REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements
Year ended 31ST DECEMBER 2025
Legal and administrative information

Status

Registered charitable organisation since 5th May 2006.

Trustees and Management committee

MRS RUTH LAYADE - CHAIRPERSON
MR ERNEST EYO - TREASURER
MRS MERCY OGUNNIYI - SECRETARY
MR OLAKUNLE DARAMOLA - MEMBER

Registered charity number	**1114056**
Registered office address	5-13 Alfred Street, St. Philips, Bristol BS2 0RF
Charity operations address	5-13 Alfred Street, St. Philips, Bristol BS2 0RF
email address	bristol_overcomershse@yahoo.co.uk
telephone	01173048837
Bankers	Barclays Bank Kingdom Bank
Accountants	AL Accounting Solutions Limited Chartered Certified Accountants 21A BRIGHTON ROAD SOUTH CROYDON SURREY CR2 6EA

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements
Year ended 31ST DECEMBER 2025

Trustees Report

The Trustees present their annual report together with the financial statements of The Redeemed Christian Church of God Overcomers House Bristol (the Charity) for the year ended 31 December 2025. The trustees confirm that the annual report and financial statements of the charity have been prepared in accordance with the policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable in the UK and Republic of Ireland published on 16 July 2014

OBJECTIVES AND ACTIVITIES
The principal object is the advancement of Christian faith worldwide and relief of poverty. To promote any charitable activity for the benefit of the local people. To achieve this objective, the church adopted the following strategies:

STRATEGIES FOR ACHIEVING THE OBJECTIVES
The charity has adopted the following strategies for achieving the above objectives:
*Planting churches
*Running conferences and seminars in the church with proven ministers of the faith to guide members in the various aspects of the Christian faith,
*Support for other charities and Christian events,
*Providing overseas aid and famine relief, where and when necessary, and involved in economic and community development,
*Community outreach events know as CSR (Christian Social Responsibility)
*Conferences and events,
*Welfare support to members who genuinely are in need.
*Various missionary activities

PUBLIC BENEFIT STATEMENT
The Board of Trustees confirm that they have met their duties in strict compliance with the provisions of section 4 and 17 of the Charities Act 2011 and have due regards to the Charity Commissions' general guidance on public benefit. Particular consideration has been given to the Charity Commission's supplementary public guidance provisions on the advancement of religion for public benefit.

PUBLIC BENEFITS
The Church's Sunday and mid-week services as well as prayer meetings are open to the general public to build on their Christian faith. Apart from its Church activities, the charity was involved in in the following public benefit efforts:

-The charity runs a free youth music, choreography and drama project for the youth in the community This we believe will enable young people be more productive with their free time. It will further prevent them from getting involved in any anti-social behavior.

-The charity organized various events to bring the community members and leaders together. This provided an opportunity for social interaction between members of the community.

-The charity organized a Joint church service in Bristol alongside other parishes in April 2025.

Trustee report continued...

-The church building was dedicated by the Head of the organization, our General Overseer on Easter Sunday

-The charity successfully organized a table tennis competition among the youth members of the church community. The social interaction and physical fitness among the youth was enhanced.

-The Charity raised and donated fund towards a better Christmas appeal for inmates in Bristol prisons in a program tagged: You are not alone on Christmas day.

-Conferences and Seminars also took place within and outside UK to cater to the spiritual groups in the committee namely: Men, Women, Youth and Children.

Our efforts are geared towards supporting the programs of our local community, promoting cohesion in our community, and impacting the lives of the young people and the elderly.

STRUCTURE, GOVERNANCE AND MANAGEMENT
The Charity which also operates under the name Rccg Overcomers House Bristol was constituted by a trust deed dated 6 March 2006 and was registered with the Charity Commission as a charity in England and Wales 6 May 2006

APPOINTMENT OR ELECTION OF TRUSTEES
Trustees are appointed or elected under the terms of the trust deed.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES
The induction process for newly appointed trustees comprises of an initial meeting with the Chair and other trustees, followed by short meetings with the Parish Pastor on the powers and responsibilities of the Trustees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING
The charity is organised so that the Trustees meet regularly to manage its affairs. The Parish Pastor manages the day-to-day administration of the church with assistance from the ministerial team.

RELATED PARTY TRANSACTION
RCCG Overcomers House Bristol is a parish of The Redeemed Christian Church of God (RCCG) which has parishes all over the world. The parish's relationship with RCCG is governed by an 'Agreement of Common purposes'.

RISK MANAGEMENT
The Trustees have *assessed* the major *risks* to which the charity *is* exposed, in particular to those relating to the operations and finances of the charity, and are satisfied that systems are in place to mitigate our exposures to major risks. However, consultation and review of our systems are regularly undertaken, in order to ensure they remain up to date and effective.

Trustee report continued...

REMMITTANCE POLICY
The church supports visiting ministers of the gospel both within and outside the United Kingdom. Support is also given to RCCG Central Office, World Evangelism Mission, Festival of Life and other RCCG programs. The Church supports other charities and missionary that shares its objects on the advancement of Christian faith and relief of poverty. The church gives occasional welfare support to congregational members who are in need.

VOLUNTEERS
The church is grateful for the unstinting efforts of its volunteers who are involved in providing services for the charity. It is estimated that over 9800 hours are provided by volunteers during the year. If this is conservatively valued at £12.42 per hour, the volunteer's effort will amount to over £121,716. Strategic training/development programs were provided to the volunteers to enhance the quality of services they rendered to the Charity.

ACHIEVEMENT AND PERFORMANCE

REVIEW OF ACTIVITIES
The church continues to enjoy tremendous growth in its physical and spiritual life during the year, and in the advancement of Christian faith in accordance with the doctrines set out in the Statement of faith contained in our Trust Deed.

INVESTMENT POLICY
The trustees have decided that currently, there is no funds at the moment to be able to fulfil this but when there is significant fund, it will be looked into.

RESERVES POLICY
The trustees' policy is to have unrestricted and uncommitted funds (free reserves) to cover 6 to 9 months of resources expended which equals roughly £50,000 - £70,000. They feel that this will enable current activities to continue if there is any significant drop in funding. It would obviously be necessary then to consider how the funding would be replaced or activities changed. The present free reserve is within the policy range but the trustees are continuing to seek additional funds to further boost the reserves.

PRINCIPAL FUNDING
Funding has been provided mainly through freewill donations (tithes, offerings, thanksgiving, seeds, first fruits etc) by church members and other donations. Pledges are also taken for specific projects. The charity has maximised its incoming by accessing gift aid claim on donations made by eligible donors.

FUTURE DEVELOPMENTS
The charity 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 the community through strategic training and development programmes.

Trustee report continued...

FINANCIAL REVIEW

The Charity's financial statements for the year ended 31 December 2025 show an increase of £24,311 on the charity reserve to £500,206.00. The Charity financial outlook looks fair taking into consideration of fixed assets addition of £111,807.00 in the accounting year.

TAXATION

The Redeemed Christian Church of God Overcomers House Bristol is a registered charity and all of its activities are tax exempt under rules of taxation granted to charities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

Select suitable accounting policies and apply them consistently;
Make judgement and estimates that are reasonable and prudent;
Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees recognize their responsibilities to keep proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and henceforth taking steps for the prevention and detection of fraud and other irregularities.

The appended financial statements have been prepared on the accruals basis and have been examined by an independent examiner, whose report is also appended.

Approved by the trustees on 15th July 2026 and signed on their behalf by:

Ruth O. Layade
Chairperson

Ernest E. Eyo
Treasurer

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements
Year ended 31ST DECEMBER 2025
Independent Examiner's report to the Trustees

I report to the trustees on my examination of the accounts of the above charity for the above period.

Responsibilities and basis of report:

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement:

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

* the accounting records were not kept in accordance with section 130 of the Charities Act; or

* the accounts did not accord with the accounting records; or

* the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alhassan Bangura FCCA
AL Accounting Solutions Limited
Chartered Certified Accountants
21A BRIGHTON ROAD
SOUTH CROYDON
SURREY
CR2 6EA

Date.....

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements
Statement of Financial Activities (including Income and Expenditure Account)
for the year ended 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	**Total Funds 2025 £**	Total Funds 2024 £
Incoming resources:				
Voluntary income	3	320,308	**320,308**	402,312
Gift aid receipts		95,146	**95,146**	42,018
Total Incoming resources		415,454	**415,454**	444,330
Resources Expended:				
Resources expended	6	391,143	**391,143**	403,156
Total resources expended		391,143	**391,143**	403,156
Net surplus/ (deficit) for the year		24,311	**24,311**	41,174
Opening funds		475,895	**475,895**	434,721
Closing funds		500,206	**500,206**	475,895

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements

Balance Sheet as at 31ST DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Freehold Premises at cost		**355,025**		355,025	
Other tangible fixed assets:	2				
Freehold Improvements		**151,307**		155,435	
Equipment & Furniture		**98,771**		63,880	
Motor vehicles		**17,002**		1,503	
			622,105		575,843
Net Current liabilities					
Cash at Bank and in Hand		**100,880**		127,656	
Less: Current Liabilities	4	**(2,580)**		(1,956)	
			98,300		125,700
Mortgage Loans	5		**(220,199)**		(225,648)
Net Assets			**500,206**		475,895
REPRESENTED BY:					
Unrestricted funds			**500,206**		475,895
			500,206		475,895

Signed on behalf of the Board of Trustees

..... Date .....

Mrs Ruth Layade
Chair

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements
Notes forming part of the financial statements
for the year ended 31ST DECEMBER 2025

1. Accounting policies

a) The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

b) Voluntary income is received by the way of donations towards religious tithes and offerings. Donations received is included in full in the Statement of Financial Activities in the year in which they are received.

c) Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

d) Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life as follows:
- Freehold improvements 10%
- Equipment & Furniture 20%
- Motor Vehicle 20%

e) Unrestricted funds are donations and other incoming resources received for the objects of the charity without further specified purpose and are available as general funds.

f) Restricted funds are to be used for specific purposes as laid down by the donor.

2. Other Tangible Fixed Assets

	Freehold Improvements £	Equipment & Furniture £	Motor Vehicles £	**Total £**
Cost:				
As at 1 January 2025	333,714	138,201	17,500	**489,415**
Addition	32,493	59,584	19,750	**111,827**
As at 31 December 2025	366,207	197,785	37,250	**601,242**
Depreciation:				
As at 1 January 2025	178,279	74,321	15,997	**268,597**
Charge	36,621	24,693	4,251	**65,565**
As at 31 December 2025	214,900	99,014	20,248	**334,162**
Net Book Value:				
As at 31 December 2025	**151,307**	**98,771**	**17,002**	**267,080**
As at 1 January 2025	155,435	63,880	1,503	220,818

		2025	2024
		£	£
3.	**Voluntary Income**		
	Tithe & offering	**310,931**	400,827
	Building fund donations	**9,377**	1,485
		320,308	402,312

4.	**Current liabilities**	**£**	£
	Accruals	**2,580**	1,956
		2,580	1,956

5.	**Mortgage Loan**	**£**	£
	Balance brought forward	**225,649**	289,451
	Less: Repayments	**(19,888)**	(79,820)
	Add: Interest plus adjustments	**14,438**	16,018
	Balance carried forward	**220,199**	225,649

6.	**Total Resources Expended**	**£**	£
	RCCG Central Office & WEM	**25,088**	18,002
	Honararium and Donations	**1,000**	13,901
	Conferences, Events & Outreach	**117,593**	93,259
	Salaries & NI Cost	**91,085**	126,532
	Pensions	**11,474**	10,742
	Rent & Rates	**-**	16,930
	Light, Heating & Utilities	**16,383**	8,106
	Telephone & Internet	**5,370**	5,542
	Travelling & Motor Expenses	**9,543**	13,829
	Bank Charges & Interest	**814**	647
	Insurance & Licences	**8,710**	7,500
	Legal & Professional Fees	**1,956**	4,930
	Accountancy Fees	**2,580**	3,828
	Building Security & maintenance	**19,543**	13,673
	Mortgage Loan Interest plus adjustments	**14,439**	16,018
	Depreciation	**65,565**	49,717
	Total	**391,143**	403,156

Registered Charity No: 1114056

REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL

Report and Financial Statements
Year ended: 31ST DECEMBER 2025

AL Accounting Solutions Limited
Chartered Certified Accountants
21A BRIGHTON ROAD
SOUTH CROYDON
SURREY
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REDEEMED CHRISTIAN CHURCH OF GOD
OVERCOMERS HOUSE BRISTOL
Report and Financial Statements

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