community services. The trustees are actively managing this position by reviewing budgets, seeking additional funding, and ensuring reserves and future income streams are aligned to sustain activities.

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

N/A

APPENDIX 1

Other optional information

N/A

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	<div></div>	
Full name(s)		
Position (e.g. Chair)		
Date	25/11/2025	

RCCG		Zoe Parish, Paisley					SC052631
		Annual accounts for the period					
		Period start date	1st Apr 24	To	Period end date	31st Mar 25	
Section A Statement of financial activities							
Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £ F01	Restricted income £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Incoming resources (Note 3)</b>							
<b>generated funds</b>			-	-	-	-	
Voluntary income		S01	182,659		-	182,659	186,922
Activities for generating funds		S02	-	-	-	-	
Investment income		S03	-	-	-	-	-
<b>Incoming resources from charitable activities</b>		S04	-	-	-	-	
<b>Other incoming resources</b>		S05	14,066	936	-	15,002	11,680
<b>Total incoming resources</b>		S06	196,725	936	-	197,661	198,602
<b>Resources expended (Notes 4-8)</b>							
<b>Costs of Generating Funds</b>			-	-	-		
Charitable activities		S07	184,716	29,946	-	214,662	150,982
Fundraising trading costs		S08	-	-	-	-	
Investment management costs		S09	-	-	-	-	
<b>Costs of generating voluntary income</b>		S10	19,745	-	-	19,745	21,614
<b>Governance costs</b>		S11	250	-	-	250	239
<b>Other resources expended</b>		S12	-	-		-	
<b>Total resources expended</b>		S13	204,711	29,946	-	234,657	172,834
<b>Net incoming/(outgoing) resources before transfers</b>		S14	- 7,986	- 29,010	-	- 36,996	25,768
<b>Gross transfers between funds</b>		S15	-	-	-		
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		S16	- 7,986	- 29,010	-	- 36,996	25,768
<b>Other recognised gains/(losses)</b>							
Prior year adjustment		S17	35,335	-	-	35,335	
Gains and losses on investment assets		S18	-	-	-		
<b>Net movement in funds</b>		S19	27,349	- 29,010	-	- 1,661	25,768
<b>Total funds brought forward</b>		S20	12,683	44,113	-	56,796	31,028
<b>Total funds carried forward</b>		S21	40,032	15,103	-	55,135	56,796

**Section B Balance sheet as at 31st March 2025**

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£ F01	£ F02	£ F03	£ F04	£ F05
<b>Fixed assets</b>						
<b>Tangible assets (Note 9)</b>	B01	135,000	-	-	135,000	
	B02	-	-	-	-	-
<b>Investments (Note 10)</b>	B03	-	-	-	-	-
<b>Total fixed assets</b>	B04	135,000	-	-	135,000	
<b>Current assets</b>						
<b>Stock and work in progress</b>	B05	-	-	-	-	-
<b>Debtors (Note 11)</b>	B06	-	-	-	-	-
<b>(Short term) investments</b>	B07	-	-	-	-	-
<b>Cash at bank and in hand</b>	B08	4,946	15,103	-	20,049	56,796
<b>Total current assets</b>	B09	4,946	15,103	-	20,049	56,796
<b>Creditors: amounts falling due within one year (Note 12)</b>	B10	3,450	-	-	3,450	
<b>Net current assets/(liabilities)</b>	B11	1,496	15,103	-	16,599	56,796
<b>Total assets less current liabilities</b>	B12	136,496	15,103	-	151,599	56,796
<b>Creditors: amounts falling due after one year (Note 13)</b>	B13	96,464	-	-	96,464	
<b>Provisions for liabilities and charges</b>	B14	-	-	-	-	-
<b>Net assets</b>	B15	40,032	15,103	-	55,135	56,796
<b>Funds of the Charity</b>						
<b>Unrestricted funds</b>	B16	40,032			40,032	56,796
<b>Restricted income funds (Note 14)</b>	B18		15,103		15,103	
<b>Endowment funds (Note 15)</b>	B19			-	-	-
<b>Total funds</b>	B20	40,032	15,103	-	55,135	56,796

Signed by

Print Name

Date of approval



**Section C****Notes to the accounts****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 

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 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 (valuation rules and methods of accounting) since last year (§ except for the following).

§ if no changes have been made to accounting policies then delete these words.

**1.3 Changes to previous accounts**

No changes have been made to accounts for previous years



**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
	£	£	£
	Unrestricted	Restricted	
<b>Voluntary income</b>			
Tithes	88,074	-	78,431
Offering	55,326	-	56,007
Thanksgiving	6,769	-	9,859
Grants (Gift Aid HMRC)	32,490	-	42,625
<b>Total</b>	<b>182,659</b>	<b>-</b>	<b>186,922</b>
<b>Activities for generating funds</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Investment income</b>			
	-	-	-
	-	-	-
	-	-	-
	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Incoming resources from charitable activities</b>			
Other	14,066	936	11,680
	-	-	-
	-	-	-
	-	-	-
<b>Total</b>	<b>14,066</b>	<b>936</b>	<b>11,680</b>

The Redeemed Christian Church of God- Zoe Parish, Paisley

Section C

Notes to the accounts

(cont)

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
		£		£
		Unrestricted	Restricted	
Charitable activities	Transport/Fuel	899	-	6,443
	Church Rent	-	-	1,760
	Meals/Refreshments	143	-	12,259
	Salaries	70,271	-	24,518
	Mobile & Telephone	1,396	-	-
	CPD Training	1,572	-	2,109
	Gas and Electricity	2,580	1,170	2,197
	Repairs in church Building	14,107	-	14,439
	Pastor's House Rent	6,798	-	7,141
	Support to Parishioners	1,100	-	-
	Refunds	1,250	-	2,331
	Groceries	3,653	937	-
	Printing/stationery	1,632	-	378
	Car Rental	2,937	-	-
	Sundry Expenses	4,103	3,558	-
	Pastors/Visiting Ministers hotel Accommodation	1,470	-	1,550
	Website	216	-	-
	Council Tax	2,261	-	1,880
	Media & Communication	6,626	-	13,447
	Insurance	1,747	-	1,719
	Project Outflow	10,130	2,337	-
	Miscellaneous	-	-	600
	Programme Expenses	6,118	-	14,218
	Mortgage Repayment - Paisley	9,360	-	43,992
	Mortgage Down payment - Greenock	-	21,887	-
	Pension	2,964	-	-
	National Insurance/Income Taxes	4,675	-	-
	Hospitality	955	-	-
	Medical	3,112	-	-
	Bank Charges	40	56	-
	Evangelism Flier	294	-	-
	Travel	1,300	-	-
	Purchase of new fixed asset	21,006	-	-
Total		184,716	29,946	150,982
Costs of generating voluntary income	Mission/Welfare	1,800	-	16,046
	Grants & Donations	17,945	-	5,568
	World Evangelical Mission & COF	-	-	-
	Conference & Events	-	-	-
Total		19,745	-	21,614
Governance costs	Sponsor Registration/Legal fees	-	-	239
	Independent Examination fees	250	-	-
		-	-	-
		-	-	-
Total		250	-	239

**Section C****Notes to the accounts****(cont)****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 (Mortgage)	Motor Vehicle	Church Building Renovation	Furnitures, fittings and equipment	Construction in Progress	Total
	£	£	£	£	£	£
Balance brought forward	135,000	-	-	-	-	135,000
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	135,000	-	-	-	-	135,000

**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	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.3 Net book value**

Brought forward	135,000	-	-	-	-	135,000
Carried forward	135,000	-	-	-	-	135,000

**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
	£	£	£	£
Trade debtors			-	-
Amounts due from subsidiary and associated undertakings			-	-
Other debtors			-	-
Prepayments and accrued income			-	-
<b>Total</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	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	250	-	-	-
Mortgage	3,200	-	96,464	-
<b>Total</b>	3,450	-	96,464	-

## **Independent Examiners Report**

### **Independent Examiner's Report to the Trustees of The Redeemed Christian Church of God – Zoe Parish, Paisley (SC052631)**

I report on the accounts of the charity for the year ended 31st March 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.

