

Charity No: 1158522
Company No: 9067221

**THE REDEEMED CHRISTIAN CHURCH OF GOD
GARDEN OF FRUITFULNESS
ACCOUNTS
30 JUNE 2021**

**GABRIEL CHRISTOPHER & CO.
CHARTERED CERTIFIED ACCOUNTANTS
BUSINESS ADVISERS & CONSULTANTS
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THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS
Report and Accounts for the period ended 30 June 2021

CHARITY REGISTRATION NUMBER IN ENGLAND AND WALES: 1158522

COMPANY REGISTRATION NUMBER: 9067221

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS
Reports and Accounts

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THE REDEEMED CHRISTIAN CHURCH OF GOD -GARDEN OF FRUITFULNESS
Charity Information

Trustees

Mrs Elizabeth Sanya
Miss Adebunmi Adekemi Alabi
Mr Benson Ekum Ossai

Charity Registration No:
1158522

Company Registration No:
9067221

Principal Location

1 Wren Walk
Tilbury
Essex
RM18 8EU

Place of Worship

East Tilbury Junior School
Princess Margaret Road
East Tilbury
RM18 8SB

Bankers

Lloyds Bank
P O Box 1000
Andover
BX1 1LT

Accountants

Gabriel Christopher & Co
Suite 13, Forest House
8 Gainsborough Road
London
E11 1HT

THE REDEEMED CHRISTIAN CHURCH OF GOD- GARDEN OF FRUITFULNESS TRUSTEES' REPORT FOR THE YEAR ENDED 30 June 2021

The Trustees submit their annual report and the financial statements of The Redeemed Christian Church of God- (RCCG) Garden Of Fruitfulness (the church) for the year ended 30 June 2021. The Trustees confirm that the annual report and financial statements of the church comply with statutory requirements of the Charities Act 2012, the requirements of the church's governing documents and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in April 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

CONSTITUTION

The church was constituted under Memorandum and Articles of Association dated 02 June 2014, and was registered as a charity on 10 September 2014 with registered charity no: 1158522

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.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

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

PRINCIPAL ACTIVITIES

The charity's principal activity during the year continued to be the advancement of the christian faith in United Kingdom and worldwide in accordance with the doctrine set out in the statement of faith of our trust deed and the relief of poverty to the general public within our community.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The church is organised so that the trustees meet regularly to manage its affairs. The administration of the church is managed by the trustees.

REVIEW OF ACTIVITIES DURING THE YEAR

We have had tremendous growth in the physical and spiritual life of the church during the year and in the advancement of the Christian Faith in accordance with the doctrines set out in the Statement of Faith as contained in our Governing documents.

RELATED PARTY RELATIONSHIPS

RCCG Garden Of Fruitfulness 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'.

FINANCIAL REVIEW

The charity's financial statement for the year ended 30 June 2021 shows a net increase in fund of £11,421 (Year 30 June 2020: £1,845 decrease)

The value of the charity's net assets at 30 June 2021 was a surplus of £32,788, (Year 30 June 2020 £21,367 surplus)

RISK MANAGEMENT

The trustees have assessed the major risks to which the church is exposed to, in particular those relating to internal controls, operations and finances of the church and have control in place to mitigate exposure to major risks.

GRANT MAKING POLICIES

Under the Common Purposes Agreement (see above), RCCG-Garden Of Fruitfulness has agreed to make an annual contribution to RCCG (UK). In addition, the church supports missionary organisations such as Festival of Life and World Evangelism Mission. The church also provides support to members of the congregation who are in need. This is done at the discretion of the trustees.

VOLUNTEERS

The church is grateful for the efforts of its volunteers who are involved in service provision, it is estimated that over 800 volunteer hours were provided during the year. If this is conservatively valued at £10.00 an hour the volunteer effort amounts to over £8,000

INVESTMENT POLICY AND PERFORMANCE

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

RESERVES POLICY

The trustees would like to work towards a situation whereby the charity could maintain unrestricted funds at a level which equates to approximately three months of unrestricted expenditure.

PRINCIPAL FUNDING

This is provided mainly through voluntary giving of tithes and offerings by the church members and through gift aid scheme. Pledges and donations are also taken for specific projects.

FUTURE DEVELOPMENTS

The church continues to explore various ways of spreading the gospel of Christ in an effective manner. The charity is also looking to grow in membership and continue to develop its members to make life- changing impact in society.

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and regulations.

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which gives a true and fair view of the state of affairs of the charity and of surplus or deficit for the period. In preparing the financial statements the 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
- Prepared the financial statements on going concern basis

The Trustees have overall responsibility of ensuring that the church has an appropriate system of controls; financial or otherwise. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at anytime the financial position of the church, and to enable them to ensure that the financial statements comply with the Charities Act 2012 and (Charities, Accounts and Report) the 2008 regulation requirements. They are responsible for safeguarding the assets of the Charity and hence take reasonable steps for the detection and prevention of fraud and other irregularities.

Approval

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

Signature: *Elizabeth Sanya*

Name: Elizabeth Sanya

Date: 05/04/2022

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

I report on the accounts of the Trust for the period ended 30 June 2021, which are set out on pages 6 to 11.

RESPECTIVE RESPONSIBILITIES OF THE 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 (2) of the Charities Act 2012 (the 2012 act) and that an independent examination is needed.

It is my responsibility:

- to examine the account under section 145 of the 2012 Act;
- to follow the procedures laid down in the general Direction given by the Charity Commission under section 145(5)(b) of the 2012 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 2012 Act
 - and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2012 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.

G. E. Oyemba FCGA

Gabriel Christopher & Co.
Chartered Certified Accountants,
Business Advisers & Consultants
Suite 13 Forest House
8 Gainsborough Road
London
E11 1HT

05/04/2022

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS
Statement of Financial Activities for the period ended 30 June 2021

				2021	2020
	Notes	Unrestricted £	Restricted £	Total £	Total £
Incoming Resources	1				
<i>Incoming resources from generated funds:</i>					
Voluntary income:donations	2	39,007	-	39,007	38,275
Activities in furtherance of the charity objects		-	-	-	-
Total Incoming Resources		39,007	-	39,007	38,275
Resources Expended					
Charitable expenditure					
<i>Grants payable- individual</i>	3	2,493	-	2,493	635
<i>Grants payable - institutional</i>	4	5,088	-	5,088	5,230
<i>Costs of activities in furtherance of: charity's objects</i>	5	17,025	-	17,025	30,912
<i>Management and governance costs:</i>	6	2,980	-	2,980	3,342
Total Resources expended		27,586	-	27,586	40,119
Net Incoming/(Outgoing) Resources for the year		11,421	-	11,421	(1,845)
Net Movement in Funds	7	11,421	-	11,421	(1,845)
Balance at 1 July 2020		21,367	-	21,367	23,212
Balance at 30 June 2021		32,788	-	32,788	21,367

All disclosures relate to the continuing operations. There are no recognised gains or losses other than those disclosed above.

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

Balance sheet as at 30 June 2021

			2021	2020
	Notes	£	£	
FIXED ASSETS				
Tangible Fixed Assets	8		5,439	6,633
			<u>5,439</u>	<u>6,633</u>
CURRENT ASSETS				
Debtors	9	-	-	
Cash in Hand/ Bank		<u>28,070</u>	<u>15,454</u>	
		28,070	15,454	
CURRENT LIABILITIES				
Amount falling due within a year	10	(720)	<u>(720)</u>	
NET CURRENT ASSETS			<u>27,350</u>	<u>14,734</u>
			32,788	21,367
LONG TERM LIABILITIES				
Amount falling due more than a year	11	-	-	
NET ASSETS			<u>32,788</u>	<u>21,367</u>
Unrestricted			32,788	21,367
Restricted			-	
TOTAL FUNDS	12		<u>32,788</u>	<u>21,367</u>

Approved by the Trustees and Signed on their behalf:

Signature: *Elizabeth Sanya*

Name: Elizabeth Sanya

Date: 05/04/2022

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

Notes to the financial statements for the period ended 30 June 2021

ACCOUNTING POLICIES

The accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005) issued in March 2005 as modified for smaller charities.

1. INCOMING RESOURCES

These are recognised in full in the Statement of Financial Activities in the period in which they are received. Included are income from tithes, offerings and interest received during the year from investments and accounted for as unrestricted-funds.

	Unrestricted Fund	Restricted Fund	Total Fund 2021	Total Fund 2020
	£	£	£	£
2. Voluntary Income: Donations				
Tithes & Offerings	30,832	-	30,832	30,907
Gift Aid Income	8,175	-	8,175	7,368
Others	-	-	-	-
	39,007	-	39,007	38,275

	£	£	£	£
3. Grants payable - individual				
Welfare and gifts	2,493	-	2,493	635
	2,493	-	2,493	635

	£	£	£	£
4. Grants payable - institutions				
Word Evangelical Mission (WEM)	3,327	-	3,327	3,649
RCCG Central office	600	-	600	550
Other Charities Donations	1,161	-	1,161	1,031
	5,088	-	5,088	5,230

5. COST OF ACTIVITIES IN FURTHERANCE OF CHARITY'S OBJECTS

This comprises all expenditure directly related to the objects of the charity. It also includes the expenditure in support of that activity where material.

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
Visiting Ministers' Expenses	1,150	-	1,150	2,300
Motor Expenses	350	-	350	1,159
Travelling Expenses	-	-	-	1,619
Outreach, conventions & retreat	-	-	-	964
Hospitality	568	-	568	1,123
Covid expenses	27	-	27	-
Choir Expenses	1,100	-	1,100	5,105
Children Department	-	-	-	182
Religious Books & CDs	150	-	150	200
Holy Communion	-	-	-	62
Volunteers' Expenses	12,000	-	12,000	12,000
Rent & Rates	195	-	195	3,612
Repairs & Renewals	-	-	-	330
Printing, postage & stationery	27	-	27	764
Advert & Publicity	100	-	100	-
Insurance	822	-	822	833
IT -Zoom expenses	130	-	130	-
Telephone and website	156	-	156	506
Training Expenses	250	-	250	155
	17,025	-	17,025	30,912

	Unrestricted Fund	Restricted Fund	2021 Total Fund	2020 Total Fund
	£	£	£	£
6. GOVERNANCE COSTS				
Legal & professional fees	1,603	-	1,603	1,516
Depreciation	1,194	-	1,194	1,456
Bank charges & interest	183	-	183	370
	2,980	-	2,980	3,342

7. NET MOVEMENT IN FUNDS FOR THE YEAR

	2021 £	2020 £
The net movement in funds for the year is stated after charging:		
Legal & professional fees	1,603	1,516
Depreciation of tangible fixed assets	1,194	1,456
Bank charges & interest	183	370
	2,980	3,342

8. FIXED ASSETS

	Instruments £	Furniture, Fixtures & Fittings £	Total £
Cost			
At 1 July 2020	13,346	1,304	14,650
Additions in the year	-	-	-
Disposals	-	-	-
At 30 June 2021	13,346	1,304	14,650
Depreciation			
At 1 July 2020	7,110	907	8,017
Charge for the year	1,122	71	1,194
At 30 June 2021	8,232	979	9,211
Net Book Value			
At 30 June 2021	5,113	325	5,439
At 30 June 2020	6,236	397	6,633

8a. DEPRECIATION

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

Church & office equipment	18% reducing balance
Musical Equipment	18% reducing balance

9. DEBTORS

	2021 £	2020 £
Member's Loan	-	-
	-	-

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accruals	720	720
	720	720

11. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2021 £	2020 £
	-	-
	-	-

12. FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
At 1 July	21,367	-	21,367	23,212
Surplus/(Deficit) for the year	11,421	-	11,421	(1,845)
At 30 June	32,788	-	32,788	21,367

12.1 UNRESTRICTED FUNDS

These are grants and donations received or receivable for the objects of the charity without restrictions as to purpose but are available as general funds.

12.2 RESTRICTED FUNDS

Restricted funds are used for the purpose as specified by the donor. Expenditure that meets these criteria is identified to the fund.