



Trustees' Annual Report for the period

	Period start date				Period end date		
From	1	1	21	To	31	12	21

Section A Reference and administration details

Charity name

Redeemed Christian Church of God, Chapel Of Grace,
Bradford

Other names charity is known by

RCCG Chapel of Grace, Bradford

Registered charity number (if any)

1143077

Charity's principal address

355 Great Horton Road

Bradford

West Yorkshire

Postcode

BD7 3BZ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Isaiah Dare Oyedele			
2	Mrs Juliana Fudia Edwick			
3	Mr Eno Ebong			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Dr. Akpo Onduku (Executive Director)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are initially appointed by the Chief Executive Officer and must fulfil the requirements set out in the Trust deed. After the initial setting up of the trust, future trustees must be appointed by resolution of the trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Once trustees are appointed, background checks are carried out and series of meetings will be held between the trustees and Management. This is to ensure that trustees understand their terms of reference and can interpret their roles appropriately. Trustees are also advised to regularly undergo continuous professional development courses to ensure efficiency. The trustees are informed about the in house and external training events. Also the charity holds at least four main meetings in the year with trustees, management, senior supervisor volunteers and volunteers. At these meetings strategy sessions are held in order to discuss how to move the charity forward

The Chief Executive Officer (Pastor) is accountable to an area Pastor, a Zonal Pastor, a Provincial Pastor, a Regional Pastor and finally the Governing Council of RCCG UK. Monthly financial reports are sent to area and Zonal Pastors to aid financial transparency and accountability. Regular training meetings are also held for Chief Executive Officers, volunteers and trustees which are co-ordinated at Zonal level, Provincial level, Regional and finally by the Central Governing body

The charity is part of the wider Redeemed Christian Church of God network of churches in the UK and as such is guided by the Agreement for Common Purposes document.

The trustees supervise management and advise them regarding the charity expenditure.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

*The advancement of the Christian Faith worldwide in accordance with the doctrines set out in the Statement of Faith *The Relief of Poverty

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

All the trustees hereby declare that they have had ensured that the charity provides public benefit to the community in terms of religion and the relief of poverty in line with the Charity Commission's guidance documents. The details of meeting the public benefit criteria are explained below and can be seen in the finance statements.

As a charity we provide advice, resources and services to those affected by various social and economic circumstances. We do this in many ways.

- We offer minimal financial assistance to those in need in the form of food parcels. These have mostly been claimed by single and un-working mothers or those who are unexpectedly unemployed. We also provide emotional support through counselling and social groups that are co-ordinated by the charity.
- Through our website blog, E-Newsletter and Social Media forums we regularly post encouraging and inspirational articles which give support, advice and tips on a wide range of issues such as relationships, parenting, career and emotional needs.
- We support new mothers by visiting them when they come home from hospital, offering advice, support and a small gift parcel with essentials for the new-born.
- We visit those who are in hospital and offer physical and emotional support
- We host a Sunday afternoon café where tea, coffee and biscuits are on offer while there is a chance to interact with people.
- We hold a variety of free seminars and free conferences that aim to encourage and educate. These seminars and conferences fall under various categories including those open to all, those for youth, those for women, those for men and those for leaders.
- Our Building Better Relationships seminars hold regularly, and we also host an annual conference. These deal with issues relating to friendships, family, marriage and the workplace. They also provide a forum for married couples to interact and enjoy dinner together.
- We hold an annual future leaders conference where guest and in-house speakers give talks on business and leadership in order to empower those who attend with leadership skills and strategies.
- Our Young adults group holds monthly meetings on a Friday evening to provide a social and educative forum. Social activities included movie nights, games nights and a summer BBQ. Educative seminar topics include relationships, career and future planning.
- The women's group holds a monthly Saturday brunch where ladies have a place to interact and also listen to seminars on a number of topics such as self-esteem, work, family and parenting. There is also a free annual conference with guest speakers who come to encourage and empower those present.
- The men's group also meet regularly to support each other.
- Getting Connected is another activity that brings together young unmarried people and aims to provide advice on issues pertaining

to marriage and finding fulfilment as a young person through a Question and Answer forum

- We host a number of music events that are all free entry music concerts with local and national guest artists and aimed to provide entertainment for the community who often hang around the streets with nothing much to do.
- We also hosted a free music concert in the University as a way of engaging and helping students to settle down into University life at the beginning of term
- At Christmas we hold a Christmas Dinner shortly before Christmas which was open to all of the community, some of whom would not be able to afford a Christmas Dinner with all the trimmings.
- International Day is a Celebration of Culture where food was enjoyed from many different countries and there was traditional music and traditional dress. The funding for this came from donations and it was open to the community.
- Every Sunday morning we have a crèche for children aged 1-16 where they are looked after by trained volunteers and are provided with snacks while parents can enjoy our weekly Sunday morning meeting.
- The charity often works with other groups to provide services to the community such as Prayer for Bradford, Churches together and Positive Bradford.
- Free counselling and mediation is offered to those who request it.
- Training is provided for all volunteers by in house and external speakers.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

All of our conferences, seminars, events and activities are run by volunteers and therefore their contribution is essential to what we achieve as a charity.

The charity has about 30 volunteers.

The charity values the contribution of its volunteers and reimburses them for any authorised expenditure. The contribution of volunteers has saved the charity a lot of money. This is quite significant as the charity relies solely on contributions from members and partners. Volunteers put in a minimum of 300 hours monthly resulting in a saving of £2,850 yearly that is assuming each volunteer is paid £9.50 per hour. This figure doesn't take into account hours not accounted for as some volunteers sometimes have to do some extra work at home in order to meet up with the charity's deadlines.

Summary of the main achievements of the charity during the year

We have also seen growth in the character and lifestyle of those who we have helped as a charity. Many international students have passed through us and with emotional and social support they have graduated successfully and have gone to secure fantastic jobs.

We hold Career Development Seminar with experts from various fields which is always greatly attended and received.

Many still financially support the charity as they want us to continue helping others like them. Some of our young people have gone on to get married and are flourishing in their marriages. Some marriages that were at breaking point have been restored through the relationships seminars and counselling provided.

Many testify that they have been encouraged, strengthened and empowered through the seminars, conferences and activities. Sometimes even just through the opportunity to fellowship with others, enjoying a concert or volunteering a person's life has been added to. We are gradually becoming more involved in city wide community efforts through associations such as Prayer for Bradford, Churches together, Positive Bradford and our links with the local radio station.

Throughout the year we held numerous seminars and webinars where speakers spoke on topics such as career, mental health, positive relationships, leadership and empowerment.

We also held various music events that brought the community together.

In July, we held a Community Fun day to say thank you to all the NHS workers and others who made such a practical difference throughout the pandemic period.

A major part of our expenditure this year was giving out Food Parcels to help alleviate those who were in need following loss of employment due to Covid-19. This was made possible through match funding from Love Your Neighbour and also BAME finding from the local council.

In December we provided support over the Christmas season by having a get-to-gether with Christmas Carols and Mince pies, a Christmas Day get-to-gether where we distributed Turkeys, veg and all that was needed for Christmas Dinner, New Years' Eve and New Year Day get-to-gets with light refreshment. These are days that can be very lonely and upsetting for the groups that we have mentioned who are away from family and away from home. We gave them a homely environment to meet others. This also improved social inclusion and community cohesion as people from different ethnic groups came together under one roof.

Brief statement of the charity's policy on reserves

It is the policy of the charity that as far as is possible, unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 6 months of running costs. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity depends on donations in order to carry out the objectives of the charity. These donations come primarily from those who attend our meetings and also partners who partner with us through our e-newsletter, social media forums or also view our online broadcasts and wish to contribute to our charitable efforts.

The donations received enabled the charity to give to those in need as well as provide essential training and support needed for young people, students, adults, children and families. As the charity key objective is the relief of poverty and furtherance of the Christian faith most of the events that took place in the year focused on improving relationships in the family, counselling youths in order to reduce gang crimes and providing for the needs of people in the community. Providing for the needs of the community in this context means opening up the church to the community so even people of other faiths are welcome to come and ask questions in order to understand what the Christian faith is about. Also, many of the community events have been used as a platform to counsel those struggling financially, help where we can and direct them to local agencies who can offer specific help. At these community events we give lunch or dinner packs to members of the community we know are struggling to make ends meet especially the single parents or those who have just lost jobs and are in the process of applying for job seekers allowance or other benefits. This we do because we are aware that every pound count and every little helps.

The trustees and management have put into place a policy that all monies donated to the charity must be kept in the bank as soon as possible. This is to ensure that there is an audit trail of all monies. Also every volunteer must produce receipts for all expenditures else they will not be reimbursed. The charity has in place an ethics code which volunteers, senior supervisor volunteers and trustees must adhere to.

Section F

Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (eg Secretary, Chair,
etc)

Date

Isaiah Dare	Oyedele
Chair	
27/10/22	



Receipts and payments account

For the period
from

01/01/2021

To

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
A1 Receipts			
TITHES	38,603	-	-
OFFERING	15,115	-	-
OTHER DONATIONS	7,970	-	-
GIFT AID & FURLOUGH	12,648	-	-
BUILDING FUND	250	-	-
BOOKS & CD SALES	80	-	-
PROJECTS & CONFERENCES	8,165	-	-
RECOVERABLE INCOME	2,484	-	-
OTHER INCOME/GRANTS	21,222	-	-
Sub total (Gross income for AR)	106,537	-	-
A2 Asset and investment sales, (see table).			
	-	-	-
Sub total	-	-	-
Total receipts	106,537	-	-

A3 Payments

WEB DEVELOPMENT	322		
OUTREACH	11,258		
PASTOR'S SALARY	18,702		
ADMINISTRATOR'S SALARY	14,343		
HMRC PAYMENTS	1,394		
TRAVELLING EXPENSES	144		
GUEST MINISTER EXPENSES	150		
TELEPHONE & INTERNET	1,971		
PRINTING & STATIONERY	267		
BANK CHARGES	71		
VEHICLE EXPENSES	7,200		
VEHICLE INSURANCE	2,029		
BUILDING INSURANCE	1,111		
CENTRAL OFFICE & OTHER CONTRIBUTIONS	6,771		
CCPAS MEMBERSHIP	129		
HOSPITALITY & REFRESHMENT	181		
UTILITY	4,008		
HONOURARIUM	1,008		
MORTGAGE REPAYMENT(RENT)	10,222		
BOOKS & TRAINING	4,170		
WELFARE & GIFTS	2,565		
REPAIRS	1,105		
MUSICAL INSTRUMENTS	9,680		
CHURCH/OFFICE EQUIPMENT	5,229		
OTHER EXPENSES	380		
CGXX R1 accounts (SS)	1		31/10/2022

Sub total	104,411	0	0
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A4 Asset and investment purchases, (see table)			
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PROPERTY(BUILDING)			
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Sub total		0	0
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Total payments	104,411	0	0
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Net of receipts/(payments)	2,126	0	0
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A5 Transfers between funds			
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A6 Cash funds last year end			
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Cash funds this year end	2,126	0	0
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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £
B1 Cash funds	BANK MAIN ACCOUNT	12,394
	BANK SECOND ACCOUNT	10,065
	DEPOSIT ACCOUNT	10,000
	Total cash funds	32,459
	(agree balances with receipts and payments account(s))	
B2 Other monetary assets	Details	Unrestricted funds to nearest £
		0
		0
		0
		0
		0
		0
B3 Investment assets	Details	Fund to which asset belongs
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs
	PROPERTY(BUILDING)	310,000
	OFFICE EQUIPMENT & FURNITURE	13,149
	MOTOR VEHICLES	4,000
	MUSICAL INSTRUMENTS	9,680
B5 Liabilities	Details	Fund to which liability relates
	N.I. CONTRIBUTION	346
	P.A.Y.E	0
	OUTSTANDING WAGES	0
	MORTGAGE	65,208

Signed by one or two trustees on behalf of all the trustees

Signature	P

o (if any)	CC16a
nts	
31/12/2021	



Total funds	Last year
to the nearest £	to the nearest £
38,603	
15,115	
7,970	
12,648	
250	
80	
8,165	
21,222	
104,053	

-	
-	-
-	-

104,053	-
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322	
11,258	
18,702	
14,343	
1,394	
144	
150	
1,971	
267	
71	
7,200	
2,029	
1,111	
6,771	
129	
181	
4,008	
1,008	
10,222	
4,170	
2,565	
1,105	
9,680	
5,229	
380	
5	

104,411	
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0	-

104,411	-
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2,126	-
	-
	-
2,126	-

Restricted funds	Endowment funds
to nearest £	to nearest £
0	-
0	-
	-
0	-

OK OK

Restricted funds	Endowment funds
to nearest £	to nearest £
0	-
0	-
0	-
0	-
0	-
0	-

Cost (optional)	Current value (optional)
	-
	-
	-
	-
	-

Cost (optional)	Current value (optional)
-	-
-	-
-	-
-	-

Amount due (optional)	When due (optional)
-	
-	
-	
-	

rint Name	Date of approval

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF CHAPEL OF GRACE

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities 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 Commission (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 statement

My examination was carried out in accordance with 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking 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 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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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 28/10/22

Rev. Adefolaju Ashaye