



THE REDEEMED CHRISTIAN CHURCH OF GOD

COVENANT RESTORATION ASSEMBLY ERDINGTON

FINANCIAL STATEMENT FOR THE YEAR ENDED

30TH AUGUST 2021



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CONTENT	PAGE
Corporate Information	2
Finance Statement for the Year	4-5
Board of Trustee's Report	6
Achievement and Performance	7
Financial Review	8
Independent Examiner's Report	9
Balance Sheet	10
Income Statement	10-13

CORPORATE INFORMATION

Charity Registered Number: 1143591
Company Limited by Guarantee Number: 07742599

Board of Trustees

- | | |
|-----------------------------|------------------|
| 1. Pastor Olusegun Emmanuel | Chairman |
| 2. Pastor Adekunle Omitoyin | Member |
| 3. Deacon Rasheed Adedoyin | Member |
| 4. Dr Peter Iriabe | Member |
| 5. Bro. Banjo Adegoke. | Member/Secretary |

Pastor/Minister in Charge

Pastor Rasaq Ibrahim

Registered Office

35 Cupfields Avenue,
Tipton,
Dudley
DY4 0RE

Bankers:

HSBC BANK PLC ERDINGTON, BIRMINGHAM

LLOYDS TSB BANK PLC.

Accountants:

Heritage Accounting Services 27, Cleveland Street Wolverhampton WV1 3HT

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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 £48,147 and had a surplus of £11,379 during the year.

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Fixed assets are stated at cost less depreciation which is provided at rates calculated to write off the cost of each asset over its expected useful life as follows:

Equipments	25%
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Cash Flow statement

The financial statements do not include a cash flow statement as charity has taken advantage of the exemption from preparing such a statement that are available to smaller entities.

Fund accounting

Unrestricted funds are 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.

Board of Trustee's Report

1.0 Introduction

The Board of Trustees present their report and accounts for the year ended 31st August 2021.

1.1 Public Benefit Statement: The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit "Charities and Public Benefit".

1.2 Structure, Governance and Management

1.2.1 Governing Document The charity is constituted as a "Trust" and governed by 'Trust Deed' dated 16th August 2011.

1.2.2 Trustee Appointments Trustees are appointed under the terms of the trust deed.

1.2.3 Organisational Structure The Redeemed Christian Church of God, Covenant Restoration Assembly, Erdington is a charity registered on 31st August 2011. It is governed by a Memorandum of Articles of Association and is controlled by a board of trustees whose members are appointed as set out in the Memorandum of Association and Constitution of the charity. Membership of the Board of Trustees consists of 5 individuals appointed by the charity who are of high spiritual and moral standing.

1.2.2 Risk Management The trustee board performs its duty of safeguarding the charity against major risk. The board regularly reviews the charity's governance structures, policies, procedures and practices. It recommends strategic and operational options and implements adequate prudent controls and preventative action to safeguard the assets of the charity, as well as its reputation.

2.0 Objectives and Global Outreach

2.1 Objectives and Activities • To advance the Christian Faith in Erdington and in Birmingham and in such other parts of the United Kingdom or the World as the Trustees may from time to time think fit. • To relieve people who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in our community and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit. • To advance education in accordance with Christian principles and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit. • To promote and fulfil such other charitable purposes beneficial to the community in Birmingham and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

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2.3 Contributions Made by Volunteers- The charity enjoys the services of various volunteers, who contributed enormously in various areas of service provision, development and implementation of the Church's vision. The volunteers are encouraged to attend various training and development programmes organised by the charity and other organisations.

3.0 Achievement and Performance

The charity's main activities are tailored towards developing both the physical and spiritual needs of our local community. During the year, Covenant Restoration Assembly Erdington engaged in the following key activities:

3.1. In the past year we have had and continue to have very fruitful partnership with Erdington Foodbank with our Pastor seating on the Board as Treasurer from inception and for over a decade. It was another busy year for the charity.

Total amounts of food given out in financial year 2020-2021 was on 22,066 occasions, with 14,419 for adults + 7,647 for children. Previous year figure total was: 8,429 = 6,599 adults + 1,830 children.

3.2. In the light of the continuing Covid-19 pandemic we applied and secured a grant of £9,980 from The Lottery Fund which was used to provide food and counselling services for Black and Minority Ethnic (BAME) communities and to those who are disproportionately affected by Covid-19.

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We communicated with each person or family that is part of our church, clearly explaining our responsibilities and actions as well as their responsibilities should they attend in-person services. Additionally, to ensure we were meeting the government's regulations a register was created on attendees every week and a limit was placed on the number of people attending services in person. Physical hand gel stations were in place, and no offering bags were circulated. Communion services/practice remained virtual, and no refreshments were served up until July 27th after restrictions had been lifted.

4.0 Financial Reviews

During the period, the total of sum £48,1471 (last year £37,445) was received in voluntary income and £17,310 in other income (Gift Aid receivables £7,730 and Grants £9,980). Total resources expended was £36,768 thus resulting in operating surplus of £11,379.

4.1 Principal Funding Sources The charity's main source of fund this year has been through voluntary donations from members.

4.3. Repayment of Loan on church Property

The church has managed to pay back outstanding £8,000 from the loan of £34,000 taken 2years ago from other RCCG's and friends of the church. Only the additional loan of £10,000 taken from HSBC remains outstanding. As at year end the balance was about £9,468.

5.0 Future Development & Plan for 2021/2022

The Charity plans to continue with its various activities relevant to its local community.

5.1 The pandemic has had a negative effect on many people within the community both employed and unemployed, young people and older adults. Therefore, as the lockdown is starting to be lifted, there is a great need for various support to be in place for those people whose mental health have been affected so in the coming we would be fully involved in community engagements and helping the vulnerable.

5.2 In the coming year, the Charity plans to organise more monthly and quarterly retreats for its volunteers and developmental seminar/conference and workshops for its members and our local community.

5.3 Leadership Development

Leadership development in the church remains a central priority. Plans are in place for quarterly seminars and trainings for all the Leaders (Head of Departments and Ministers).

5.4 A new project Themed Digital Capability and Musical Instruments training for members of the community will commence from March 2022.

5.5. We will continue to develop and create volunteering opportunities and engaging with our local community, statutory agencies and enhancing good working relationship with key stakeholders in the local community

5.6. Missions -We plan to lift the profile of mission work at home and abroad.

Thanks to our Lead Pastor, Rasaq Ibrahim and entire congregation and volunteers. And I am very pleased that we have an excellent team of trustees: Dr Peter Iriabe, Rasheed Adedoyin, Banjo Adegoke, Kayode Omitoyin and myself. Some of them would be retiring soon, having served for over 10years and completed their terms.

The Accounts and report were approved by the Trustees on 17th December, 2021.

Olusegun Emmanuel,

Chair, Board of Trustees

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY ERDINGTON
 ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2021
 FINANCIAL STATEMENTS- *INCOME AND EXPENDITURE ACCOUNT.*

INCOMING RESOURCES	NOTES	<u>2021</u>	<u>2020</u>
GENERAL RESOURCES		£	£
Voluntary Donations Unrestricted	1	37,101	22,474
Building Fund (Restricted)		3,040	3,376
Cinnamon Network		275	
Gift Aid Receipts (unrestricted)		7,730	11,595
Total Income		<u>48,147</u>	<u>37,445</u>
EXPENSES			
Administrative and Charitable Activities	2	36,768	24,006
Governance	3	-	-
Total Expenses		<u>36,768</u>	<u>24,006</u>
Net Income		<u>11,379</u>	<u>13,439</u>

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY ERDINGTON
 ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2021
 FINANCIAL STATEMENTS- **BALANCE SHEET**

	NOTES	£	£
FIXED ASSETS			
Tangible	5	108,086	106,296
Investments		-	-
		<u>108,086</u>	<u>106,296</u>
CURRENT ASSETS			
Cash at Bank	7	2,310	949
		<u>2,310</u>	<u>949</u>
CREDITORS			
Amount due within one year	8	2,046	1,742
Building Project- Short Term Loan		9,468	18,000
NET CURRENT ASSETS		<u>11,514</u>	<u>19,742</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>98,880</u>	<u>87,502</u>
LONG TERM LIABILITIES (CREDITORS)			
Amount due after more than one year		0	0
ACCUMULATED FUND			
Balance brought forward		87,503	74,065
Residual Income for the year		11,377	13,439
Balance Carried forward		<u>98,880</u>	<u>87,503</u>

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ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2021
FINANCIAL STATEMENTS- **NOTES TO THE ACCOUNTS**

	NOTES	Unrestricted Funds £	Unrestricted Funds £
<u>Resources From Voluntary Income</u>	1		
<u>UNRESTRICTED FUND</u>			
Tithe		14,578	14,193
Offering		10,155	7,656
Thanksgiving		518	388
Project Income		9,980	-
Other Receipts	6	1,870	237
		37,101	22,474
Gift Aid Received		7,730	11,595
<u>RESTRICTED FUND</u>			
Building Fund Donations		3,040	3,376
TOTAL FUND GENERATED		47,871	37,445
<u>Administrative Expenses</u>	2	Unrestricted Funds £	Unrestricted Funds £
Audit and Accounting Fees		500	500
Welfare		1,408	1,050
Project Expense		8,194	-
Honorarium & Training		949	-
Wem		4,800	4,400
FOL		100	300
RCCG Joint Program & Area Contributions		-	100
Resources- Books		-	225
Sundry Payments		-	568
Entertainments		950	902
Building Decorations and repairs		1,200	436
Utility-Electricity and Gas		1,933	1,207
Insurance Public Liability		338	338
COF		600	600
Pastor's Stipends		11,625	11,800
Statutory Payment-HMRC		387	273
Bank Charges		-	3
Retreat and Conference		-	608
Evangelism/Outreach		1,283	-
Rccg Donations & Dues		1,500	-
Subscription - Churches Together		40	40
Church Decoration		60	-
Zoom Expenses		144	-
Ico Payment		35	-
Cinnamon Network		275	-
Depreciation		447	656
		36,768	24,006

Governance Costs 3
No trustee received any remuneration during the period.

Taxation 4
RCCG CRA ERDINGTON is a registered charity and is eligible for the exemptions.
from taxation available to Charities on their charitable activities.
No charge to taxation therefore arises.

FIXED ASSETS

	5				
	Equipts	Pupilt	Building	MV	Total
	£	£	£	£	£
At 1st September, 2020	6,587	350	105,500	3,285	115,722
Additions	2,237	-	-	-	2,237
Asset Disposal				-	-
At 31st August 2021	8,824	350	105,500	3,285	117,959
DEPRECIATION					
At 1st September, 2020	5,791	350	-	3,285	9,426
Charge for the Year	447	-	-	-	447
At 31st August 2021	6,238	350	-	3,285	9,873
NET BOOK VALUE					
At 31st August 2021	2,586	-	105,500	-	108,086

OTHER INCOME 6
Rental Income from Project 1,500
Rental Income from Bulgarian Church 370
1,870

BANK BALANCES 7
HSBC 1,460 554
LLOYDS 25 -
BUILDING FUND ACCOUNT 825 395
Bank Balances 2,310 949

Creditors- amounts failling due within one year. 8
Accrued Insurance 338 338
Pastor's Thanksgiving Offering 1,208 904
Accrued Expenses (Accountancy fee) 500 500
2,046 1,742

Short Term Loan- Building Project 9 9,468 34,000



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Chair, Board of Trustees

