Trustees' Annual Report for the period

	Period start date				Period end date		
From	1	1	25	To	31	12	25

Section A Reference and administration details

Charity name	Redeemed Christian Church of God, Chapel Of Grace, Bradford
Other names the charity is known by	RCCG Chapel of Grace, Bradford
Registered charity number (if any)	**1143077**

Charity's principal address

355 Great Horton Road
Bradford
West Yorkshire
Postcode **BD7 3BZ**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint a trustee (if any)
1	Mr Isaiah Dare Oyedele			
2	Mrs Juliana Fudia Edwick			
3	Mr Eno Ebong			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
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15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for the whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Dr. Akpo Onduku (Executive Director)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are initially appointed by the Chief Executive Officer and must fulfil the requirements set out in the Trust deed. After the initial setting up of the trust, future trustees must be appointed by resolution of the trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Once trustees are appointed, background checks are carried out and a series of meetings will be held between the trustees and Management. This is to ensure that trustees understand their terms of reference and can interpret their roles appropriately. Trustees are also advised to regularly undergo continuous professional development courses to ensure efficiency. The trustees are informed about the in-house and external training events. Also, the charity holds at least four main meetings in the year with trustees, management, senior supervisor volunteers and volunteers. At these meetings, strategy sessions are held to discuss how to move the charity forward

The Chief Executive Officer (Pastor) is accountable to a Provincial Pastor, a Regional Pastor and finally the Governing Council of RCCG UK. Monthly financial reports are sent to the Central Office to aid financial transparency and accountability. Regular training meetings are also held for Chief Executive Officers, volunteers and trustees which are co-ordinated at the Zonal level, Provincial level, Regional and finally by the Central Governing body

The charity is part of the wider Redeemed Christian Church of God network of churches in the UK and as such is guided by the Agreement for Common Purposes document.

The trustees supervise management and advise them regarding the charity expenditure.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

*The advancement of the Christian Faith worldwide in accordance with the doctrines set out in the Statement of Faith *The Relief of Poverty

All the trustees hereby declare that they have ensured that the charity provides public benefit to the community in terms of religion and the relief of poverty in line with the Charity Commission's guidance documents. The details of meeting the public benefit criteria are explained below and can be seen in the financial statements.

Summary of the main activities undertaken for the public benefit concerning these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

As a charity, we provide advice, resources and services to those affected by various social and economic circumstances. We do this in many ways.

- We offer minimal financial assistance to those in need in the form of food parcels. We also provide emotional support through counselling and social groups that are co-ordinated by the charity.
- Through our Social Media forums, we regularly post encouraging and inspirational articles which give support, advice and tips on a wide range of issues such as relationships, parenting, career and emotional needs.
- We support new mothers by visiting them when they come home from the hospital, offering advice, support and a small gift parcel with essentials for the newborn.
- We visit those who are in hospital and offer physical and emotional support
- We host a Sunday afternoon café (Warm space/welcome space) where tea, coffee and biscuits are on offer while there is a chance to interact with people.
- We hold a variety of free seminars and free conferences that aim to encourage and educate. These seminars and conferences fall under various categories including those open to all, those for youth, those for women, those for men and those for leaders.
- Our Building Better Relationships seminars are held regularly, and we also host an annual conference. These deal with issues relating to friendships, family, marriage and the workplace. They also provide a forum for married couples to interact and enjoy dinner together.
- We hold an annual future leaders conference where guest and in-house speakers give talks on business, career and leadership to empower those who attend with leadership skills and strategies.
- Our Young adults group holds monthly meetings to provide a social and educative forum. Social activities included movie nights, games nights and a summer BBQ. Educative seminar topics include relationships, career and future planning.
- The women’s group holds a monthly Saturday brunch where ladies have a place to interact and also listen to seminars on several topics such as self-esteem, work, family and parenting. There is also a free annual conference with guest speakers who come to encourage and empower those present.
- The men’s group also meet regularly to support each other.
- Getting Connected is another activity that brings together young unmarried people and aims to provide advice on issues pertaining

to marriage and finding fulfilment as a young person through a Question and Answer forum

- We host several music events that are all free-entry music concerts with local and national guest artists and aim to provide entertainment for the community who often hang around the streets with nothing much to do.
- At Christmas, we have a community Christmas Dinner which is open to all of the community, some of whom would not be able to afford a Christmas Dinner with all the trimmings.
- International Day is a Celebration of Culture where food is enjoyed from many different countries with traditional music and traditional dress.
- Every Sunday morning we have a crèche for children aged 1-16 where they are looked after by trained volunteers and are provided with snacks while parents can enjoy our weekly Sunday morning meeting.
- The charity often works with other groups to provide services to the community such as Prayer for Bradford and Churches Together.
- Free counselling and mediation are offered to those who request it.
- Training is provided for all volunteers by in-house and external speakers.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant-making;
- policy programme-related investment;

- contribution made by volunteers.

All of our conferences, seminars, events and activities are run by volunteers and therefore their contribution is essential to what we achieve as a charity.
The charity has about 50 volunteers.

The charity values the contribution of its volunteers and reimburses them for any authorised expenditure. The contribution of volunteers has saved the charity a lot of money. This is quite significant as the charity relies solely on contributions from members and partners. Volunteers put in a minimum of 500 hours monthly resulting in a saving of £6.355 monthly, assuming each volunteer would have been paid £**12.71** per hour if employed.

Section D Achievements and Performance

Summary of the main achievements of the charity during the year

In January and throughout the year we held various ecumenical events intended to foster unity with other churches and organisations in the community.

In February, we had a free music event with a guest artist in celebration of various cultures.

In March we held a conference for women titled ‘Made for More’ which aimed to boost women’s confidence and empower them. We also had a business exhibition where women could display their products and network among themselves. We also had Mother’s Day event and a teens conference where teenagers were able to display their talents in singing, dancing, spoken word, drama and art.

In April, we held Easter events and also did Easter Hymn singing in the community. We also had our popular Building Better Relationships Seminar Series which aims to strengthen communication skills and resolve conflict in relationships.

In May, we had an event where children were able to have fun and display their talents in singing, dancing and spoken word and we had a conference for men where they were able to network and be part of workshops on economic security and property investment.

In June, we ahad our annual conference with a variety of speakers and music artists. We also held our Community Fun Day which was a lot of fun with BBQ, bouncy castle, music, games and crafts.

In July, we held an event in Bradford City Stadium, the evening which welcomed attendees from across Bradford had music and talks. We had a fitness event and picnic in the park for ladies of all ages.

In August, we held a Summer Explorers Club for children during the school holidays where they played games, did crafts and had lunch. We also held an online event for Mothers helping them find confidence in uncertain times.

In September, there was a picnic in the park event held jointly with other churches in the community. We also had a wellness webinar discussing childhood trauma and strategies for recovery.

In October we had a large free gospel music event for studets and young people. For ladies we held a workshop and networking event looking at the topics: Career opportunities, breaking barriers at work, marketing your business and balancing work and family life. We also had a Superhero party for children with games and fun as an alternative to halloween.

In December we we had a bakery workshop for ladies. The purpose was to reduce social isolation among women and also to teach baking on a budget, especially for the Christmas season.

We also held a free Christmas Dinner for the whole family with games, carols and food and we also provided toys to families in need. We also provided support over the Christmas season by having a Christmas Day get-together. We also went carol singing in the community.

We also had a New Year’s Eve get-together with light refreshments. These are times that can be very lonely and upsetting for the groups that we have mentioned who are away from family and away from home. We gave them a homely environment to meet others.

Brief statement of the charity's policy on reserves	It is the policy of the charity that as far as is possible, unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to 6 months of running costs. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able continue the charity's current activities while consideration is given to ways in which additional funds may be raised.
Details of any funds materially in deficit	**N/A**

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Charity depends on donations in order to carry out the objectives of the charity. These donations come primarily from those who attend our meetings and also partners who partner with us through our e-newsletter, social media forums or also view our online broadcasts and wish to contribute to our charitable efforts.

The donations received enabled the charity to give to those in need as well as provide essential training and support needed for young people, students, adults, children and families. As the charity key objective is the relief of poverty and furtherance of the Christian faith most of the events that took place in the year focused on improving relationships in the family, counselling youths in order to reduce gang crimes and providing for the needs of people in the community. Providing for the needs of the community in this context means opening up the church to the community so even people of other faiths are welcome to come and ask questions in order to understand what the Christian faith is about. Also, many of the community events have been used as a platform to counsel those struggling financially, help where we can and direct them to local agencies who can offer specific help. At these community events we give lunch or dinner packs to members of the community we know are struggling to make ends meet especially the single parents or those who have just lost jobs and are in the process of applying for job seekers allowance or other benefits. This we do because we are aware that every pound count and every little helps.

The trustees and management have put into place a policy that all monies donated to the charity must be kept in the bank as soon as possible. This is to ensure that there is an audit trail of all monies. Also every volunteer must produce receipts for all expenditures else they will not be reimbursed. The charity has in place an ethics code which volunteers, senior supervisor volunteers and trustees must adhere to.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Isaiah Dare	Oyedele
Position (eg Secretary, Chair, etc)	Chair	
Date	19/10/26	

CHARITY COMMISSION FOR ENGLAND AND WALES

CHAPEL OF GRACE(RCCG)	No (if any)	CC16a

Receipts and payments accounts

For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
TITHES	65,455	-	-	65,455	91,106
OFFERING	25,682	-	-	25,682	29,518
OTHER DONATIONS	7,245	-	-	7,245	8,353
GIFT OFFERING	5,629		-	5,629	6,884
BUILDING FUND	3,211	-	-	3,211	10,315
BOOKS & CD SALES	633	-	-	633	281
PROJECTS & CONFERENCES	14,994	-	-	14,994	13,151
OTHER INCOME	3,584			3,584	1,501
OTHER INCOME/GRANTS	5,400	-	-	5,400	1,933
Sub total(Gross income for AR)	131,833	-	-	131,833	163,042
A2 Asset and investment sales, (see table).					
		-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	131,833	-	-	131,833	163,042
A3 Payments					
WEB DEVELOPMENT	222			222	398
FLYER DESIGN	320			320	364
OUTREACH	4,100			4,100	4,098
SALARIES	56,021			56,021	52,354
HMRC PAYMENTS	9,914			9,914	9,860
TRAVELLING EXPENSES	1,694			1,694	9,268
GUEST MINISTER EXPENSES	777			777	1,400

TELEPHONE & INTERNET	1,666			1,666	1,925
PRINTING & STATIONERY	167			167	499
BANK CHARGES	115			115	130
VEHICLE EXPENSES	6,461			6,461	7,243
VEHICLE INSURANCE	3,087			3,087	1,714
BUILDING INSURANCE	1,685			1,685	1,541
CENTRAL OFFICE & OTHER CONTRIBUTIONS	19,055			19,055	15,426
CCPAS MEMBERSHIP	159			159	150
HOSPITALITY & REFRESHMENT	3,047			3,047	2,753
UTILITY	6,852			6,852	12,171
HONOURARIUM	3,790			3,790	3,873
MORTGAGE REPAYMENT(RENT)	0			0	11,511
EXTERNAL ROOM HIRE	1,576			1,576	840
BOOKS & TRAINING	999			999	1,426
WELFARE & GIFTS	898			898	1,207
LOANS TO MEMBERS	4,000			4,000	2,000
REPAIRS	7,115			7,115	1,473
MUSICAL INSTRUMENTS	1,227			1,227	10,008
CHURCH/OFFICE EQUIPMENT	10,305			10,305	9,481
OTHER EXPENSES	500			500	400
Sub total	**145,754**	**0**	**0**	**145,754**	**163,512**

A4 Asset and investment purchases, (see table)					
PROPERTY(BUILDING)					
Sub total		**0**	**0**	**0**	-
Total payments	**145,754**	**0**	**0**	**145,754**	**163,512**
Net of receipts/(payments)	**-13,921**	**0**	**0**	**-13,921**	**- 470**
A5 Transfers between funds / adjustment	**2,342**			**2,342**	**-**
A6 Cash funds last year end	**66,287**			**66,287**	**-**
Cash funds this year end	**54,708**	**0**	**0**	**54,708**	**- 470**

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK MAIN ACCOUNT	6,606	0	-
	BANK SECOND ACCOUNT	47,028		-
	DEPOSIT ACCOUNT	1,074		-
	Total cash funds	54,708	0	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		0	0	-
		0	0	-
		0	0	-
		0	0	-
		0	0	-
		0	0	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets				-
				-
				-
				-
				-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)

B4 Assets retained for the charity's own use

PROPERTY(BUILDING)	**380,000**		
OFFICE EQUIPMENT & FURNITURE	**31,500**		
MOTOR VEHICLES	**9,180**		
MUSICAL INSTRUMENTS	**30,960**		
COMPUTERS	**5,850**	**-**	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
N.I. CONTRIBUTION	**0**	**-**	
P.A.Y.E	**0**	**-**	
OUTSTANDING WAGES	**0**	-	
MORTGAGE	**0**	-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE REDEEMED CHRISTIAN CHURCH OF GOD CHAPEL OF GRACE

Respective responsibilities of 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the 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 Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

Signed _____ Date 20/10/26

Rev. Adefolaju Bandele Ashaye