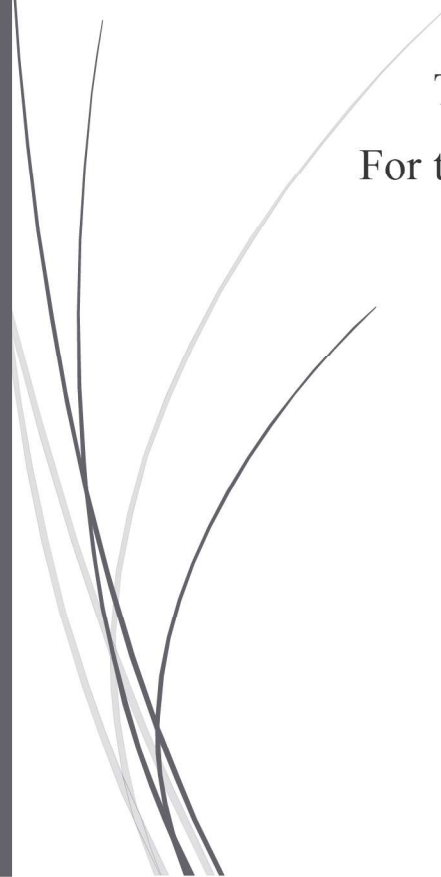


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Registered Charity No - 1137553

REDEEMED CHRISTIAN CHURCH OF GOD (RCCG) - GARDEN OF COVENANT PARISH

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Trustees' Report and Accounts
For the Year Ended 31 December 2025

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS
TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025**

Trustees	1. Adedunke Oladunni Oyenekan 2. Oluwatosin Ogini 3. Pastor Bennett Nonso
Charity registered Number	1137553
Date of Charitable Registration	20 August 2010
Principal office	16 Warren Gardens Hadlow Tonbridge Kent TN11 0BF
Independent examiners	Accounting Assist Ltd C/o Good to Give Ltd
Bankers	Lloyds Bank plc 25 Gresham Street, London EC2V 7HN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Board of Trustees, who are the trustees for charity law purposes, submit their annual report and the financial statement of Redeemed Christian Church of God (RCCG) - Garden of Covenant Parish for the year ended 31 December 2025. The Board of Trustees confirms that the annual report and financial statements comply with the Charities Act 2011, the charity's governing document, and the Charities SORP (FRS 102) — updated January 2019.

Structure, governance and management

The 3 Trustees are:

Adedunke Oladunni Oyenekan
Oluwatosin Ogini
Pastor Bennett Nonso

The Trustees play a primary role in ensuring good governance and functioning of the foundation. The Board's role, functions and responsibilities are quite clearly defined.

Governing Document:

Redeemed Christian Church of God (RCCG) - Garden of Covenant Parish was first registered as a charity on 20 August 2010. It ceased operating and was removed from the Charity Commission register on 9 June 2013, before being re-registered on 31 July 2013.

Recruitment and appointment of trustees:

The members of the General Trustee Board are trustees for the purposes of charity law. New trustees may be appointed by resolution of a meeting of the trustees.

Much of the charity's work focuses upon the promotion of the Christian religion and the running and maintenance of its places of worship.

The General Trustee Board seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity has, through selective advertising and networking with voluntary organizations active in the sector, sought to identify those who would be willing to become members of the charity and use their own experience to assist the charity.

Risk Management:

We are committed to a policy of identifying, monitoring and managing the risks that might adversely affect the activities in which we are involved. In this context, risk is defined as the potential to fail to achieve charity objectives and for loss, financial and reputational, inherent in the environment in which we operate in the nature of the transactions undertaken.

The principal risk of the charity has been its dependence on voluntary income. Trustees have initiated various processes to mitigate such risk, so that the charity has sufficient reserve in the event of adverse condition(s). The trustees have also examined other

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

operational and business risks which they face and confirm that they have taken steps to mitigate the significant risks.

Public Benefit:

The Trustees have complied with the duty in Section 17 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the charity in UK.

Objectives and activities:

The principal purpose of the charity is the advancement of the Christian faith in accordance with its Statement of Faith, and the relief of poverty.

Financial review:

The contribution to the charity for the year came from donations received from members. The charity began its charitable activities from August 2010.

The Charity currently aims to designate the total fund received less expenses for the main objective of the charity.

Plans for future periods:

The Charity will continue to hold its services and may look at other fundraising events in the future.

Statement of Board of Trustees' responsibilities

The Board of Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law applicable to charities in England/Wales requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Board of Trustees have:

- Selected suitable accounting policies and applied them consistently,
- Made judgments and estimates that are reasonable and prudent,
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepared the financial statements on a going concern basis (unless it is inappropriate to presume that the Charity will continue in operation).

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

The Board of Trustees has overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement of disclosure of information to independent examiner

We, as the Trustees of the Charity who held office at the date of approval of these financial statements confirm, so far as we are aware, that:

- There is no relevant information of which the Charity's independent examiner is unaware; and we have
- taken all the steps that we ought to have taken as Trustees to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

Independent Examiner:

The Charity's independent examiner, Anum Hassan, FCCA of Accounting Assist Ltd C/o Good to Give Ltd, have indicated their willingness to offer themselves for appointment.

This report was approved by the Trustees on and signed on their behalf by:

Name Adedunke O Oyenekan

Signature.....

Date.....15/05/2026

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REDEEMED CHRISTIAN CHURCH OF GOD (RCCG) - GARDEN OF COVENANT PARISH.

I report on the financial statements of the charity for the year ended 31 December 2025 which comprise the Statement of Financial Activities and Balance Sheet with associate notes. This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my examination work.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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

It is my responsibility to:

- Examine the accounts (under Section 145 of the Charities Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 145(5)(b) of the Charities Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 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 accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with 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 the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed: 
Anum Hassan, FCCA
On behalf of Accounting Assist Ltd

Dated: 18/05/2026

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and expenditure account)
FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted	Restricted	Total Funds	Total Funds
		2025	2025	2025	2024
	Notes	£	£	£	£
Incoming resources					
Donations and Legacies	1.3	66,626	-	66,626	53,000
Total Incoming resources		66,626	-	66,626	53,000
Resources expended					
Expenditure on:					
Charitable Activities	1.4	59,426	-	59,426	39,991
Governance Costs		720	-	720	720
Total Resources expended		60,146	-	60,146	40,711
Movement in total fund for the year- Net income / (expenditure)		6,480	-	6,480	12,289
For the year					
Fund balance brought forward		18,290	-	18,290	6,001
Fund balance carried forward		24,770	-	24,770	18,290

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

	Note	2025 £	2025 £	2024 £	2024 £
Non-Current Assets					
Tangible assets	3		4,904		2,474
Long-term lease deposit	4		29,443		-
CURRENT ASSETS					
Debtors		-		2,000	
Cash at bank		4,433		14,926	
		<u>4,433</u>		<u>16,926</u>	
CREDITORS: amounts falling due within one year	5	- 14,010		- 1,110	
NET CURRENT ASSETS			<u>- 9,577</u>		<u>15,816</u>
NET ASSETS			<u>24,770</u>		<u>18,290</u>
CHARITY FUNDS					
Unrestricted funds			24,770		18,290
Restricted funds					
TOTAL FUNDS			<u>24,770</u>		<u>18,290</u>

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

Name Adekunle O Oyenekan

Signature [Signature]

Date 15/05/2026

The Notes on page 10 to 12 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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 applicable in the UK and Republic of Ireland (FRS 102)” (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Income from donations or grants

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable, and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity’s control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

1.4 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date because of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025 (*continued*)

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities, and this is reflected in the allocation of payroll costs based on the percentage of time spent.

All costs, including governance costs, are allocated between the expenditure categories of the charity on a basis designed to reflect the use of the resource. Costs relating to a particular activity are charged directly; others are apportioned on an appropriate basis.

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

1.5 Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the Trustees in furtherance of the general 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 purposes.

2. Trustees and Related Party Transactions

During the year ended 31 December 2025, the following related party transactions took place:

The Oyenekan family collected donations totalling £16,633 on behalf of the charity, all of which were deposited directly into the charity's bank account.

Mr. Charles Oyenekan, a trustee, provided a loan of £3,000 to the charity and he received a pastor's allowance of £11,220 and expense reimbursements of £4,225.

The following trustees received expense reimbursements during the year:

- Mr. Adedunke £158
- Mr. Oluwatosin Ogini £210
- Ms. Busola Oyenekan £997

Additionally, a loan of £6,000 was provided to the charity by O. Oyenekan, son of a trustee, to support the charity's building project.

All related party transactions were undertaken in the best interests of the charity, approved by the trustees in accordance with the charity's conflicts of interest policy, and are disclosed in full above. At the year end, the loan of £3,000 from Mr. Charles Oyenekan and the loan of £6,000 from O. Oyenekan remained outstanding. No interest was charged on either loan.

**NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025 (continued)**

3. Tangible Fixed Assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided on a straight-line basis at 20% per annum on cost.

	Fixtures & Equipment (£)
Cost at 31 December 2024	2,474
Additions	3,656
Cost at 31 December 2025	6,130
Accumulated depreciation at 1 January 2024	—
Depreciation charge for the year	1,226
Accumulated depreciation at 31 December 2025	1,226
Net book value at 31 December 2025	4,904
Net book value at 31 December 2024	2,474

4 . Long-term Lease Deposit

The charity paid a lease deposit of £29,443 during the year in connection with its building premises. This amount is held as a deposit and is recoverable at the end of the lease term. It is classified as a non-current asset as it is not expected to be recovered within 12 months.

5. Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably require a transfer of funds to settle, and the amount can be measured reliably. Creditors are stated at the amount the charity expects to pay.

	Other Creditors	Loans from Members	Building Loan	Total
Adebowale A	-	2,000	-	2,000
C. Oyenekan	-	3,000	-	3,000
Imaguezegie E	-	1,900	-	1,900
Building Loan	-	-	6,000	6,000
Current year				
Governance Cost	720	-	-	720
Admin Cost	390	-	-	390
	1,110	6,900	6,000	14,010

