



**REDEEMED CHRISTIAN CHURCH OF GOD
LIVING WATER PARISH (STOKE-ON-TRENT)**

Trustees Report and Financial Statements

Year ended: 31 December 2020

Charity No:1171735

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Legal and administrative information

Trustees

Pastor Valentine Ohakwe
Pastor Adeyinka Odebade
Mrs Catherine Banda
Deacon Olukunle Olabode
Mr Stephen Trickett

Registered Office

Redemption Community Hub
Herbert Minton Building
79 London Road
Stoke-on-Trent
ST4 7QE

Bankers

Barclays Bank PLC,
Hanley Staffordshire Group
36 Town Road
ST1 2JQ

Lloyds TSB Plc, Fountain Square, Hanley, Stoke-on-Trent

Accountant/ Independent examiner

Tunji Ogedengbe FCCA
DTT Consultancy Ltd
36 Daffodil Close,
Hatfield
AL10 9FF

Report of the Trustees for the year ended 31 December 2020

It is with great pleasure we present the annual report and the financial statements for the year ended 2020.

The financial statement have been prepared in accordance with the accounting policies set out on page 9 and comply with the charity Trust Deed and the recommendations of the Statement of Recommended Practice, Accounting and Reporting by Charities and complies with the applicable law.

Principal Objectives and Performances

Living Water Parish Stoke-on-Trent church is a member of the “**Redeemed Christian Church of God**” which has parishes all over the world. RCCG Living Water Parish is constituted as a charity in its own right and is therefore governed by the charities Act 1993.

The objectives of Charity are:

- 1) The advancement of the Christian Faith worldwide
- 2) The relief of proverty

The main objectives and performamces for the year continued to focus on relief of proverty and the advancement of the Christian faith. These were accomplished through several means including:

- Worship services every Sunday and other weekly activities involving different families of the parish. Offerings/ donations were collected during these programmes for the running and maintenance of the parish; and to support our objective of relief of poverty.
- Other special programmes such as seminars and workshops, as well as outreach activities – inviting local residents and general public to meetings aimed to spread the good news, advance the Christian faith, and educate participants on a number of beneficial issues such as finance and parenting.

Development, activities and achievements this year.

The Charity continued to strive to ensure the objectives of the charity are met. This year we continued to meet the objectives of furthering the Christian faith and alleviating the sufferings of the people generally irrespective of their race, background, sex or faith.

This year we have been successful in sharing the Christian faith and helping people develop biblical principles that build up self-esteem, thereby enabling them to stay out of criminality and social vices; and

further assisting them to fulfill their purpose in life and live happy productive lives.

The church is keen at helping create stronger family ties and educating the youth. We operate help, guidance and advisory sessions on a regular basis to church members (and non church members on demand) on matters of family life, education of young members, and general civic responsibilities.

We continued to support and encourage young people by providing a Children/ Teenagers' church where children and teenagers meet on Sunday morning under a caring, supportive and encouraging atmosphere. The Youths fellowship (Chosen Generation) caters for younger adults who meet for special activities suited to their needs. Our activities also included the organisation of leadership seminars for the benefit of the community where youths and other matured individuals were encouraged to take up leadership roles within the community.

In terms of donations we supported a number of charities and organisations involved in providing specialized services to clients both locally and further afield, such as the Cross Rhythms local community radio station. We supported Africa Mission, an aid relief agency to underprivileged people in Africa; and Compassion UK which helps to bring children out of poverty from around the world. We also supported the World Evangelical Mission which aims at furthering the Christian faith all over the world.

Effects of Covid-19 pandemic

2020 was the year whose main distinguishing feature was the covid-19 pandemic and the long period of lockdown which caused much disruption to businesses, families and organisations like ours.

During the lockdown period which started in March 2020, the church reverted to holding its services and other activities online. However, from July 2020 when churches were allowed to reopen under conditions that had to be safe and compliant to set guidelines, Living Water Parish was open and adopted a hybrid mode of holding its activities (both face-to-face where feasible and online).

The church supported its members and other members of the community during the lockdown period. This included assisting with shopping for people who were shielding, donating food and other materials to those in need and providing information and public health guidance to help people cope with the challenges of that season. The church also supported its members through prayers and encouragement from the Bible.

This year trustees consider that the performance of the parish has been satisfactory in terms of advancement of the Christian faith and relief of poverty. This is especially taking cognizance of the effects of the covid-19 pandemic.

Future development.

The charity plans continuing the activities lined above in the forthcoming years subject to satisfactory funding arrangements. Plans are also being developed to work on a number of schemes:

- Development of the facilities within Redemption Community Hub (Herbert Minton Building) – since moving into the church property/ premises, the parish has developed the facilities to adequately serve both as place of worship and church offices. The parish will seek to develop the many other available rooms and spaces for rent, hire and use by other organisations. This is to generate additional funds for the parish, especially towards setting up the Nursery/ Day Care project. Spaces will also be available for use as community centre for events like coffee morning for the elderly.
- Development of the Redemption Community Outreach project (RCOP) - This will reach out to the community through events aimed to spread the good news of the gospel and to improve the lives of the community members. Some of the programmes being conceived include visiting residential/ care homes, Food bank, Coffee Morning for the elderly.
- The parish would continue to be a church for all people from all nations, and deliberate efforts will continue to ensure the church remains welcoming to people from all walks of life and all parts of the world.
- The Choir, Evangelism and Prayer units would be further strengthened along with other units of church. to further the course of Christian faith
- Helping the homeless: by donating clothing and necessary materials for their upkeep

We hope to increase our involvement with the local community through social action and social inclusion by further strengthening our advisory sessions, developing biblical principles, organising leadership seminars, economic empowerment, impacting entrepreneurship skills etc. It is envisaged that the RCOP would be the main vehicle for achieving these.

Financial results and future activities.

The statement of the financial activities shows income of £113,408.00 and expenditure of £80,701.00.

The financial contributions from members (mostly online during the pandemic) has enabled the church to support quite a good number of

organisations, charities and visiting ministers as well as meeting other charitable objectives.

The present level of funding is adequate to support the continuation of the church objectives. We note, with delight, that the net income for the year was more than the expenditures; this leaves the charity in a positive financial position.

Public Benefit

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in this report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

Risk Management.

The trustees actively review the major risks which the charity faces on a regular basis. The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Volunteers.

Many volunteers give up their time to help at the church, particularly at weekends and in the evenings. We are greatly indebted to these volunteers for their commitment and support.

Approved by the trustees and signed on their behalf by:

ADOdebade

Adeyinka Odebade
Board of trustees

Charity no 1171735

RCCG Living Water Parish
Stoke - on-Trent

Annual Accounts

1 Jan 2020 - 31 Dec 2020

RCCG Living Water Parish

**REFERENCES AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2020**

General Overseer	Pastor Enoch Adeboye
Trustees	Pastor Oniyide Oludayomi Cedric Barber Adeyinka Odedade
Minister In Charge	Pastor Marcus Chilaka
Charity registration no	1171735
Principal office	Herbert Minton Building 79 London Road Stoke on Trent ST4 7PZ
Independent Examiner	Tunji Ogedengbe 36 Daffodil Close Hatfield AL10 9FF
Bankers	Barclays bank

RCCG Living Water Parish
Report of the Trustees
for the year ended 31st December 2020

FINANCIAL REVIEW

Reserves policy

The net profit resources for the year amounted to £17,807 with a net assest of £118,620. All these have been un and no fund is allocated to restricted project. The trustees have established a policy whereby the unrestricted fund or invested in tangible fixed assets, the free reserves, held by the church should be 3 months of annual expenditure. At this level, the trustees feel that it would be able to continue the current activities of the church in the event of a drop in funding.

Principal funding sources

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

FUTURE DEVELOPMENTS

The church will continue to explore various ways of spreading the gospel of Christ in an affective manner. The charity is also looking to grow in membership and continue to develop its members to make life - changing impact in society, plant more parishes and due to the increase in the number of members, our future plan is to accommodate those members and likely additional.

ON BEHALF OF THE BOARD:

Date: 1st July 2021

Adeyinka Odedade

THE REDEEMED CHRISTIAN CHURCH OF GOD
RCCG Living Water Parish

INDEPENDENT EXAMINERS REPORT
FOR THE PERIOD January 2020 to December 2020

I report on the financial statements of RCCG Living Water Parish for the year ended 31st December 2020 which comprise the statement of financial activities, the balance sheet, and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act), as amended by s.28 of the Charities Act 2006 does not apply. It is my responsibility to examine accounts under section 43 of the Act, as amended, to follow procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, as amended, whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charities 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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 41 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting of the Act have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tunji Ogedengbe
36 Daffodil Close
Hatfield
AL10 9FF

1st July 2021

RCCG Living Water Parish					
Annual accounts for the period					
Period start date	1st Jan 2020	To	Period end date	31st Dec 2020	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	95,003	-	-	95,003	86,726
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	18,405	-	-	18,405	19,001
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	113,408	-	-	113,408	105,727
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	71,276	-	-	71,276	77,025
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	9,425	-	-	9,425	12,226
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	80,701	-	-	80,701	89,251
Net incoming/(outgoing) resources before transfers		S14	32,707	-	-	32,707	16,476
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	32,707	-	-	32,707	16,476
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Prior year adjustment		S18	15,000	-	-	15,000	-
Net movement in funds		S19	17,707	-	-	17,707	16,476
Total funds brought forward		S20	100,813	-	-	100,813	84,337
Total funds carried forward		S21	118,520	-	-	118,520	100,813

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	386,359	-	-	386,359	380,821
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	386,359	-	-	386,359	380,821
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	8,170	-	-	8,170	8,170
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	4,436	-	-	4,436	5,876
Total current assets	B09	12,606	-	-	12,606	14,046
Creditors: amounts falling due within one year (Note 12)	B10	450	-	-	450	350
Net current assets/(liabilities)	B11	12,156	-	-	12,156	13,696
Total assets less current liabilities	B12	398,515	-	-	398,515	394,517
Creditors: amounts falling due after one year (Note 13)	B13	279,995	-	-	279,995	293,703
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	118,520	-	-	118,520	100,814
Funds of the Charity						
Unrestricted funds	B16	118,520			118,520	100,813
	B17				-	
Restricted income funds (Note 14)	B18		-		-	
Endowment funds (Note 15)	B19			-	-	
Total funds	B20	118,520	-	-	118,520	100,813
Signed by		Signature		Print Name		Date of approval
				Adeyinka Odedade		1st July 2021

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with*

✓

 Accounting Standards;
- or

--

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years

Note 2**Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donation	95,003	86,726
			-
		-	-
		-	-
	Total	95,003	86,726
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income			
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities	Gift Aid	18,405	19,001
		-	-
		-	-
		-	-
	Total	18,405	19,001

RCCG Living Water Parish 1 Jan 20 - 31 Dec 20

Section C Notes to the accounts

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income	Publicity & Adverts	1,019	1,283
	Books and Literature	324	453
	Catering and Refreshment	1,286	1,552
	Insurance	4,791	4,857
	Church Repairs	2,677	3,199
	Rent & Rates	-	-
	Council tax	5,051	7,370
	Honorarium	1,064	3,088
	Office Expense	1,620	1,449
	Meetings and Conferences	1,390	2,405
	Printing and Stationeries	54	497
	Professional services	5,424	16,739
	Training	48	170
	Travels and Hotels	390	5,449
	Utilities	5,385	7,801
	Wages & Salaries	2,964	3,232
	Mortgage interest	19,362	635
	Motor expenses	1,896	3,758
	Telephone	1,405	3,902
	Other Administration Costs	6,591	2,500
	Bank Charges	455	1,259
	Independent Examination	450	350
	Other	2,192	1,442
	Depreciation on motor vehicles	2,941	274
	Purchase Of Equipment	2,500	3,111
	Choir	-	251
	Total	71,276	77,025
Fundraising trading costs			
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	WEM	4,854	5,600
	Gift & Donations	1,978	2,870
	Welfare	387	250
	World Evangelism	-	208
	Central Office	2,180	1,916
	FOL	-	1,302
	Outreach/Community Project	25	80
	Total	9,425	12,226
Governance costs			-
		-	-
			-
	Total	-	-

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure**6.1 Trustee expenses**

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
450	350

RCCG Living Water Parish 1 Jan 20 - 31 Dec 20

Section C

Notes to the accounts

(cont)

Note 9

Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	380,000	-	6,295	-	-	386,295
Additions	-	-	-	8,478	-	8,478
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	380,000	-	6,295	8,478	-	394,773

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					

Balance brought forward	-	-	5,474	-	-	5,474
Depreciation charge for year	-	-	821	2,120	-	2,941
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	6,295	2,120	-	8,414

9.3 Net book value

Brought forward	380,000	-	821	-	-	380,821
Carried forward	380,000	-	0	6,359	-	386,359

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

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* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loan	8,170	5,670	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
Total	8,170	5,670	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Creditors	-	-	7,000	17,103
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Mortgage	-	-	272,995	276,600
Total	-	-	279,995	293,703

THE REDEEMED CHRISTIAN CHURCH OF GOD
RCCG Living Water Parish

INDEPENDENT EXAMINNERS REPORT
FOR THE PERIOD January 2020 to December 2020

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Basis of independent examiner's statement

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Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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 - to keep accounting records in accordance with section 41 of the Act; and
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- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Tunji Ogedengbe
36 Daffodil Close
Hatfield
AL10 9FF

1st July 2021