THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

Report and Financial Statements
Year ended 31ST DECEMBER 2025
Legal and administrative information

Status

Originally registered as a charity on 13 July 2012,re-registered charitable company at Charity Commission on 15 January 2018 linked to company number 08104101 registered at Companies House on 13 June 2012.

Trustees and Directors

ABIODUN ADEBOWALE
BASIRAT LAWAL
JANET OMOWUNMI ADEBAYO

Registered charity number	**1148087**
Registered company number	**08104101**
Registered office address	20 Regan Drive, OldburyWest Midlands B69 2GB
Charity operations address	19 Regan Drive, OldburyWest Midlands B69 2GB
email address	trccgcradudley@gmail.com
telephone	07817470193
Bankers	HSBC UK
Accountants	AL Accounting Solutions Limited Chartered Certified Accountants 21A BRIGHTON ROAD SOUTH CROYDON SURREY CR2 6EA

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

Report and Financial Statements
Year ended 31ST DECEMBER 2025
Trustees Report

Structure, Governance and Management

The church is governed by its Trust Deed/Constitution and is registered as a charity under the laws of England and Wales. The Trustees are responsible for ensuring that the church complies with charity law, manages its resources responsibly, and advances its charitable purposes. New trustees receive induction and ongoing training to enable them to fulfil their responsibilities effectively.

Objectives

The church exists to advance the Christian faith by:
*Worshipping God through regular services.
*Teaching and preaching the Gospel of Jesus Christ.
*Promoting Christian discipleship.
*Providing pastoral care and counselling.
*Supporting vulnerable individuals and families.
*Advancing education through Bible teaching and leadership development.
*Promoting community welfare through charitable outreach.

Activities and Achievements

During the year, the church continued to pursue its charitable objectives through various ministries and programmes, including:
*Weekly Sunday worship services at our operation address.
*Midweek Bible studies and prayer meetings.
*Evangelism and community outreach.
*Youth and children's ministry.
*Women's and men's fellowship programmes.
*Marriage and family support.
*Food bank and welfare assistance.
*Hospital and home visitation.
*Seasonal outreach events at Easter and Christmas.
*Seminars and Conferences to strengthen family cohesion, and Youth empowerment.

Public Benefit

The trustees confirm that they have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The church provides public benefit through:
*Open worship services.
*Free pastoral counselling.
*Community outreach initiatives.
*Food and clothing support.
*Educational programmes.
*Youth development activities.
*Prayer and emotional support for the wider community.

Financial Review

The church remained financially stable throughout the year. Income was received primarily from voluntary income made up tithes and offerings and Donations from supporters and guests.
The trustees are satisfied that the church has adequate financial controls in place and that funds have been applied solely towards achieving its charitable objectives.

Reserves Policy

The trustees strive to maintain sufficient unrestricted reserves to meet three to six months of normal operating expenditure. This policy helps ensure continuity of ministry and provides financial resilience against unforeseen circumstances.

Risk Management

The trustees regularly review the principal risks facing the charity. Key risks include:
*Financial sustainability
*Safeguarding
*Health and safety
*Data protection
*Building maintenance
*Regulatory compliance
Appropriate policies, procedures and insurance arrangements are in place to mitigate these risks.

Plans for the Future

During the coming year, the church intends to expand community outreach programmes, strengthen discipleship and leadership training. The church will Increase youth engagement, enhance safeguarding and volunteer training. In addition, the church will Improve church facilities; Develop digital ministry and Increase support for vulnerable members of the community.

RESPONSIBILITIES AND BASIS OF PREPARATION OF THE REPORT

The trustees, who are also the management committee of the charity, are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and accountable for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the BOARD OF TRUSTEES

..... Date .....

Mr Abiodun Adebowale
Chair

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

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.....

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

Report and Financial Statements
Statement of Financial Activities (including Income and Expenditure Account)
for the year ended 31ST DECEMBER 2025

	Notes	**Total Funds 2025 £**	Total Funds 2024 £
Incoming resources:			
Voluntary income	3	**100,859**	80,793
Gift aid receipt		**26,454**	-
Bank Interest Received		**26**	-
Total Incoming resources		**127,339**	80,793
Resources Expended:			
Resources expended	5	**133,198**	75,781
Total resources expended		**133,198**	75,781
Net surplus/ (deficit) for the year		**(5,859)**	5,012
Opening funds		**34,819**	29,807
Closing funds		**28,960**	34,819

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

Report and Financial Statements
Balance Sheet as at 31ST DECEMBER 2025

	Notes	2025 £	£	2024 £
Fixed assets				
Equipment & Furniture	2	**26,106**		20,051
			26,106	20,051
Net Current liabilities				
Cash at Bank and in Hand		**3,754**		15,168
Less: Current Liabilities	4	**(900)**		(400)
			2,854	14,768
Net Assets			**28,960**	34,819
REPRESENTED BY:				
Unrestricted funds			**28,960**	34,819
			28,960	34,819

Signed on behalf of the Board of Trustees

..... Date .....
Mr Abiodun Adebowale
Chair

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
(Charity No 1148087)

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:

- Equipment & Furniture 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

	Equipment & Furniture £	**Total £**
Cost:		
As at 1 January 2025	24,453	**24,453**
Addition	12,581	**12,581**
As at 31 December 2025	37,034	**37,034**
Depreciation:		
As at 1 January 2025	4,402	**4,402**
Charge	6,526	**6,526**
As at 31 December 2025	10,928	**10,928**
Net Book Value:		
As at 31 December 2025	**26,106**	**26,106**
As at 1 January 2025	20,051	20,051

		2025	2024
		£	£
3.	**Voluntary Income**		
	Tithes & offerings	**100,859**	80,793
		100,859	80,793

4.	**Current liabilities**	**£**	£
	Accruals	**900**	400
		900	400

5.	**Total Resources Expended**	**£**	£
	RCCG Central Office & WEM	**10,863**	-
	Honararium, Donations & members welfare	**28,584**	3,450
	Conferences, Events & Outreach	**27,453**	14,228
	Pastor allowance & vicarage	**5,840**	-
	Rent, Rates & Water	**24,198**	45,996
	Light & Heating	**3,470**	3,482
	Telephone & Internet	**1,162**	650
	Travelling & Motor Expenses	**6,498**	-
	Bank & merchant card charges	**1,020**	92
	Insurance & Licences	**2,909**	1,241
	Legal & Professional Fees	**4,558**	-
	Accountancy Fees	**1,200**	680
	Building Security & maintenance	**8,917**	1,560
	Depreciation	**6,526**	4,402
	Total	**133,198**	75,781

Registered Charity No: 1148087
Registered Company No: 08104101

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY

Report and Financial Statements
Year ended: 31ST DECEMBER 2025

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

THE REDEEMED CHRISTIAN CHURCH OF GOD
COVENANT RESTORATION ASSEMBLY, DUDLEY
Report and Financial Statements

Contents

Page No	
1	Legal and administrative information
2-3	Trustees Report
4	Independent Examiner's report to the Trustees
5	Statement of Financial Activities
6	Balance Sheet
7-8	Notes forming part of the financial statements