

Charity No: 1158522  
Company No: 9067221

**THE REDEEMED CHRISTIAN CHURCH OF GOD  
GARDEN OF FRUITFULNESS  
ACCOUNTS  
30 JUNE 2024**

**GABRIEL CHRISTOPHER & CO.  
CHARTERED CERTIFIED ACCOUNTANTS  
BUSINESS ADVISERS & CONSULTANTS  
SUITE 13 FOREST HOUSE  
8 GAINSBOROUGH ROAD  
LONDON  
E11 1HT**

**THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS**  
**Report and Accounts for the period ended 30 June 2024**

**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 2024**

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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 2024. 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 2024 shows a net decrease in fund of £2,880 (Year 30 June 2023: £7,265 increase)

The value of the charity's net assets at 30 June 2024 was a surplus of £37,497 (Year 30 June 2023 £40,377 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 £12.00 an hour the volunteer effort amounts to over £9,600

## **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: *Adebunmi Alabi*

Name: Adebunmi Alabi

Date: 16/02/2025

## 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**

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I report on the accounts of the Trust for the period ended 30 June 2024, 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



**THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS**  
**Statement of Financial Activities for the period ended 30 June 2024**

			2024	2023
	Notes	Unrestricted £	Restricted £	Total £
<b>Incoming Resources</b>	1			
<i>Incoming resources from generated funds:</i>				
Voluntary income:donations	2	60,611	-	60,611
Activities in furtherance of the charity objects		-	-	-
<b>Total Incoming Resources</b>		<b>60,611</b>	<b>-</b>	<b>60,611</b>
<b>Resources Expended</b>				
Charitable expenditure				
Grants payable- individual	3	1,273	-	1,273
Grants payable - institutional	4	11,411	-	11,411
Costs of activities in furtherance of: charity's objects	5	46,405	-	46,405
Management and governance costs:	6	4,402	-	4,402
<b>Total Resources expended</b>		<b>63,491</b>	<b>-</b>	<b>63,491</b>
<b>Net Incoming/(Outgoing) Resources for the year</b>		<b>(2,880)</b>	<b>-</b>	<b>(2,880)</b>
<b>Net Movement in Funds</b>	7	<b>(2,880)</b>	<b>-</b>	<b>(2,880)</b>
<b>Balance at 1 July 2023</b>		<b>40,377</b>	<b>-</b>	<b>40,377</b>
<b>Balance at 30 June 2024</b>		<b>37,497</b>	<b>-</b>	<b>40,377</b>

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 2024

			2024	2023
	Notes	£	£	
<b>FIXED ASSETS</b>				
Tangible Fixed Assets	8		10,571	11,424
			<u>10,571</u>	<u>11,424</u>
<b>CURRENT ASSETS</b>				
Debtors	9	-	-	
Cash in Hand/ Bank		<u>27,676</u>	<u>29,673</u>	
		27,676	29,673	
<b>CURRENT LIABILITIES</b>				
Amount falling due within a year	10	(750)	<u>(720)</u>	
<b>NET CURRENT ASSETS</b>			<u>26,926</u>	<u>28,953</u>
			<b>37,497</b>	<b>40,377</b>
<b>LONG TERM LIABILITIES</b>				
Amount falling due more than a year	11	-	-	
<b>NET ASSETS</b>			<u><b>37,497</b></u>	<u><b>40,377</b></u>
Unrestricted			37,497	40,377
Restricted			-	
<b>TOTAL FUNDS</b>	12		<u><b>37,497</b></u>	<u><b>40,377</b></u>

Approved by the Trustees and Signed on their behalf:

Signature: *Adebunmi Alabi*

Name: Adebunmi Alabi

Date: 16/02/2025

# THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

Notes to the financial statements for the period ended 30 June 2024

## 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 2024	Total Fund 2023
	£	£	£	£
<b>2. Voluntary Income: Donations</b>				
Tithes & Offerings	50,293	-	50,293	42,993
Gift Aid Income	10,317	-	10,317	7,418
Others	-	-	-	-
	<b>60,611</b>	<b>-</b>	<b>60,611</b>	<b>50,411</b>

	£	£	£	£
<b>3. Grants payable - individual</b>				
Welfare and gifts	1,273	-	1,273	1,475
	<b>1,273</b>	<b>-</b>	<b>1,273</b>	<b>1,475</b>

	£	£	£	£
<b>4. Grants payable - institutions</b>				
Word Evangelical Mission (WEM)	7,635	-	7,635	3,396
RCCG Central office	600	-	600	550
Other Charities Donations	3,176	-	3,176	883
	<b>11,411</b>	<b>-</b>	<b>11,411</b>	<b>4,829</b>

## 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	2024 Total Funds	2023 Total Funds
Visiting Ministers' Expenses	1,800	-	1,800	1,900
Motor Expenses	1,008	-	1,008	1,854
Conferences, events and anniversary	3,383	-	3,383	1,250
Hospitality	2,185	-	2,185	3,149
Music Expenses	7,308	-	7,308	5,946
Christmas expenses	863	-	863	1,771
Religious Books & CDs	325	-	325	193
Volunteers' Expenses	15,600	-	15,600	12,000
Rent & Rates	9,983	-	9,983	2,442
Repairs & Renewals	142	-	142	580
Printing, postage & stationery	1,067	-	1,067	173
Insurance	1,327	-	1,327	256
Communication expenses	581	-	581	388
Children and youth expenses	834	-	834	708
	<b>46,405</b>	<b>-</b>	<b>46,405</b>	<b>32,609</b>

	Unrestricted Fund £	Restricted Fund £	2024 Total Fund £	2023 Total Fund £
<b>6. GOVERNANCE COSTS</b>				
Legal & professional fees	1,802	-	1,802	1,477
Depreciation	2,321	-	2,321	2,508
Bank charges & interest	279	-	279	249
	<b>4,402</b>	<b>-</b>	<b>4,402</b>	<b>4,233</b>

## 7. NET MOVEMENT IN FUNDS FOR THE YEAR

	2024 £	2023 £
The net movement in funds for the year is stated after charging:		
Legal & professional fees	1,802	1,477
Depreciation of tangible fixed assets	2,321	2,508
Bank charges & interest	279	249
	<b>4,402</b>	<b>4,233</b>

## 8. FIXED ASSETS

	Church media equipment £	Furniture, Fixtures & Fittings £	Total £
<b>Cost</b>			
At 1 July 2023	22,020	2,277	24,297
Additions in the year	1,468	-	1,468
Disposals	-	-	-
At 30 June 2024	<u>23,488</u>	<u>2,277</u>	<u>25,765</u>
<b>Depreciation</b>			
At 1 July 2023	11,469	1,404	12,873
Charge for the year	2,163	157	2,321
At 30 June 2024	<u>13,632</u>	<u>1,561</u>	<u>15,194</u>
<b>Net Book Value</b>			
At 30 June 2024	<u>9,855</u>	<u>716</u>	<u>10,571</u>
At 30 June 2023	<u>10,551</u>	<u>873</u>	<u>11,424</u>

### 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

	2024 £	2023 £
Member's Loan	-	-
	<u>-</u>	<u>-</u>

## 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals	750	720
	<u>750</u>	<u>720</u>

**11. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR**

	2024	2023
	£	£
	-	-
	-	-

**12. FUNDS**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
At 1 July	40,377	-	40,377	33,112
Surplus/(Deficit) for the year	(2,880)	-	(2,880)	7,265
At 30 June	37,497	-	37,497	40,377

**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.