

Charity Registration Number SC045743

RCCG JESUS HOUSE INVERNESS

Report and Financial Statements

For the Year ended 31 December 2025

**RCCG JESUS HOUSE INVERNESS
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2025**

Contents	Page
Legal and Administrative Information	2
Report of the Trustees	3-8
Independent Examiner's report	9
Statement of Financial Activities	10
Balance sheet	11
Notes forming part of the financial statements	12-15

RCCG JESUS HOUSE INVERNESS
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Officers and Professional advisers

TRUSTEES

Ms Carole Louise Carter
Miss Saidat Giwa-Osagie
Pastor Joe Ochei
Dr Walter Mmeka
Dr (Pastor) Olusola Abayomi Kolawole

MINISTER IN CHARGE

Dr. Aibangbee GIWA-OSAGIE

REGISTERED OFFICE

32 Union Street
Inverness
1V1 1PX

BANKERS

BANK OF SCOTLAND

EXAMINER

AACSL Accountants Limited
North Westgate House
Harlow
Essex
CM20 1YS

CHARITY COMMISSION REGISTERED NUMBER

SC045743

RCCG JESUS HOUSE INVERNESS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 December 2025

Introduction

The Trustees of RCCG Jesus House Inverness present their Report and Financial Statements for the year ended 31 December 2025. This report has been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the guidance issued by the Office of the Scottish Charity Regulator (OSCR).

Governing Document

RCCG Jesus House Inverness is governed by a constitution, which sets out the charitable purposes, governance arrangements, and procedures for appointing Trustees and managing the affairs of the charity.

Trustee recruitment and appointment

Trustees are appointed in accordance with the Constitution. Nominations for individuals to join the Board of Trustees are considered by the Executive Committee. Decisions are made by a majority vote of members present, each holding one vote. In the event of an equality of votes, the Chairman exercises a second or casting vote. All Trustees understand and accept their responsibilities under charity law.

Public Benefit Statement

The charity recognises its obligation to demonstrate that its activities provide public benefit. RCCG Jesus House Inverness delivers public benefit through worship services, pastoral care, community outreach, charitable giving, and partnerships with local organisations supporting vulnerable individuals. The Trustees confirm that the charity's activities during 2025 were consistent with its charitable purposes and provided clear public benefit.

Organisational Structure and Decision Making

The charity is structured so that Trustees meet regularly to oversee governance, compliance, financial stewardship, and strategic direction. The Parish Pastor provides spiritual leadership and oversees ministry activities. The Board of Trustees manages the day-to-day administrative and operational aspects of the charity, ensuring that activities align with charitable purposes and regulatory requirements.

Objectives and Activities

- To promote the Christian Faith and its values among members and the wider community.
- To provide worship, teaching, pastoral support, and community outreach.
- To support charitable organisations and vulnerable individuals within Inverness and beyond.

Core Activities

- Weekly Sunday worship services held on site.
- Midweek Bible Study and prayer meetings every Wednesday evening.
- Monthly Thanksgiving/Testimony Service (first Sunday).
- Monthly Holy Communion Service (first Wednesday).
- Regular pastoral care, counselling, and discipleship programmes.

Participation in RCCG Events

- RCCG Provincial meetings and RCCG Jesus House Peniel Conference (Aberdeen, July 2025).
- RCCG Ordained Ministers' Conference, Redemption Camp Pierrepont, Farnham (April 2025).
- RCCG Region 1 online prayer meetings for Pastors and spouses (weekly).
- RCCG R1P1Z1 Zonal Zoom meetings (monthly).
- Numerous teaching events organised by RCCG Europe Central Office via Zoom.

Special Events and Outreach (2025)

- All Believers & Disciples FireEvening Conference - 22 February 2025.
- Thanksgiving, Praise & Worship Night ("MY HELPER") - 21 March 2025.
- "Let's Go A Fishing" evangelistic outreach in Forres - 19 April 2025.
- Easter and Christmas outreach supporting the homeless.
- "Let's Go A Fishing" evangelism event in Inverness - 20 December 2025.
- Z1P1R4 Zonal Meeting hosted at RCCG Jesus House Inverness in partnership with ACORN - 15 November 2025 (Theme: "CRY OUT TO THE LORD").

Regional Reassignment

In July 2025, RCCG Jesus House Inverness was reassigned to RCCG Region 4, Province 1, Zone 1 (R4P1Z1) and designated as the Zonal Office, expanding its administrative and leadership responsibilities.

Community Support and Charitable Giving

The charity continued to support local and international organisations serving vulnerable individuals:

Partnerships and Donations

- AMSCOT (Africa Mission Scotland) - ongoing financial support.
 - Cale House, Inverness (CrossReach) - supporting adults undergoing rehabilitation and reintegration.
 - World Evangelical Mission (WEM) - continued donations.
 - Highland Third Sector Interface (Café 1668) - partnership providing meals, food larder access, and support services for homeless and disadvantaged individuals.
- ❖ Café 1668 provides free lunches three times weekly, averaging 150 meals plus teas/coffees.
 - ❖ Operates a community food larder Monday–Friday.
 - ❖ Offers volunteering and placement opportunities to help individuals gain skills and progress toward employment.
 - ❖ These partnerships significantly contribute to community wellbeing and align with the charity's commitment to compassion, outreach, and service.

ACHIEVEMENT AND PERFORMANCE 2025

Purchase of Church Building

On 6 February 2025, the charity successfully purchased its church building through a loan facility. All mortgage obligations were met throughout the year without difficulty. This marks a major milestone in the stability and long-term development of the parish.

Zonal Office Appointment

In July 2025, RCCG Jesus House Inverness was formally designated the Zonal Office for RCCG Region 4, Province 1, Zone 1 (R4P1Z1), reflecting the parish's growth, leadership capacity, and contribution to the wider RCCG network.

PLANS FOR 2026

The Trustees have identified the following priorities for the coming year:

- Strengthening collaboration with churches, Christian organisations, and charities across Inverness.
- Increasing partnership with Highland Third Sector Interface (Café 1668) to support homeless and disadvantaged individuals.
- Continuing support for Cale House (CrossReach), World Evangelical Mission (WEM), AMSCOT (Africa Mission Scotland), and ACORN.
- Expanding evangelism, discipleship, and community outreach programmes.
- Enhancing administrative processes and ensuring continued compliance with OSCR requirements.
- Maintaining financial stability and responsible stewardship of resources. Well used, and they do struggle to keep this stocked; this is used almost constantly throughout the day.

RCCG JESUS HOUSE INVERNESS
REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDED 31 December 2025

ACCOUNTING POLICIES

Scope and Basis of the financial statements:

The Trustees have adopted the provision of the Statement of Recommended Practice (SORP) Accounting and Reporting by charities issued in December 2005.

The charity has taken advantage of the concession which allows it to publish only a statement of financial activities.

The charity generated a total income of **£38,368** and had a surplus of **£532.31** during the year.

STATEMENT OF TRUSTEES RESPONSIBILITIES IN RESPECT OF THE TRUSTEES' ANNUAL REPORT AND THE FINANCIAL STATEMENTS

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with UK Accounting Standards and applicable law (UK Generally Accepted Accounting Practice).

The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the excess of income over expenditure for that period.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in its activities.

RCCG JESUS HOUSE INVERNESS

REPORT OF THE TRUSTEES (continued)

YEAR ENDED 31 December 2025

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that its financial statements comply with the Charities Act 1993 as amended. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and to prevent and detect fraud and other irregularities.

DISCLOSURE OF INFORMATION TO EXAMINER

The trustees who held office at the date of approval of this trustees' report confirm that, so far as they are each aware, there is no relevant information of which the Charity's examiner is unaware; and each trustee has taken all the steps that he/she ought to have taken as a trustee to make himself/ herself aware of any relevant information and to establish that the Charity's examiner is aware of that information.

EXAMINER

In line with the provision exemption in the Charities Act 1993 as amended, the trust decided to appoint an examiner, which will review the accounts for the year ended 31 December 2025. In accordance with this appointment, AACSL Accountants Limited was appointed as examiner.

Approved by the Board of Trustees and signed on behalf of the Board by:

Pastor Joe Ochei

Chairman of Board of Trustees

on behalf of the trust.

11th September 2026

Independent Examiner's Report to the Trustees of RCCG JESUS HOUSE INVERNESS

I report to the trustees on my examination of the accounts of the RCCG JESUS HOUSE INVERNESS Trust for the year ended 31 December 2025, which are set out on pages 8 to 13.

Responsibilities and basis of report

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.

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.

AACSL Accountants Limited
1st Floor
North Westgate House
Harlow
Essex
CM20 1YS
11th September 2026

RCCG Jesus House Inverness, SC045743
STATEMENT OF FINANCIAL ACTIVITIES (Incorporating an Income and Expenditure Account)
YEAR ENDED 31 DECEMBER 2025

	Notes	Un-restricted funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES					
General Donations	2	24,207	-	24,207	26,069
Other income	3	10,648	3,513	14,161	19,512
TOTAL INCOMING RESOURCES		34,855	3,513	38,368	45,581
RESOURCES EXPENDED					
Cost of Generating Funds		37,836	-	37,836	41,530
Governance	5	-	-	-	420
TOTAL RESOURCES EXPENDED		37,836	-	37,836	41,950
Net income/(outgoing) resources	-	2,981	3,513	532	3,631
Total funds brought forward		182,509	- 8,578	173,931	170,300
Total funds carried forward		179,529	- 5,065	174,464	173,931

All incoming resources are derived from continuing operations. The charity has no other gains or losses other than those recognised in the Statement of Financial Activities.

RCCG Jesus House Inverness, SC045743
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 Total £	2024 Total £
FIXED ASSETS			
Tangible Assets	6	280,595	280,794
CURRENT ASSETS			
Cash at bank and in hand	7	<u>12,039</u>	<u>23,405</u>
		12,039	23,405
Current Liabilities			
Creditors: amounts falling due within one year	8	<u>(5,267)</u>	<u>(5,267)</u>
Total Asset Less Current Liabilities		<u>287,366</u>	<u>298,931</u>
Long Term Liabilities			
Creditors: amounts falling due more one year	9	<u>(112,903)</u>	<u>(125,000)</u>
NET ASSETS		<u>174,464</u>	<u>173,931</u>
FINANCED BY:			
Unrestricted funds	10	179,529	182,509
Restricted Funds		<u>(5,065)</u>	<u>(8,578)</u>
TOTAL FUNDS		<u>174,464</u>	<u>173,931</u>

Pastor Joe Ochei on behalf of the trust.
Trustee
11 September 2026

For the year ending 31 December 2024, the Charity was entitled to exemption from audit under section 477(2) of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirement of the Companies Act 2006 with respect to accounting records and the preparation of accounts. The Accounts was approved by the Board of Trustees and signed on behalf of the Board by:

Pastor Joe Ochei
Chairman of Board of Trustees
on behalf of the trust.
11th September 2026

RCCG JESUS HOUSE INVERNESS
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 December 2025

ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" (2005), the Charity Act 1993 and applicable UK accounting standards.

Cash flow statement

Under FRS 1 the Charity is exempt from the requirement to prepare a cash flow statement on the grounds that the charity is below the threshold specified in Appendix 2 of the FRS1.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in Note 2.

Investment income and gains are allocated to the appropriate fund.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The grant income where related to performance and specific deliverables are accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income being received, the income is accrued.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources. Premises overheads have been allocated on a floor basis and other overheads have been allocated on the basis of the head count.

RCCG Jesus House Inverness, SC045743
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Note 2. Incoming Resources - General Donations

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
General Donations	24,206.99	-	24,206.99	26,069.04
	<u>24,206.99</u>	<u>-</u>	<u>24,206.99</u>	<u>26,069.04</u>

Note 3. Incoming Resources - Other Income

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
GIFT AID	10,555.80	-	10,555.80	7,024.66
Interest	92.28	-	92.28	95.36
Other income -Building fund		3,512.95	3,512.95	12,392.30
	<u>10,648.08</u>	<u>3,512.95</u>	<u>14,161.03</u>	<u>19,376.68</u>

Note 4. Resources Expended - Activities

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
World Evangelical Mission	2,770	-	2,770	-
Donations paid	850.00	-	850.00	2,250.00
Depreciation	198.58	-	198.58	309.58
Professional Fees	185.00	-	185.00	3,188.40
IT Expenses	263.15	-	263.15	215.80
Cleaning	-	-	-	181.04
bank charges	49.30	-	49.30	3.84
Equipment	1,819.78	-	1,819.78	-
Insurance	2,618.75	-	2,618.75	2,683.07
Hotels	577.21	-	577.21	75.00
Electricity	1,913.58	-	1,913.58	1,739.54
Hospitality & Welfare and Refreshmen	2,849.34	-	2,849.34	1,859.71
Repairs and servicing	2,076.87	-	2,076.87	3,366.77
Solicitor's fees	5,636.66	-	5,636.66	7,534.00
Accountancy	420.00	-	420.00	420.00
Governance Cost	99.00	-	99.00	399.00
Training Cost	697.19	-	697.19	254.99
Telephone	446.04	-	446.04	456.33
Christmas activities/evts/celebration	-	-	-	156.10
Conferences & seminars	1,620.25	-	1,620.25	1,906.37
Telecom/Musica/Audio-visual service	3,629.92	-	3,629.92	712.78
General expenses	592.15	-	592.15	572.74
Travels	1,015.27	-	1,015.27	-
RCCG Central Office Fund	1,850.00	-	1,850.00	-
Interest Payable(Building)	5,537.67	-	5,537.67	11,856.48
Fire & Security	120.00	-	120.00	1,808.50
	<u>37,835.71</u>	<u>-</u>	<u>37,835.71</u>	<u>41,950.04</u>

Note 5.	Resources Expended – Governance				2025	2024
		Unrestricted	Restricted		Total	Total
		Funds	Funds		Funds	Funds
		£	£		£	£
	1 Accountancy	420.00	-		420.00	420.00
	Governance cost	-	-		-	-
		<u>420.00</u>	<u>-</u>		<u>420.00</u>	<u>420.00</u>
					2025	
Note 6.	TANGIBLE ASSETS	Fixtures and	Church	Church	Motor	Total
		Fittings	Building	Equipment	Vehicles	
		£		£		£
	Cost	-	280,000.00	1,103.24	-	281,103.24
	Additions	-	-	-	-	-
	Revaluation	-	-	-	-	-
	Disposal	-	-	-	-	-
	Total Costs	<u>-</u>	<u>280,000.00</u>	<u>1,103.24</u>	<u>-</u>	<u>281,103.24</u>
	Depreciation					
	Balance brought forward	-	-	309.58	-	309.58
	Charge for the year 2025			198.58		198.58
	Balance carried forward	<u>-</u>	<u>-</u>	<u>508.17</u>	<u>-</u>	<u>508.17</u>
	At 31 December 2025	<u>-</u>	<u>280,000.00</u>	<u>595.07</u>	<u>-</u>	<u>280,595.07</u>
	At 31 December 2024	<u>-</u>	<u>280,000.00</u>	<u>793.66</u>	<u>-</u>	<u>280,793.66</u>
	At 31 December 2023	<u>-</u>	<u>280,000.00</u>	<u>506.76</u>	<u>-</u>	<u>280,506.76</u>
	At 31 December 2022	<u>-</u>	<u>280,000.00</u>	<u>618.00</u>	<u>3,375.00</u>	<u>283,993.00</u>
Note 7.	Cash at bank and in hand	2025	2024			
		£	£			
	Cash at bank	12,038.76	23,405.00			
		<u>12,038.76</u>	<u>23,405.00</u>			
Note 8.	Creditors: amounts falling due within one year	2025	2024			
		£	£			
	This is made up as follows:					
	Other Creditors	(5,267)	(4,847)			
	Accountancy	<u>(420)</u>	<u>(420)</u>			
		<u>(5,687)</u>	<u>(5,267)</u>			
Note 9.	Creditors: amounts falling due more than one year	2025	2024			
		£	£			
	This is made up as follows:					
	Creditors- Church Building	(112,903)	(125,000)			
		<u>(112,903)</u>	<u>(125,000)</u>			

Note 10. Movement in funds

	Opening balance	Incoming resources General Donations	Incoming resources Other Income	Resources expended
	£	£	£	£
Unrestricted funds				
General	182,509.50	24,206.99	10,648.08	(37,416)
	<u>182,509.50</u>	<u>24,206.99</u>	<u>10,648.08</u>	<u>(37,416)</u>
Restricted funds	(8,578)	-	3,513	-
	<u>173,931.26</u>	<u>24,206.99</u>	<u>14,161.03</u>	<u>(37,416)</u>

Note 10.1 Analysis of net assets by fund

	Funds	2025 Total Funds
	£	£
Cash at bank and in hand	12,038.76	12,038.76
Other net assets (liabilities)	162,424.80	162,424.80
	<u>174,463.56</u>	<u>174,463.56</u>

Note 11. TRUSTEES REMUNERATION

The Trustees did not receive any emoluments and no out of pocket expenses were paid during the year (2023: £nil)

Note 12. As a company, **RCCG Jesus House Inverness, SC045743** is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its objects. No tax charges have arisen in the Company.

Note 13. Control

The ultimate controlling parties are the trustees' as stated on page 2.

14. TAXATION

RCCG JESUS HOUSE INVERNESS is a registered charity and is thus exempt from taxation of its income and gains falling within Section 505 of the Income and Corporation Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that they are applied to its charitable objectives. No tax charge has arisen in the year.