

RCCG

MONTROSE TABERNACLE FOR ALL NATIONS



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TRUSTEE'S ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST AUGUST 2025

RCCG

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Corporate Information

Registered Charity Number: SC048594

Principal Office: Melville South Church
Castle Street, Montrose
DD10 8AQ

Parish Pastor: Pastor (Mrs) F A Labeodan

Board of Trustees: Pastor Oyekunle Olatunji
Sis Vivian Adegbotolu
Bro Kingsley Eboh
Sis O Okerinde
Pastor (Mrs) F A Labeodan

Bankers: HSBC Bank PLC
95-99 Union Street
Aberdeen
AB11 6BD

Board of Trustee's Report

1.0 Introduction

The trustees present their annual report and the financial statements of RCCG Montrose Tabernacle for All Nations (the charity) for the year ending 31 August 2025. The trustees confirm that the annual report and the financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006(as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16th July 2014.

1.1 Public Benefit Statement

The Trustees confirm that they have complied with the requirement in section 8 of the Charities and Trustee Investment (Scotland) Act 2005 to have due regard to the Commission's guidance on public benefit.

1.2 Structure, Governance and Management

Status

The charity was constituted under a trust deed dated 12 June 2018 and is registered in Scotland with charity number SC048594.

Appointment or Election of Trustees

Trustees are appointed and or co-opted under the terms of the trust deed.

Policies Adopted for the Induction and Training of New Trustee's

The induction process for a newly appointed trustee comprises an initial meeting with the Chair and other trustees, followed by short meetings with the Parish pastor on the powers and responsibilities of the trustees.

Organisational Structure and Decision Making

The charity is organised so that the trustees meet regularly to manage its affairs. The Parish pastor manages the day to day administration of the church.

Related Party Relationships

RCCG Montrose Tabernacle for All Nations is a parish of The Redeemed Christian Church of God which has parishes all over the world. The parish's relationship with other parishes is governed by an 'Agreement for Common Purposes'.

Board of Trustee's Report

1.3 Objectives and Activities

The principal object is the advancement of Christian faith worldwide and the relief of poverty. To promote any charitable activity for the benefit of the local people. To achieve its objectives, the church adopted the following strategies:

- Running seminars in the church with proven ministers of the faith to guide
- Members in the various aspect of Christian faith,
- Support for other charities and Christian events,
- Providing overseas aid and famine relief, and
- Involving in economic and community development

The activities for achieving its objectives include:

- Community outreach events
- Conferences and events
- Welfare support to members and general public, and
- Various missionary activities

1.4 Achievement and Performance

The charity has been involved in various charitable activities for its congregation and the local community. Such activities included:

Regular Sunday services - This continued as usual at 11am.

Community Foodbank - This is a church support to members of the community due to cost-of-living increases.

Community Engagement and Public Benefit

During the 2025 reporting period, RCCG Montrose Tabernacle continued to deliver a range of community-focused activities aimed at promoting wellbeing, social inclusion, and spiritual support within the local community.

Care Home Ministration

The church maintained regular engagement with local care homes, providing companionship and emotional support to residents. A notable highlight was participation in the Christmas light switch-on event, where members led singing sessions featuring Christian music, fostering joy, inclusion, and a sense of community among residents.

Musical Outreach Programmes

The church organised seasonal musical outreach events open to the wider community. These included:

- **Easter Musical Outreach** held on 19 April 2025, celebrating the Easter message through music and the Word.

Board of Trustee's Report

- **Christmas Musical Outreach** held in November 2025; it was a festive and uplifting event bringing together community members in Montrose.

These events encouraged community participation and provided accessible opportunities for cultural and spiritual engagement.

Family Support Initiatives

Two **Family Feast** events were hosted during the year, offering free meals and a welcoming space for families to connect, reducing social isolation and supporting those experiencing financial hardship.

Food Bank Support

The church contributed to local food bank efforts by distributing essential food items to individuals and families in need, helping to alleviate food insecurity within the community.

Street Evangelism

Regular street outreach activities were conducted, offering encouragement, prayer, and support to members of the public. These engagements also served as a point of connection for individuals seeking guidance or community.

Youth Development

From January to April 2025, the church ran **Youth Discipleship Classes**, providing structured teaching, mentoring, and personal development for young people. These sessions supported positive values, confidence-building, and community belonging. In addition, the church is currently facilitating Youth-Led Services, where young people take active responsibility for leading and participating in church services. This initiative encourages leadership development, confidence-building, and active engagement among the youth.

Church Anniversary - Montrose Tabernacle clocked 16 years in service to God and humanity on the 6th of September. It was a time for the church to reflect back, thank God for the past years blessing and souls won into His Kingdom and thank God for the blessings of the years to come.

1.5 Grant Making Policy

The church supports visiting ministers of the gospel both within and outside the Scotland. Support is also given to RCCG Central Office, World Evangelism Mission, Festival of Life and other RCCG Programmes. The church supports other charities and missionary that shares its objects in advancement of Christian faith and relief of poverty. The church gives occasional grants to congregational members who are in need.

1.6 Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to operations and finances of the charity, and are satisfied the systems are in place to mitigate our exposures to the major risks.

Board of Trustee's Report

1.7 Financial Review

During the year, the charity had total income of £12,522. At the year end, the level of reserves available for the charity's use (i.e. unrestricted funds and not represented by fixed assets) was £3,533 Total operating charitable expenditure was £10,834 giving an operating Surplus of £1,688

The Charity's principal funding sources are the individuals who attend the church services and partner with the ministry via monthly donations.

1.8 Investment & Reserve Policy

The trustees have decided that at present, funds should be retained in banks and building societies, and as far as possible in interest bearing accounts.

The trustees' policy is to have unrestricted and uncommitted funds (cash free reserves) of £22, 500 — £45,000 to cover 3 to 6 months of resources expended. They feel that this would enable the current activities to continue if there is a significant drop in funding. It would obviously be necessary to then consider how the funding would be replaced or activities changed.

1.9 Volunteers

The church is grateful for the charitable efforts of its volunteers who are involved in providing services for the charity. It is estimated that over 1500 hours are provided by volunteers during the year. If this is conservatively valued at £12.21 per hour, the volunteer's effort will amount to approximately over £18,300.

2.0 Future Development

The charity continues to explore various ways of spreading the gospel of Christ in an effective manner. The charity is also looking to grow in membership and continue to develop its members to make life-changing impact in society.

Board of Trustee's Report

Trustees' Responsibilities

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board of Trustees on 28 May 2026 and signed on their behalf by:

Full Name: Pastor Oyekunle Olatunji

Signature: 

Position: Chairman

Date: 28 May 2026

Independent Examiner's Report

Report to the trustees/members of: RCCG Montrose Tabernacle for All Nations
On accounts for the year ended: 31st August 2025
Charity No: SC048594

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 (as amended). 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 connection with my examination, no matter has come to my attention:

- (1) which give 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.

Signed:



Date: 28 May 2026

Name: Olubunmi Opayemi, for and on behalf Chedders Ltd

Relevant professional qualification(s) or body (if any): ACCA

Address: Ground Floor, Synium House, r/o 94-96 High Street, Henley in Arden B95 5FY

Statement of Financial Activities: Year Ended 31st August 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Income:							
Donations and legacies	1	12,522		12,522	7,973	-	7,973
Other income (Grants)	1	-	-	-	-	-	-
Total Income		12,522	-	12,522	7,973	-	7,973
Total Income		12,522	-	12,522	7,973	-	7,973
Expenditures on:							
Charitable Activities	2	8,091	-	8,091	9,136	-	9,136
Other Charitable Activities	2	1,993	-	1,993	2,035	-	2,035
Other Costs	2	750	-	750	500	-	500
Total Expenditures		10,834	-	10,834	11,671	-	11,671
Net income/(expenditure)		1,688	-	1,688	(3,698)	-	(3,698)
Transfers between funds							
Other recognised gains/(losses):							
Gains/(losses) on revaluation of fixed assets				-			-
Gains/(losses) on investment assets				-			-
Net movement in funds		1,688	-	1,688	(3,698)	-	(3,698)
Reconciliation of funds:							
Total funds brought forward at 1 September 2024		46,844	-	46,844	50,542	-	50,542
Total funds carried forward at 31st August 2025		48,532	-	48,532	46,844	-	46,844

Statement of Financial Position: Year Ended 31st August 2025

	Notes	2025	2024
		£	£
Fixed Asset			
Tangible assets	3	47,000	47,500
Total Fixed Asset		47,000	47,500
Current Assets			
Loans & Advances			
Accrued Income			
Cash at bank and in hand		3,533	845
Other Debtors		-	-
Total Current Assets		3,533	845
Creditors: amounts falling due within one year			
Other Creditors			
Other Current Liabilities		2,000	1,500
Total Creditors: amounts falling due within one year		2,000	1,500
Net current assets (liabilities)		1,533	(655)
Total assets less current liabilities		48,533	46,845
Creditors: amounts falling due after more than one year			
Bank loans and other finance (long term)			
Other Non-Current Liabilities			
Total Creditors: amounts falling due after more than one year		-	-
Total net assets (liabilities)		48,533	46,845
The funds of the charity:			
Restricted Reserve			
General reserves		46,844	50,542
Surplus/(Deficit) for the year		1,688	(3,698)
Total charity funds		48,532	46,844

Accounting Policies

Scope and Basis of the Financial Statements

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16th July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Income

Revenue is recognised in the period in which the charity is entitled to receipt once the amount can be measured with reasonable certainty.

Expenses

Expenditure is included in the Statement of Financial Activities (SoFA) on an accruals basis and is recognised at the point when a legal or constructive obligation arises. The majority of costs are directly attributable to specific activities. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fixed assets

Fixed assets with an individual purchase of £500 or more are capitalised and stated at cost less depreciation which is provided at rates calculated to write off the cost of each asset over its expected useful life as follows:

Fixtures and fittings	25%
Equipment	25%
Vehicles	25%
Buildings	2%

Notes

1. Income

	2025	2024
	£	£
Income		
Donations and legacies	12,522	7,973
Restricted Income	-	-
Total donations & legacies	12,522	7,973
Other income		
Gift Aid Receipts		
Other income		
Total other income	-	-
Total Income	12,522	7,973

2. Expenditures

	2025	2024
	£	£
Charitable Activities		
Premises	2,609	4,044
Utilities		
Travel		
Motoring & Transportation	973	2,468
Insurance	3,936	1,957
Administration	-	88
Advertising		
Operations		
Finance Charges	72	79
Depreciation	500	500
Honorarium		
Total Charitable Activities	8,091	9,136
Other Charitable Activities		
Outreach	1,603	1,835
Central Office		
Welfare & Benevolence		
Charitable Donations	390	200
Total Other Charitable Activities	1,993	2,035
Other Costs		
Professional fees and services	250	-
Accountancy fees	500	500
Legal fees		
Total Other Costs	750	500

Notes

3. Tangible assets

	Property	Vehicles	Equipment	Fixtures & Fittings	Total
Cost	£	£	£		£
At 1st Sep 2024	50,000	-	-	-	50,000
Additions			-	-	-
Disposals		-			-
Revaluations		-			-
At 31st Aug 2025	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Depreciation					
At 1st Sep 2024	2,500	-	-	-	2,500
Charge for the year	500	-	-	-	500
Adjustments		-		-	-
At 31st Aug 2025	<u>3,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,000</u>
Net Book Value					
At 1st Sep 2024	<u>47,500</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>47,500</u>
At 31st Aug 2025	<u>47,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>47,000</u>

4. Prior Year adjustments

There are no adjustments to brought forward balances this period.

5. Related Party Transactions

During the year, the church made donations and contributions to other RCCG and charitable organisations as shown in note 2 under Central Office and Charitable Giving.

6. Trustee Remuneration & Expenses

During the year, there were not payments or reimbursement of expenses to trustee members.