



RCCG, Covenant Restoration Assembly, Dunfermline. Fife.

Report and Financial Statements

Annual Accounts

12TH January 2025 to 11th January 2026

REDEEMED CHRISTIAN CHURCH OF GOD, COVENANT RESTORATION ASSEMBLY
REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 11th JANUARY 2026

We hereby present the annual report and the financial statements for the year ended (11th January 2026).

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:

Dr Kassim Adebambo

Mrs Ruth Ogunbayo

Mr Adegbenga Odusanya

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 197 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 **Covenant House, Erskine Building, 4 Pilmuir Street, Dunfermline KY12 7AJ**, which we acquired on **24 April 2024**. Following extensive renovation works, we officially relocated and commenced use of the premises on **14 December 2025**. Covenant House now serves as our permanent place of worship and accommodates **our Sunday services, Wednesday midweek services, fellowship meetings, and other special events**. This relocation took place notwithstanding that our lease agreement for **Abbot Hall, Wilson's Close, Dunfermline KY12 7NW**, remains 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 now moved into recently acquired **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.

We have now completed more than 60% of the renovation works on **the Erskine Building**, transforming it into a welcoming, functional, and sustainable space suitable for worship, fellowship, and community outreach. Significant progress has been made to ensure the building is fit for purpose and capable of supporting both the present and future needs of the church. Once fully completed, Covenant House will not only serve our congregation but will also provide opportunities to engage and support the wider community through inclusive programmes, charitable initiatives, outreach activities, and community events.

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 collect surplus food from local stores and make this available to disadvantaged persons in our community, including 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, provide

Christmas lunch and hampers to the homeless shelter, and share the joy of the season through Christmas carols.

- **Regular Worship and Fellowship Meetings**

We hold **weekly Sunday, Wednesday, Friday and Saturday meetings**, providing opportunities for worship, teaching, encouragement, music & instrumental training 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, music and musical instrument 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. We have now completed more than 60% of the renovation works on the Erskine Building and we are trusting God for total completion as soon as possible.

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 **£314,686 which includes Grants of £130,000 and VAT reimbursement of £34,885** and total expenditure of **£103,658** for the year under review. In addition, a balance of **£114,712** was carried forward from the previous year.

The Trustees note that a significant proportion of the expenditure relates to **hall rental, loan interest and depreciation**. 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:

Kassim Adebambo

Dr Kassim Adebambo

27th May 2026