

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	The Redeemed Christian Church of Zoe Parish Greenock SCIO
Other names charity is known by	RCCG Zoe Parish Greenock SCIO
Registered charity number	SC 052837
Charity's principal address	2/1, 18 Lang Street
	Paisley
	Postcode PA1 1PG

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				
2				
3				
4				
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

Trustee recruitment and appointment

Trustees of RCCG Zoe Parish Greenock are appointed in accordance with the charity's constitution and the governance framework of the Redeemed Christian Church of God Scotland. Trustees are recruited from members of the congregation who demonstrate commitment, integrity, and the skills necessary to support the charity's objectives. Nominations are made by the parish leadership and approved by the trustee board. All new trustees undergo an induction process covering the constitution, safeguarding responsibilities, financial oversight, and compliance requirements set by the Office of the Scottish Charity Regulator (OSCR). Trustees serve on a voluntary basis and act collectively in the best interests of the charity and its beneficiaries.

Objectives and activities

Charitable purposes

RCCG Zoe Parish Greenock exists to serve and glorify Jesus Christ by advancing the Christian faith and its values among members and the wider community. Our aims are:

- Advancement of religion – promoting the Christian faith and providing opportunities for worship and fellowship.
- Relief of poverty – supporting those in need through outreach, food provision, and practical assistance.
- Community and recreation – establishing a welcoming space and delivering activities that bring families and the community together in Greenock for fellowship, support, and shared interests.

Summary of the main activities in relation to these objects

During the year, RCCG Zoe Parish Greenock has focused on three strands of work:

- Faith and Worship – We have continued to hold weekly services, Bible studies, and prayer meetings, providing opportunities for spiritual growth and fellowship for our congregation and the wider community.
- Community Support – Through outreach initiatives, we have offered practical help to individuals and families facing hardship, including the distribution of food and essential items. These efforts have strengthened our role as a source of care and compassion in Greenock.
- Fellowship and Engagement – With the acquisition of our premises on Westburn Street, we are developing a welcoming hub for community activities. Alongside this, our house fellowship in Port Glasgow has created new opportunities for families and neighbours to come together, enjoy fellowship, and build lasting connections.

APPENDIX 1

Achievements and performance

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

During the financial period, RCCG Zoe Parish Greenock has:

- Secured our first premises on Westburn Street, Greenock in August 2025, a significant milestone for a parish only 2½ years old.
- Commenced renovation works to transform the building into a welcoming worship and community hub.
- Expanded outreach through the Port Glasgow house fellowship, laying the foundation for a future parish plant.
- Strengthened worship and fellowship activities, with steady growth in attendance and participation across services, Bible studies, and prayer meetings.
- Enhanced community support, providing food and practical assistance to individuals and families in need.
- Built organisational credibility, embedding governance, safeguarding, and compliance frameworks to ensure sustainability and replicability.

Financial review

Brief statement of the charity's policy on reserves

The trustees' policy is to maintain a level of reserves sufficient to ensure the charity can continue its core activities in the event of unforeseen circumstances or fluctuations in income. Given the parish's recent establishment and ongoing investment in its new premises, reserves are currently modest.

As income grows, the trustees intend to build reserves equivalent to at least three months' operating costs, providing stability while ensuring that funds are primarily directed towards charitable activities and community benefit.

Details of any deficit

N/A

Donated facilities and services (if any)

N/A

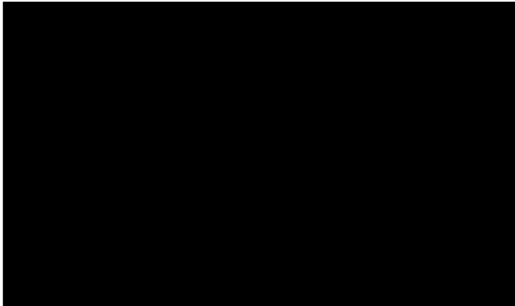
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Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)		
Position (e.g. Chair)		
Date	13/11/2025	

THE REDEEMED CHRISTIAN CHURCH OF GOD
ZOE PARISH, GREENOCK

SC052837



Receipts and Payments Accounts						
For the period from	Period start date			to	Period end date	
	01	APR	2024		31	MAR

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	30,633				30,633	13,897
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	30,633	-	-	-	30,633	13,897
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	30,633	-	-	-	30,633	13,897
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	21,304				21,304	1,318
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	21,304	-	-	-	21,304	1,318
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	334				334	
Purchase of investments					-	
A4 Sub total	334	-	-	-	334	-
Total payments	21,638	-	-	-	21,638	1,317.54
Net receipts / (payments)	8,995	-	-	-	8,995	12,579
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	8,995.43	-	-	-	8,995	12,579

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	4,758				4,758	
	Surplus / (deficit) shown on receipts and payments account	8,995				8,995	12,579
						-	
						-	
	Cash and bank balances at end of year	13,753	-	-	-	13,753	12,579
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	0

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

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets			334	
				800
	Total	-	334	800

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

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

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

Signature*

Print Name

Date of
approval

13/11/2025

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

1 Donations

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Offering	10,939				10,939	3842
Tithe	18,090				18,090	8552
Thanksgiving	724				724	415
From Savings	-				-	
Refunds	717				717	
Other Donations	163				163	1089
Total	30,633	-	-	-	30,633	13896.86

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
HMRC Gift Aids			-	
			-	
			-	
			-	
Total	-	-	-	-

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3 Gross receipts from other charitable activities

[illegible]

— — — — —

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Gas and Electricity	2,346				2,346	
Church Rent					-	
Meals and Refreshment	749				749	129
Pastoral Care	650				650	
Mobile and Telephone						
CPD Training						
Gas and Electricity						
Repairs on Church Building						
Pastor Rent						
Covid Support to Parishioners						
Refunds						
Church Subscription						
Printing/stationery	215				215	118
Car Repairs						
Welfare						
Sundry Expenses	750				750	50
Pastor/Visiting Ministers hotel Accomadation						
Website						
Sponsor Registration/Legal fees						
Council Tax						
Media & Communication						20
Insurance						
Project Outflow						
Miscellaneous						
Programme Expenses						200
Teaching Resources						
Mortgage Expenses	16,593				16,593	
Speakers					-	800
Total	21,304	-	-	-	21,304	1,318

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

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	30,633				30,633	13,897
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	30,633	-	-	-	30,633	13,897
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	30,633	-	-	-	30,633	13,897
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	21,304				21,303.52	1,318
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	21,304	-	-	-	21,303.52	1,318
Payments relating to asset and investment movements						
Purchases of fixed assets	334				334	
Purchase of investments					-	
Sub total	334	-	-	-	334	-
Total payments	21,638	-	-	-	21,638	1,318
Net receipts / (payments)	8,995	-	-	-	8,995	12,579
Transfers to / (from) funds					-	
Surplus / (deficit) for year	8,995	-	-	-	8,995.43	12,579

Nature and purpose of funds

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Zoe Parish, Greenock

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

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

Nature and purpose of funds

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Independent Examiners Report

Independent Examiner's Report to the Trustees of The Redeemed Christian Church of God – Zoe Parish, Greenock (SC052837)

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.

