
**REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE
LORD**

UNAUDITED

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

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REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2024**

General Overseer

Pastor E A Adeboye

Trustees

Pastor Ezim Eneli
Pastor Bolanle O Ojeh
Pastor Adebayo Fisher
Dr. Seyi Adesina

Charity registered number.

1105082

Principal office

Rehoboth Centre, Unit 1 Clydesmuir Industrial Estate, Clydesmuir Road, Cardiff, CF24 2QS

Pastor in Charge

Pastor Edwin Egede

Bankers

HSBC Bank Plc, 94 Albany Road, Cardiff, CF24 3RT

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report together with the financial statements of Redeemed Christian Church of God ('RCCG') Garden of the Lord (the church) for the ended 31 December 2024. The Trustees confirm that the Annual report and financial statements of the church have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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 16 July 2014.

Structure, governance, and management

a. CONSTITUTION.

The church is constituted under a Trust deed dated 5th July 2004 and is a registered charity number 1105082.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the church is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

c. POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the Pastor in Charge on the powers and responsibilities of the Trustees.

d. ORGANISATIONAL STRUCTURE AND DECISION MAKING

The church is organised so that the trustees meet regularly to manage its affairs.

e. CONNECTED CHARITIES

The Church is a member of the Redeemed Christian Church of God (RCCG) which has parishes all over the world. The parish's relationship with RCCG and other parishes is governed by an "Agreement for Common Purposes."

f. RISK MANAGEMENT

The Trustees have assessed the major risks to which the church is exposed, in particular those related to the operations and finances of the church and are satisfied those systems and procedures are in place to mitigate our exposure to the major risks.

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objectives of the church are:

- The advancement of the Christian faith worldwide
- The relief of poverty.

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and its supplementary public guidance on the advancement of religion for public benefit.

b. STRATEGIES FOR ACHIEVING OBJECTIVES

The church has adopted the following strategies for achieving the above objectives:

- i organisation of seminars in the church with proven speakers and ministers of the faith to guide members in the various aspects of the Christian faith.
- ii planting of churches in the UK and other parts of Europe; and
- iii support for other charities and Christian events.

c. ACTIVITIES FOR ACHIEVING OBJECTIVES

The church in pursuant of her objectives organised program of events which were open to all throughout the period. There were on a regular basis Christian worship services in addition to teaching sessions.

d. VOLUNTEERS

The church is grateful for the unstinting efforts of its volunteers who participate in service provision, charity activities and fundraising. In the aftermath of the Covid Pandemic, the number of volunteer hours was reduced, and it is estimated that over 5,408 volunteer hours were provided during the year. If this is conservatively valued per hour at £10.42 and £11.44 for Jan to March and April to December 2024 respectively, the volunteer effort amounts to £60,488.48

Achievements and performance

a. REVIEW OF ACTIVITIES

How our activities deliver public benefit.

In addition to its usual Sunday and weekly services, the church conducts a wide range of activities in the pursuit of its charitable aims. The trustees consider that these activities summarised below provide benefit to those who worship at our church and the wider community:

All are welcome to attend our regular services. At present, the congregational size of the church ranges from 50 to 100 members consisting of families permanently resident in Cardiff and students studying in three major universities – Cardiff University, University of South Wales, and Cardiff Metropolitan University.

The Church is keen to offer a range of services during the week and over the course of the year that our community finds both beneficial and spiritually fulfilling. For example, we provide prayers and worship open to the members of the community at various times in the week.

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

Post the Covid Pandemic, several of the weekly meetings were still held online. However, in addition to our Sunday Services, we now hold a mid-week Service onsite at the Church premises, which is open to members of the community.

We have been successful in welcoming new families into our church and have a Worship Service with teachings specifically aimed at family issues on the morning of the 3rd Sunday of each month.

We also have groups within the church which outreached to diverse groups in the Community, including the homeless. For instance, we visited and donated gifts to a major charity for the homeless based in Cardiff. In addition, we have provided support to international students and their families in getting accommodation and settling down in Cardiff. We also opened our Church's facilities for various seminars, workshops, and Conference to enable individuals and families to fulfill and maximize their God-given potentials. Besides, we had a variety of events to empower adults, youths, teenagers and children to strive for success in all facets of life. In addition, we have organized a variety of initiatives to involve the community such as movie evenings, and a barbecue in the local park. Furthermore, we worked in partnership with Compassion UK, a Christian child development charity that works in various Countries to release children from poverty. Moreover, we worked in collaboration with the Cardiff Food bank to seek to ensure that no one goes hungry in Cardiff.

In line with our charitable objectives, during the 2024 Christmas festivities, we donated and presented gifts to families in the neighboring streets around the church premises. Again, like previous years this was received positively by the neighborhood.

b. INVESTMENT POLICY AND PERFORMANCE

The trustees have decided that at present, funds should be retained in the bank. Any change in such banking arrangements should be agreed by the board. As far as possible, funds will be retained in interest bearing accounts.

Financial review

a. RESERVES POLICY

The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the church should be 3 months of annual expenditure. The trustees recognises that the balance on the General Fund does not reach the target level of free reserves and are considering ways in which additional unrestricted funds will be raised.

Plans

a. FUTURE DEVELOPMENTS

The Charity intends to continue to improve its administrative structure to ensure a better attainment of its objectives and ensure continued growth.

The charity also intends to take further steps to encourage more families and youths in the community to be part of the church by arranging more programs directed towards families and youths. The church maintains a commitment to invest in children and youth development with the aim of making them successful and responsible citizens and enhancing their spiritual growth.

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31 DECEMBER 2024

The youths would especially be encouraged to join the church's discipleship and mentoring programs if they wish. In addition, we intend to put in place programs that would continue to build up families and provide support for university students.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each budget year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments 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.
- prepare the financial statements on the going concern unless it is inappropriate to presume that the trust will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on

and signed on their behalf, by:

Pastor Ezim Eneli

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REDEEMED CHRISTIAN CHURCH OF
GOD ('RCCG') GARDEN OF THE LORD**

I report on the financial statement of the Trust for the year ended 31 December 2024 which are set out on pages 8 to 16.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's Trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act.
- follow the procedures laid down in the general Directions given by the Commission (under section 145(5)(b) of the 2011 Act: and
- state whether matters have come to my attention.

**INDEPENDENT EXAMINER'S REPORT (continued)
FOR THE YEAR ENDED 31 DECEMBER 2024**

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was conducted in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view,' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

About 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 130 of 2011 Act: and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or
- (2) to which attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed: Dated: 02 September 2025

O. O. Osibanjo (AMCT)

**4 Jinty Lane
Mangotsfield, Bristol
BS16 9QZ**

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating income and expenditure account)
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds 2024 £	Total Funds 2023 £
INCOMING RESOURCES			
Incoming resources from generated funds:			
Voluntary income	2	102,285	100,099
TOTAL INCOMING RESOURCES		102,285	100,099
RESOURCES EXPENDED			
Charitable activities	10	114,867	108,461
Governance costs	6	3,216	1,204
TOTAL RESOURCES EXPENDED	9	118,083	110,665
MOVEMENT IN TOTAL FUNDS FOR THE YEAR – NET INCOME/(EXPENDITURE) FOR THE YEAR		(15,798)	(10,566)
<i>Total funds at 1 January 2024</i>		52,527	63,093
TOTAL FUNDS/(DEFICIT) AT 31 DECEMBER 2024		36,729	52,527

The notes on pages 10 to 16 form part of these financial statements.

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Note	£	2024 £	£	2023 £
FIXED ASSETS					
Tangible fixed assets	13		10,328		9,801
CURRENT ASSETS					
Debtors/Receivables	14	-	-	-	
Cash at bank and in hand		41,129		58,431	
		41,129		58,431	
CREDITORS: amounts falling due within					
one year	15	(14,728)		(15,705)	
NET CURRENT LIABILITIES			26,401		42,726
TOTAL ASSETS LESS CURRENT LIABILITIES			36,729		52,527
CHARITY FUNDS					
Unrestricted funds/(deficit)	16		36,729		52,527
TOTAL FUNDS/(DEFICIT)			36,729		52,527

The financial statements were approved and authorised for issue by the Trustees on
signed on their behalf, by:

and

Pastor Ezim Eneli

Dr. Seyi Adesina

The notes on pages 10 to 16 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015). The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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 16 July 2014.

1.2 Fund accounting

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

1.3 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Trust is legally entitled to the income, and the amount can be quantified with reasonable accuracy.

- a. Church collections are recognised when received by or on behalf of the church.
- b. Top up on giving received under Gift Aid is recognised only when received.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.4 Resources expended.

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to activities, they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the church and include project management conducted at Headquarters. Governance costs include the costs of governance arrangements which relate to the general running of the charitable company. These activities provide the governance infrastructure which allows the charity to operate and to generate the information required for public accountability. They include the strategic planning processes that contribute to the future development of the charitable company.

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES (continued)

1.5 Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Music and church equipment	-	25%	reducing balance
Office equipment	-	25%	reducing balance

2. VOLUNTARY INCOME

	Unrestricted Funds 2024 £	<i>Total Funds 2023 £</i>
Collections and donations	102,285	<i>100,099</i>
	2024 £	<i>2023 £</i>
Tithes	72,407	<i>67,383</i>
Offering	26,658	<i>28,012</i>
Thanksgiving	2,682	<i>3,384</i>
Profit on sale of asset	538	<i>1,320</i>
Collection at other services	-	<i>-</i>
Gift aid income tax recoverable	-	<i>-</i>
Total	102,285	<i>100,099</i>

3. DONATIONS TO ADVANCE CHRISTIAN FAITH WORLDWIDE

	Unrestricted Funds 2024 £	<i>Total Funds 2023 £</i>
Donations to institutions	24,689	<i>26,757</i>

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

4. LIST OF INSTITUTIONAL DONATIONS PAYABLE

Name of institution	Donation's description	2024 £	2023 £
1. World Evangelism Mission	Advancement of Christian faith	20,049	18,987
2. Festival of Life	Advancement of Christian faith	-	-
3. RCCG - Central Office	Advancement of Christian faith	600	600
4. African Mission	Advancement of Christian faith	-	-
5. RCCG Parishes	Advancement of Christian faith	3,580	6,350
6. Secular charities and relief of poverty	Advancement of Christian faith	460	820
7. Other Charities	Advancement of Christian faith	-	-
		24,689	26,757

5. EXPENDITURE BY CHARITABLE ACTIVITY

SUMMARY BY FUND TYPE

	Unrestricted Funds 2024 £	Total Funds 2023 £
Donations	24,689	26,757
Advancement of Christian Faith Worldwide	90,444	81,704
	115,133	108,461

SUMMARY BY EXPENDITURE TYPE

	Staff cost 2024 £	Depreciation 2024 £	Other cost 2024 £	Total 2024 £	Total 2023 £
Donations	-	-	24,689	24,689	26,757
Advancement of Christian Faith Worldwide	-	1,796	88,648	90,444	81,704
	-	1,796	113,337	115,133	108,461

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

6. GOVERNANCE COSTS

	Unrestricted Funds 2024 £	<i>Total Funds 2023 £</i>
Independent examiners fees	800	800
Legal & professional	1,000	-
Accountancy fees	-	-
Depreciation - tangible fixed assets	1,149	1,404
	2,949	<u>2,204</u>

7. DIRECT COSTS

	Basis of Allocation	Activities	Advanceme nt of Chris	Total 2024	<i>Total 2023</i>
		£	£	£	£
Visiting ministers' expenses	Actual	-	2,600	2,600	3,789
Wages and salaries	Actual	-	11,965	11,965	10,972
-					
National insurance	Actual	-	-	-	-
		-	14,565	14,565	14,761

8. SUPPORT COSTS

	Basis of Allocation	Advanceme nt of Chris	Total 2024	<i>Total 2023</i>
		£	£	£
Premises cost	Actual	34,275	34,275	32,664
Music & equipment	Actual	-	-	200
Hire of equipment	Actual	-	-	-
Security costs	Actual	-	-	-
Building repairs	Actual	3,705	3,705	3,979
Printing & Stationery	Actual	505	505	328
Insurance	Actual	1,721	1,721	1,770
Bookstalls	Actual	814	814	750
Sundry Church Expenses	Actual	19,978	19,978	13,058
Bank charges	Actual	165	165	168
Motor Expenses	Actual	-	-	-
Travel	Actual	546	546	4,226
Advertising	Actual	-	-	527
Telephone & Communication	Actual	1,266	1,266	996
Electricity & Gas	Actual	11,109	11,109	6,448
Seminars & conferences	Actual	-	-	450
Depreciation	Actual	1,795	1,795	1,378
		75,879	75,879	66,943

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff costs	Depreciation	Total	Other Costs	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Donation	-	-	24,689	24,689	26,757
Advancement of Christian Faith Worldwide	-	1,796	88,648	90,444	81,704
Charitable activities	-	1,796	113,337	115,133	108,461
Governance	-	1,149	1,800	2,949	2,204
	-	2,945	115,137	118,082	110,665

10. ANALYSIS OF RESOURCES EXPENDED BY ACTIVITIES

	Activities undertaken directly.	Donation funding of activities	Support Costs	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Donations	-	24,689	-	24,689	26,757
Advancement of Christian Faith Worldwide	14,565	-	75,879	90,444	81,704
Total	14,565	24,689	75,879	115,133	108,461

11. NET INCOME / (EXPENDITURE)

This is stated after charging:

	2024 £	2023 £
Depreciation of tangible fixed assets:		
- owned by the charity	2,945	2,783
Independent examiners fees	800	800
Professional fees – Legal	1,000	-

During the year, no Trustees received any remuneration (2024 - £NIL).

During the year, no Trustees received any benefits in kind (2024 - £NIL).

During the year, no Trustees received any reimbursement of expenses (2024 - £NIL)

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

12. STAFF COSTS

Staff costs were as follows:

	2024 £	2023 £
Wages and salaries	11,965	10,972
Social security costs	-	-
	11,965	10,972

The average monthly number of employees during the year was as follows:

	2024 No.	2023 No.
Administrator	2	2

No employee received remuneration amounting to more than £60,000 in either year.

13. TANGIBLE FIXED ASSET

	Music and church equipment £	fittings and Motor Vehicle £	Total £
Cost			
At 31 December 2024	16,670	26,416	39,613
Depreciation			
At 1 January 2024	8,028	21,784	29,812
Charge for the year	1,796	1,149	2,945
At 31 December 2024	9,824	22,933	32,757
Net book value			
At 31 December 2024	6,846	3,483	10,329
At 31 December 2023	5,589	4,212	9,801

14. DEBTORS

	2024 £	2023 £
Other debtors	-	-

REDEEMED CHRISTIAN CHURCH OF GOD ('RCCG') GARDEN OF THE LORD

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. CREDITORS:
Amounts falling due within one year.

	2024	2023
	£	£
Social security and other taxes	-	-
Other creditors	-	-
Accruals and deferred income	14,728	15,705
	14,728	15,705

16. STATEMENT OF FUNDS

	Brought Forward £	Incoming resources £	Resources Expanded £	Carried Forward £
Unrestricted funds				
General Funds	52,527	102,285	(118,083)	36,729

SUMMARY OF FUNDS

	Brought Forward £	Incoming resources £	Resources Expanded £	Carried Forward £
General Funds	52,527	102,285	(118,083)	36,729

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds 2024 £	Total Funds 2023 £
Tangible fixed assets	10,328	9,801
Current assets	41,129	58,431
Creditors due within one year	(14,728)	(15,705)
	36,729	52,527