REDEEMED CHRISTIAN CHURCH OF GOD
FOUNTAIN OF LIFE, BRAINTREE PARISH
Registered Charity Number: 1103957

REPORT OF THE TRUSTEES & FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31ST DECEMBER 2025

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LEGAL AND ADMINISTRATIVE INFORMATION

CONSTITUTION
The Charity is constituted under a Trust Deed with registered Charity number 1103957

PRINCIPAL ADDRESS
4 Wild Boar Field
Braintree
Essex
CM7 3LL

CHURCH LOCATION
RCCG Fountain of Life Braintree
FOL House
85-91 East Street
Braintree
Essex
CM7 3JW

TRUSTEES
Dr Afolabi Bewaji
Pastor J.O. Adeniyi
Pastor (Mrs) Olubola Okuneye
Mr Adeshina Oseni

BANKERS
Barclays Bank

INDEPENDENT EXAMINERS
Flourish Global Consulting
(A firm of Chartered Accountants & Management Consultants)
Unit 9 Challenge House
616 Mitcham Road
Croydon CR0 3AA

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

The Trustees present their report with the financial statements of the Charity for the year ended 31 December 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting 2005 and other applicable laws.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted under a Trust Deed with registered Charity number 1103957

a) Method of appointment or election of Trustees

The management of the church is the responsibility of the Trustees who are appointed by the minister in charge under the terms of the Trust deed.

b) Policies adopted for the induction and training of Trustees

The induction process for any newly appointed member of the Trustees comprises of an initial meeting with the chair and other Trustees, followed by meetings with the minister in charge on the powers and responsibilities of the Trustees. Information booklets are made available and referral to Charity commission website is also encouraged.

c) Organisational structure and decision making

The Charity is organised so that the Trustees meet regularly to administer its affairs. There is an administrator / account personnel member that handles the daily affairs of the Charity.

d) Risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems are in place to mitigate our exposure to the major risks.

OBJECTIVES AND ACTIVITIES

a) Policies and Objectives

The object of the Church are to advance the Christian religion for the public benefit in accordance with the doctrines of our Lord Jesus Christ, through the holding of prayer meetings, lectures, sermons, evangelism, distribution of literature and tracts, broadcasting and such charitable means as the Trustees consider appropriate; and the relief of poverty by such charitable means as the Trustees consider appropriate.

b) Strategies for achieving objectives

The church has adopted the following strategies for achieving the above objectives: Organising seminars and events with proven speakers and minister of the faith to guide members in the various aspects of the Christian faith; and support for other charities and Christian events.

c) Activities for achieving objectives

- Advancement of Christian religion
- Community outreach events
- Conferences and events
- Provision of welfare support to members
- Provision of support to other charities
- Provision of a regular presence in the Town Centre Market
- Provision of a food bank centre within the community

d) Grants making policies

In line with the object of the Charity, to relief poverty and the advancement of the Christian faith worldwide; the Charity has a policy of supporting missionary organisations such as Festival of Life, Christian Youth Outreach (CYO), World Evangelism Mission, University students, other charities, members of the congregation and non-members who are in need.

The church is also a member of the Braintree Area Churches Together, working in conjunction with all the churches in Braintree to improve our community.

e) Volunteers

The church is grateful for the good efforts of its volunteers, who are involved in the service provision. The Charity has a volunteer coordinator to ensure that the best value is derived from the sterling efforts of our volunteers.

ACHIEVEMENTS AND PERFORMANCE

Review of Activities

The Charity is consolidating the gains of previous developments and has successfully ministered to the needs of various social groups within and outside the church. The church provides forum for manpower development for its members to be equipped educationally, socially and spiritually.

The Charity is an active member of the Braintree Area Churches Together (BACT) which regularly liaises with the council and supports the Braintree Council community activities. The church is actively involved in joint programmes organised by the BACT within the community which is beneficial to the community. Every Christmas, we reach out to the homeless shelter in our community and organise a Christmas outreach within our community. We also join in the Braintree carnival, an annual community celebration.

We recently purchased our building to use both the front and back of the building as a place of worship which would allow us to accommodate more people and further the gospel of our Lord Jesus Christ to Braintree and environs. We are going through the necessary application to allow the use as a Church building.

We support the Christian Youth Outreach (CYO), which caters for the spiritual needs of children and teenagers in various primary and secondary schools in Braintree.

We offer services at the old people's home monthly. Whilst we initially visit only the Braintree Nursing Home every second Sunday, we have since added the Millard House Centre as one of our outreach activities every third Sunday. Both homes look forward to our monthly visits, and we feel privileged to be able to affect lives positively this way. We also send gifts to the homes at Christmas and the Braintree Foyer, an organization that looks after homeless teenagers and youth.

We are always happy to be invited to minister in songs at the Braintree Freeport in as well as ministering at the George Yard in Braintree Town Centre.

With the advent of technology and online meetings during and after the pandemic, it has allowed homes to join and participate in our live Church services which has been a joy to see.

We have an active children, teenagers, and youth church where they are taught and guided through this stage of their life, to help them grow into responsible adult members of the community and the church organises team building exercise for them so that they can

learn how to effectively work in a team and more importantly have fun. They are encouraged to bring their friends from the community.

We support some vulnerable people at Christmas via the Braintree District Council as required by providing hot meals at Christmas, Christmas food essentials to the needy etc.

We have a market stall outreach centre at the Braintree town centre which affords us the opportunity to reach out to our community. At the market stall, members of the community drop in for a chat or sometimes for prayers. Also, the BME group from the council makes use of one of the rooms in the church from time to time.

The church organises a yearly conference tagged "Catch the Fire Conference" which includes seminars, health talks, musical outreach, youth empowerment seminars amongst others. We also organise a singles and couples retreat to help foster peace, joy, and harmony in homes.

BRAINTREE NURSING HOME



BRAINTREE MILLARD HOUSE



BRAINTREE TOWN CENTRE – MARKET STALL

RCCG FOUNTAIN OF LIFE BRAINTREE BUILDING

FINANCIAL REVIEW

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixes assets ("the free reserve") held by the church should be 3 months of annual expenditure. At this level, the Trustees feel that they would be able to continue the current activities of the church in the event of a significant drop in funding.

Principal Funding

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

Plans for the Future

The Charity aims as part of fulfilling its main objectives to continue to explore various ways of spreading the gospel of Jesus 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 on the society. The Charity hope to reach out to more old peoples' home in the community.

With the completion of the purchase of our Church building, we are now in the process of getting the current rear building heat and soundproof with the aim of doing the same thing to the front. In the meantime, we are processing the planning permission for change of use of the front building.

We are also very hopeful that one of our proposed plans for the future of creating a food bank walk-in centre within the Church premises would be actualised with the purchase of the Church building.

Whilst we currently have a food bank primarily accessed by members, we aim to extend this out to the whole community. We intend to set this up by collecting the food items from local stores and shops and making it available freely to any member of the Braintree Community irrespective of their background. This is to positively impact the lives of people in the community with access to food. The centre will be manned by volunteers.

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under the law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice. (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the situation of the Charity and of the surplus or deficit of the Charity for that period. In preparing these financial statements, the Trustees are requested to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operations

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the Charity and to enable them to ensure that the financial statements comply with the General Directions given by the Charity commission. They are also responsible for safeguarding the assets of the Charity and hence for taking any reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

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

12/07/2026 and signed on its behalf by:

Name: AFOLABI BRWAJI

Signature: .....

Date: 12/07/2026

REDEEMED CHRISTIAN CHURCH OF GOD
FOUNTAIN OF LIFE, BRAINTREE PARISH

Accountants / Independent Examiner's Report For The Year Ended 31st December 2025

We have examined the financial statements on pages 2 to 12 which have been prepared in accordance with the accounting policies set out on page 4.

Respective responsibilities of the trustees and independent examiner

The charity trustees are reponsible for the preparation of the financial statements.
The trustees consider that an audit is not required for this year (under section 144 (2) of the charities (Act 2011) (the 2011 act).

It is our responsibility to:
- examine the accounts (under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with those records. It also includes consideration of unusual items or disclosures in the accounts and, seeking explanation 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, we do not express an audit opinion on the view given by the accounts.

It is our responsibility to form an independent opinion, based on our examination, on those financial statements and to report on our opinion.

Independent Examiner's Statement

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

1) which gives us reasonable cause to believe that in any material respect the requirements
   - to keep accounting records in accordance with section 130 of the 2011 Act; and
   - to prepare acounts which accord with the accounting records and to comply with the accounting requirement of the 2011 Act have not been met.

2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Flourish Global Consulting
(A firm with Chartered Accountants & Management Consultants)
Unit 9 Challenge House
616 Mitcham Road
Croydon, Surrey CR0 3AA

Date: 16th July 2026

REDEEMED CHRISTIAN CHURCH OF GOD
FOUNTAIN OF LIFE, BRAINTREE PARISH

Statement of Financial Activities For The Year Ended 31st December 2025

	Notes	Unrestricted Fund £	Restricted Fund £	Total 2025 £	2024 £
Incoming Resources					
Voluntary Sources - tithes, offerings, donations, thanksgiving, etc	4	192,162	-	192,162	278,515
Gift Aid Reclaim	4	55,442		55,442	43,729
Building Fund	4	85,881		85,881	114,395
Miscellaneous receipt - activities in furtherance of the charity's objectives		-	-	-	-
investment income	4	660		660	3,245
Total incoming resources		**334,145**	**-**	**334,145**	**439,884**
Resources Expended					
Cost of generating funds in furtherance of the charity's objectives	5			60,663	80,098
Management & Administration of Charity	6			107,457	89,704
Total resources expended				**168,120**	**169,802**
Net incoming resources / (outgoing) resources				**166,025**	**270,082**
Other recognised gains and losses				0	0
Gross Transfer between funds				0	0
Net movement in funds for the year - Net income/(expenditure) for the year		166,025		**166,025**	**270,082**
Total funds brought forward 1/1/2025		429,701	0	429,701	159,619
Total Funds Carried Forward At 31st December 2025		**595,726**	**0**	**595,726**	**429,701**

Name: AFOLABI BRAIMAH Sign: Date: 12/07/2026

REDEEMED CHRISTIAN CHURCH OF GOD
FOUNTAIN OF LIFE, BRAINTREE PARISH

Balance Sheet As At 31st December 2025

Fixed assets	**Notes**	**£**	**2025** **£**	**£**	**2024** **£**
Tangible assets	**2**		682,424		573,515
Current assets					
Debtors		-		-	
Cash at bank and in hand		68,495		79,079	
		68,495		79,079	
Creditors : Amount falling due within one year	**3**	(2,750)		(1,850)	
Net current assets			65,745		77,229
Creditors: Amount falling due after one year			(152,443)		(221,043)
Total Assets Less Liabilities - Net Assets/ (Liabilities)			**595,726**		**429,701**

UNRESTRICTED FUNDS

Funds	**£**	**£**
Restricted funds	-	-
Unrestricted funds	595,726	429,701
Fund balances	**595,726**	**429,701**

Board of Trustees Name: APOLABI BENAJI

Signature:

Date: 12/07/2026

Notes To The Financial Statements For The Year Ended 31st December 2025

1. Accounting Policies

1.1) Accounting Convention

The Financial Statements has been prepared under the historical cost convention, in accordance with applicable UK Accounting Standards and also with the recommendations in the Statement of Recommended Accounting Practice (SORP) Accounting and Reporting by Charities - issued in October 2000.

The Charity has taken advantage of the exemption of Financial Reporting Standard No. 1 from the requirements to produce a Cash Flow Statement on the ground that it qualifies as a small charity applicable acounting standards and the charities SORP (Statement of Recommended Practice).

1.2) Fund Accounting

General funds are unrestricted funds, which are available for use at the discretion of the trustees in furtheranceof the general objectives of the company and which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund will then be set out.

1.3) Tangible fixed assets

Tangible fixed assets are included at cost.
Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost over their expected useful lives as follows :

Leasehold improvement	25% written down value
Church & Office equipments	25% written down value
Motor vehicle	25% written down value

1.4) Incoming Resources

Income is mainly from voluntary contributions from members of the church and bank interest received which are included in the financial statements.

1.5) Resources expended

All expenditure is accounted for on an accrual basis and are classified under headings that aggregate all costs related to the category on a consistent basis year to year. Management and administration costs are those incurred in connection with administration of the organisation and compliance with constitutional and statutory requirements.

Notes continued.....

2. Fixed Assets	**Leashold improvement**	**Church & office equipments**	**Motor vehicles**	**Freehold Building**	**2025 Total**
Cost	**£**	**£**			**£**
At 1 January 2025	11,366	92,234	11,148	553,922	668,670
Additions	-	8,151	0	107,694	8,151
At 31 December 2025	11,366	100,385	11,148	661,616	676,821
Depreciation and amounts written off					
At 1 January 2025	11,349	73,495	10,311	0	95,155
Charge for the year	4	6,723	209	0	6,936
At 31 December 2025	11,353	80,218	10,520	0	102,091
Net Book Value					
At 31 December 2025	**13**	**20,167**	**628**	**661,616**	**682,424**
At 31 December 2024	**17**	**18,739**	**837**	**553,922**	**573,515**

3. Creditors	**2025**	**2024**
	£	**£**
Other Creditors	-	-
Accruals	2,750	1,850
	2,750	**1,850**

4. Incoming resources

	Unrestricted funds	Restricted funds	**Total 2025**	**2024**
	£	**£**	**£**	**£**
Tithes, Offering & Thanksgivin	192,162	-	192,162	278,515
Building Fund	85,881		85,881	114,395
Gift Aid Reclaim	55,442	-	55,442	43,729
Investment income	660	-	660	3,245
	334,145	-	**334,145**	**439,884**

Notes continued.....

5. Cost of generating funds in furtherance of the charity's objects:

	2025 £	2024 £
Telephone, Internet & Call centre expenses	636	721
Rent & rates (incl water)	11,547	19,620
Honorarium	5,150	6,500
Books & Teaching Materials	1,921	1,675
Church Outreach & Publicity	8,774	16,627
Training, Meetings & Conferences	4,577	7,499
Hospitality & Welfare Support	28,058	27,456
	60,663	**80,098**

6. Management & Administration of Charity

	2025 £	2024 £
Charitable donations:		
Central Office Fund	650	600
WEM Fund	34,550	33,253
Festival of Life	-	300
Christ Redeemer College	360	360
Other donations	2,770	3,420
Church Running Expenses & Administration	7,854	9,789
Wages & Salaries (Incl. NI)	18,000	12,011
Travelling expenses	6,136	10,957
Cleaning Expenses	-	450
Light, Heath & Power	3,830	2,105
Printing, Postage & Stationery	889	115
Repairs & Maintenance	4,866	2,683
Computer Costs & Consumables	829	384
Legal & Professional fees	5,418	500
Insurance (church bus)	3,424	1,294
Insurance (ecclesiastical)	1,371	723
Consultancy fees	5,930	-
Sundry Expenses	606	627
Bank Charges	19	44
Motor Running Expenses	1,169	1,957
Accountancy fees	1,850	1,600
Depreciation:		
leasehold improvement	4	6
church & office equipments	6,723	6,247
motor vehicles	209	279
	107,457	**89,704**

Name: AFOLABI BEWAJI Sign: Date: 12/07/2026