

Charity No: 1158522
Company No: 9067221

**THE REDEEMED CHRISTIAN CHURCH OF GOD
GARDEN OF FRUITFULNESS
ACCOUNTS
30 JUNE 2019**

**GABRIEL CHRISTOPHER & CO.
CHARTERED CERTIFIED ACCOUNTANTS
BUSINESS ADVISERS & CONSULTANTS
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E11 1HT**

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS
Report and Accounts for the period ended 30 June 2019

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 Judith Doe
Mrs Adebisi Adeyinka
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 2019

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 2019. 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 2019 shows a net decrease in fund of (£2,009) (Year 30 June 2018: £9,398 decrease)

The value of the charity's net assets at 30 June 2019 was a surplus of £23,212, (Year 30 June 2018 £25,221 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: 15/10/2019

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 2019, 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.

A. G. Oyewole FCCA

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

15/10/2019

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS
Statement of Financial Activities for the period ended 30 June 2019

			2019	2018
	Notes	Unrestricted £	Restricted £	Total £
Incoming Resources	1			
<i>Incoming resources from generated funds:</i>				
Voluntary income:donations	2	41,458	-	41,458
Activities in furtherance of the charity objects		-	-	-
Total Incoming Resources		41,458	-	41,458
Resources Expended				
Charitable expenditure				
<i>Grants payable- individual</i>	3	1,560	-	1,560
<i>Grants payable - institutional</i>	4	3,699	-	3,699
<i>Costs of activities in furtherance of: charity's objects</i>	5	34,428	-	34,428
<i>Management and governance costs:</i>	6	3,780	-	3,780
Total Resources expended		43,467	-	53,188
Net Incoming/(Outgoing) Resources for the year		(2,009)	-	(9,398)
Net Movement in Funds	7	(2,009)	-	(9,398)
Balance at 1 July 2017		25,221	-	34,619
Balance at 30 June 2018		23,212	-	25,221

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 2019

			2019	2018
	Notes	£	£	
FIXED ASSETS				
Tangible Fixed Assets	8		6,976	5,864
			<u>6,976</u>	<u>5,864</u>
CURRENT ASSETS				
Debtors	9	-	-	
Cash in Hand/ Bank		<u>16,956</u>	<u>20,077</u>	
		16,956	20,077	
CURRENT LIABILITIES				
Amount falling due within a year	10	(720)	<u>(720)</u>	
NET CURRENT ASSETS			<u>16,236</u>	<u>19,357</u>
			23,212	25,221
LONG TERM LIABILITIES				
Amount falling due more than a year	11	-	-	
NET ASSETS			<u>23,212</u>	<u>25,221</u>
Unrestricted			23,212	25,221
Restricted			-	
TOTAL FUNDS	12		<u>23,212</u>	<u>25,221</u>

Approved by the Trustees and Signed on their behalf:

Signature: *Elizabeth Sanya*

Name: Elizabeth Sanya

Date: 15/10/2019

THE REDEEMED CHRISTIAN CHURCH OF GOD-GARDEN OF FRUITFULNESS

Notes to the financial statements for the period ended 30 June 2019

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 2019	Total Fund 2018
	£	£	£	£
2. Voluntary Income: Donations				
Tithes & Offerings	31,236	-	31,236	33,410
Building Fund	-	-	-	-
Gift Aid Income	10,222	-	10,222	10,380
Others	-	-	-	-
	41,458	-	41,458	43,790

	£	£	£	£
3. Grants payable - individual				
Individual welfare	1,560	-	1,560	2,270
	1,560	-	1,560	2,270

	£	£	£	£
4. Grants payable - institutions				
Word Evangelical Mission (WEM)	3,069	-	3,069	7,466
RCCG Central office	630	-	630	600
Festival of Life	-	-	-	-
Other Charities Donations	-	-	-	-
	3,699	-	3,699	8,066

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	2019 Total Funds	2018 Total Funds
Visiting Ministers' Expenses	3,025	-	3,025	4,550
Motor Expenses	693	-	693	833
Travelling Expenses	1,515	-	1,515	2,006
Outreach, conventions & retreat	382	-	382	1,720
Hospitality	1,114	-	1,114	786
Choir Expenses	6,232	-	6,232	5,777
Children Department	-	-	-	540
Province Contribution	-	-	-	400
Religious Books & CDs	264	-	264	266
Holy Communion	-	-	-	128
Pastor's Allowance	12,000	-	12,000	12,000
Rent & Rates	6,613	-	6,613	5,084
Repairs & Renewals	344	-	344	940
Printing, postage & stationery	983	-	983	773
Insurance	862	-	862	857
Advert & Publicity	400	-	400	2,340
Training Expenses	-	-	-	250
	34,428	-	34,428	39,250

	Unrestricted Fund	Restricted Fund	2019 Total Fund	2018 Total Fund
	£	£	£	£
6. GOVERNANCE COSTS				
Legal & professional fees	1,823	-	1,823	1,841
Depreciation	1,531	-	1,531	1,287
Bank charges & interest	426	-	426	474
	3,780	-	3,780	3,602

7. NET MOVEMENT IN FUNDS FOR THE YEAR

	2019 £	2018 £
The net movement in funds for the year is stated after charging:		
Legal & professional fees	1,823	1,841
Depreciation of tangible fixed assets	1,531	1,287
Bank charges & interest	426	474
	3,780	3,602

8. FIXED ASSETS

	Instruments	Furniture, Fixtures & Fittings	Total
	£	£	£
Cost			
At 1 July 2018	9,590	1,304	10,894
Additions in the year	2,643	-	2,643
Disposals	-	-	-
At 30 June 2019	12,233	1,304	13,537
Depreciation			
At 1 July 2018	4,316	714	5,030
Charge for the year	1,425	106	1,531
At 30 June 2019	5,741	820	6,561
Net Book Value			
At 30 June 2019	6,492	484	6,976
At 30 June 2018	5,274	590	5,864

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

	2019	2018
	£	£
Member's Loan	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019	2018
	£	£
Bank Overdraft	-	-
Accruals	720	720
	<u>720</u>	<u>720</u>
	<u>720</u>	<u>720</u>

11. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

2019
£

-
-
=

12. FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2019	Total Funds 2018
	£	£	£	£
At 1 July	25,221	-	25,221	34,619
Surplus/(Deficit) for the year	(2,009)	-	(2,009)	(9,398)
At 30 June	<u>23,212</u>	<u>-</u>	<u>23,212</u>	<u>25,221</u>

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.