



THE REDEEMED CHRISTIAN CHURCH OF GOD

COVENANT RESTORATION ASSEMBLY ERDINGTON

FINANCIAL STATEMENT FOR THE YEAR ENDED

30TH AUGUST 2022



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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 (resigned 4/10/22) |
| 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

FINANCIAL STATEMENT FOR THE YEAR ENDED 30th August 2022

ACCOUNTING POLICIES

Scope and Basis of the financial statements

The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the statement of Recommended Practice “Accounting and Reporting by Charities” published in March 2007.

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 £53,565 and had a surplus of £35,194 during the year.

Income

Revenue is recognised in the period in which the charity is entitled to receipt once the amount can be measured with reasonable certainty.

Expenses

Expenditure is included in the Statement of Financial Activities (SoFA) on an accruals basis and is recognised at the point when a legal or constructive obligation arises.

Majority of costs are directly attributable to specific activities. Where costs cannot be directly attributed to a particular heading, they have been allocated to activities on a basis consistent with the use of resources.

Fixed assets

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 2022.

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.

2.2 Grant Making Policies Under the “Agreement for common purpose”, Covenant Restoration Assembly (CRA) Coventry has agreed to make regular contribution to the World Evangelism Mission (WEM) through RCCG Central Office UK to support church planting through the RCCG Birmingham Zonal & Province Offices, support missionary organisation, such as Festival of Life, Annual Convention held at RCCG National Headquarter.

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 provided by the Foodbank in financial year 2021-2022 was on **15,655 occasions**, with 11,212 for adults + 4,443 for children. Previous year figure total was: **22,066** = 14,419 adults + 7,647 children.

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As street pastors we provided services unconditionally and given a neutral and reassuring presence. We listen, care and provide help to people on our High Streets on Mondays and Saturdays and have engaged and supported over 600 within the first one year of patrols.

3.4. We restructured the charity with a new organogram to accommodate our focus to take care of the Family within the church, Youth and Community Engagement and to prepare for anticipated growth in the congregation from 120 to over 200 members by end of 2023.

3.5 On the 1st of July 2021, the Church RCCG CRA Erdington within the RCCG denomination was promoted to Area status with supervisory responsibilities for 5 RCCG parishes.

3.6. We met on some occasions online and gradually shifted later to in-person services in line with the UK Government's strategic framework. We used advice and guidelines from the UK Government, NHS and RCCG UK to complete a Risk Assessment, which we kept under periodic review.

We now meet in persons on Sundays and online for weekly Services. 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.

4.0 Financial Reviews

During the period, the total of sum £53,565 (last year £48,147) was received in voluntary income, including £11,167 as other incomes (Gift Aid receivables £9,667 and Grants £1,500). Total resources expended was £35,194 thus resulting in operating surplus of £18,371.

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 charity paid back £5,000 from the £10,000 loan obtained from RCCG Newness of Life Stoke. And on the additional loan of £10,000 taken from HSBC the balance outstanding as at year end was about £7,338.

5.0 Future Development & Plan for 2022/2023

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. However, as the lockdown was lifted during the year under review, we put various supports in place for those people whose finances and mental health have been affected in community and helping the vulnerable with counselling and supply of basic food and sanitary needs.

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 RCCG Erdington Musical Instruments training Hub for members of the community commenced in March 2022 and still running very well with over 30 Students learning through group lessons.

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 in 2023.

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 and myself. Some of them would be retiring soon, having served for over 11 years and completed their terms. Meanwhile Pastor Kayode Omitoyin resigned on 4th of October 2022. We thank him for his contribution in the last decade.

The Accounts and report were approved by the Trustees on 18th January, 2023.

Olusegun Emmanuel,

Chair, Board of Trustees

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY ERDINGTON
ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2022
FINANCIAL STATEMENTS- *INCOME AND EXPENDITURE ACCOUNT.*

INCOMING RESOURCES	NOTES	<u>2022</u>	<u>2021</u>
<u>GENERAL RESOURCES</u>		£	£
Voluntary Donations Unrestricted	1	38,276	37,101
Building Fund (Restricted)		5,622	3,040
Cinnamon Network		-	275
Gift Aid Receipts (unrestricted)		9,667	7,730
Total Income		<u>53,565</u>	<u>48,147</u>
EXPENSES			
Administrative and Charitable Activities	2	35,194	36,768
Total Expenses		<u>35,194</u>	<u>36,768</u>
Net Income		<u>18,371</u>	<u>11,379</u>

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY ERDINGTON
ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2022
FINANCIAL STATEMENTS- *BALANCE SHEET*

	NOTES	£	£
FIXED ASSETS			
Tangible	5	125,138	108,086
Investments		-	-
		<u>125,138</u>	<u>108,086</u>
CURRENT ASSETS			
Cash at Bank	7	3,404	2,310
		<u>3,404</u>	<u>2,310</u>
CREDITORS			
Amount due within one year	8	2,952	2,046
Building Project- Short Term Loan		<u>12,338</u>	<u>9,468</u>
NET CURRENT ASSETS		<u>15,290</u>	<u>11,514</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>113,250</u>	<u>98,880</u>
LONG TERM LIABILITIES (CREDITORS)			
Amount due after more than one year		0	0
ACCUMULATED FUND			
Balance brought forward		98,880	87,501
Prior Year Adjustment Approved Outstanding Salary	-	4,000	-
Residual Income for the year		<u>18,371</u>	<u>11,379</u>
Balance Carried forward		<u>113,250</u>	<u>98,880</u>

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ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2022
FINANCIAL STATEMENTS- *NOTES TO THE ACCOUNTS*

	NOTES	Unrestricted Funds £	Unrestricted Funds £
<u>Resources From Voluntary Income</u>	1		
<u>UNRESTRICTED FUND</u>			
Tithe		19,349	14,578
Offering		11,128	10,155
Thanksgiving		999	518
Project Income		1,500	9,980
Other Receipts	6	5,300	1,870
		38,276	37,101
Gift Aid Received		9,667	7,730
<u>RESTRICTED FUND</u>			
Building Fund Donations		5,622	3,040
TOTAL FUND GENERATED		53,565	47,871
<u>Administrative Expenses</u>	2	Unrestricted Funds £	Unrestricted Funds £
Audit and Accounting Fees		620	500
Members Celebrations & Welfare		3,867	1,408
Projects: National Loteries 2021, Queen 70th Celeb. 2022		1,608	8,194
Honorarium & Training		1,550	949
Wem		4,800	4,800
FOL		-	100
Training- Retreat & Conference		533	-
Resources- Books		303	-
Church Thanksgiving & Workers Refreshment		2,177	950
Building Decorations and repairs		957	1,200
Utility-Electricity and Gas		1,770	1,933
Insurance Public Liability		1,014	338
COF		600	600
Pastor's Stipends		11,700	11,625
Statutory Payment-HMRC		736	387
Bank Charges		125	-
Evangelism/Outreach		-	1,283
Rccg Donations & Dues		850	1,500
Subscription - Churches Together		-	40
Church Decoration		160	60
Zoom Expenses		145	144
Ico Payment		35	35
Cinnamon Network		-	275
Depreciation		1,645	447
		35,194	36,768

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	M/Vehicle	Total
COST	£	£	£	£	£
At 1st September, 2021	8,822	350.00	105,500	3,285	117,957
Additions	5,698	-	13,000	-	18,698
Asset Disposal				-	-
At 31st August 2022	14,520	350	118,500	3,285	136,655
DEPRECIATION					
At 1st September, 2021	6,238	350	-	3,285	9,873
Charge for the Year	1,645	-	-	-	1,645
At 31st August 2022	7,883	350	-	3,285	11,518
NET BOOK VALUE					-
At 31st August 2022	6,637	-	118,500	-	125,137

OTHER INCOME

Other Income	6	5,300	1,870
		5,300	1,870

BANK BALANCES

	7	
HSBC	3,179	1,460
LLOYDS	25	25
BUILDING FUND ACCOUNT	200	825
Bank Balances	3,404	2,310

Creditors- amounts failling due within one year.

	8	
Accrued Insurance		338
Pastor's Thanksgiving Offering	2,332	1,208
Accrued Expenses (Accountancy fee)	620	500
	2,952	2,046

Building Loans

	9	
RCCG Newness of Life Stoke on Trend	5,000	-
Short Term Loan- Building Project HSBC	7,338	9,468
	12,338	9,468



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