THE REDEEMED CHRISTIAN CHURCH OF GOD

HOUSE OF LOVE COVENTRY

REDEEMED CHRISTIAN CHURCH OF GOD

HOUSE OF LOVE, COVENTRY

TRUSTEE'S REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

THE REDEEMED CHRISTIAN CHURCH OF GOD

HOUSE OF LOVE COVENTRY

	Page
Corporate Information	3
Board of Trustee's Report	4
Independent Examiner's Report	13
Statement of Financial Activities	14
Statement of Financial Position	15
Accounting Policies	16
Notes	17

Corporate Information

Charity Registered Number: 1150924

Board of Trustees

Dr Adebola Ogunoiki

Dr Mosunmola Fapohunda

Oladapo Awosokanre

Carine Kahungu

Adedoyin Adegbenle

Registered Office

Ground Floor, Synium House

Shallowford Court, 94-96 High Street

Henley in Arden

B95 5FY

Contact: Pastor Babatunde Kikiowo

Phone: +44(0)7877949077, +44(0)247510 77 77

Bankers:

Lloyds Bank Plc, Coventry, CV1 5RA

Board of Trustee's Report

OVERVIEW

The Trustees hereby submit their report and Annual Account Statement for the year ended 31st December 2025.

Aims & Objectives:

The main objectives of the Redeemed Christian Church of God, House of Love, Coventry are:

a) The furtherance of the Christian faith

b) Providing a serviceable place for Christian principles and practices to be taught, developed within the local community and the neighbourhood it serves.

Being a Christian faith-based organisation, we offer various charitable services and facilities to all members and to the community at large where reasonably and practicable possible.

For effective administration and discharge of its Objects as a Charity organisation, the Trustees (inaugurated in June 2013) work as a team with the Church leaders to provide strategic support required for the Church to efficiently manage its various inlet and outlet services to the members, the Canley Community, its neighbourhood and the Warwick University students.

The services already being provided by the Church include:

1. Advancement of the Christian faith through regular weekly services held at a designated place to teach, encourage, empower and enlighten members of their Christian faith and godly principles, moral standards and living.
2. Meet with the local community once a month to identify issues and create forum to address matters that foster communal growth and social / welfare development.
3. Publish and distribute information on leaflets for faith and moral growth.
4. Provide networking opportunities and facilitate social outings for children and the youth groups.

5. Support new arriving students to settle easily and cost effectively with less stress.
6. Work with existing Christian organisations, social networking groups and welfare organisations to foster family cohesiveness and improve communal living standards.

Structure, Governance & Management – Statement of Trustee's Responsibilities

In order to ensure good practice and accountability, the Trustees have written, adapted and adopted various working policies, practices and guidelines which now constitute the charity's Governing document to guide the person(s) responsible for managing the week-to-week activities within the confines of the Laws and Acts of United Kingdom.

These working / governing document includes,

- Agreement of Common Purpose
- Trust Deed
- Summary of Responsibilities in Administrating Charitable Trust
- Child Protection Policy (Safeguarding)
- Conflict of Interest & Resolution Guidelines
- Trust Investment Guidelines
- Data Protection Policy and Procedures
- Guidelines for Benevolent & Help-in-kind Funds
- Financial Guidelines for Employees
- Employment Policies & Procedures
- Equality Monitoring Form for Volunteer & Staff
- Contract of Engagement & Responsibility for Administrative Staff
- Terms and Conditions of Employment
- Volunteers / Interns Policy
- Volunteers Interns Agreement
- Memorandum for Engagement of Church Administrative Officer
- Guidelines for Church Investment

Other measures by which the Trustees manage the Trust and ensure effective use of resources for the Church Object and accountability include the use of the following evaluation and control tools:

- Charity Accounts (Financial Statements)
- Church Reports (including monthly income & expenditures), Members feedbacks and Departmental Reporting
- Minutes of Trustees meeting (including Action Plan and Agenda)
- Trustees Annual Self-Assessment Evaluation & Reviews
- Trustees Quarterly Report

The Trustees:

1. Membership:

Trustees are appointed under the terms of the trust deed. New Trustees are given induction on appointment, explaining the overview objectives of the charity and the requirements of the Charity Commission. During the financial year, two additional members were appointed to the board.

2. Meetings:

The trustees held one board meeting within the financial year of this report. The Board of Trustees' meeting held the 24Th Board of Trustees Meeting on 23RD of April 2025. The Board of Trustees developed an action plan for the Church on the current status of the church with respect to the members and students as well as plans to continue the work done in the Canley area and to increase membership, the financial sustainability of the church and build partnerships with other charity organisations to strengthen the local community. The 25th meeting of the Board of Trustees was held on the 17th September 2023 to follow up on the actions from the meeting held earlier in the year on the 23rd April 2023.

3. Powers of Trustees

Subject to the Articles, the Act, governing document and any additional directions given by the Church, the Trust will continue to be managed by the Board of Trustees in conjunction with the Church leadership and may exercise all the powers of the Trust Deed, whether relating to the management of the Charity or not. It may also hold extra-ordinary meetings and resolve issues through ordinary or special resolutions.

Public Benefit Statement:

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit "Charities and Public Benefit".

Achievements and Performance:

- At the beginning of January 2025, the church's leadership had a Retreat from January 4th.
- Specifically, the following programs were held in 2025:
    1. January 4th, 2025, Leadership Retreat for Year Planning
    2. January 11th - April 20th, 2025 – RCCG 100 days Fasting and Prayer
    3. January 18th -Human Resource Empowerment with Minister Bobola
    4. Choir Training Program 19th January 2025 to 22nd Feb 2025
    5. Super Sunday Service with Minister Gbenga Akinfenwa 23rd March 2025
    6. March 30th, 2025 – Mother's Day Celebration
    7. March 2025- Easter Good Friday 18th March, Easter Sunday 20th
    8. Let's go a fishing Outreach Saturday, March 30th
    9. April 24th to 26th 2025 Continental Ordained Ministers Conference
    10. April 27th Water Baptismal Service
    11. May 11th, 2025, Landmark Reward Workers & Volunteers Development Conference
    12. May 11th Special Service for Residents of Herald Lodge Care Home
    13. May 18th, 2025, Marriage Program – Family Development and Couples Dinner & Ball Weekend
    14. May 31st 2025 Special service for Residents of Claredon House Care Home

15. May 25th, 2025 – Children's Celebration Service
16. June 14th & 15th 2025 – Father's Day Community Financial Empowerment Weekend and Special Service
17. July 2025 Appointment of New Youth Church Executives
18. Burial Programme for Elder Edward Clarke August 2025
19. 6th September 2025 Building Resilient Men Breakfast Program
20. Ordination Ceremony for Pastors Tunde and Kemi as Full Pastor and Assistant Pastor
21. 12th October University Students Mentoring Event
22. 9th November 2025 Special Youth Service
23. 15th November 2025 Prayer Retreat Program
24. 22nd to 29th November 2025 Seven-Day Fasting and Prayer Program
25. Annual Cultural Sunday 30th November 2025
26. December 13th, 2025 – Christmas Carol/End of Year Celebration
27. December 20th 2025 – Let's-Go-a-Fishing Outreach Program
28. December 31st Watchnight Cross-over Service

- We supported the Church members in the current season by providing pastoral, practical, and, in some cases, financial support.

- The Church also supported families with children by providing pastoral support.

Charity Donations: In recognition of their work in our community, we supported Coventry Foodbank with £250 every six months as part of our community's charitable work.

The Church provides welfare assistance to its members and the community as expected for her charitable duties.

The Church: The Church attendance has been stable at around 80 souls. A number of families relocated to other parts of the UK while we were blessed with other members who joined the church.

Board of Trustee's Report

Our online church presence is delivered via Zoom, Tiktok, Facebook and YouTube Livestream.

Working with the evangelism team, the Church does weekly outreaches to different parts of Canley, Westwood Heath, Tile Hill, and Fletchamstead Highway Axis. This is done as cohorts reaching out to different parts of South Coventry.
The Church continues to focus on evangelism in the community and empowering Gods people in their spiritual lives and careers.

Challenges: The church is still actively looking for a place of worship.

Growth: The Church population has been stable for the first eleven months of 2025. A number of families left due to relocation, but we were blessed by other families who settled in House of Love as their home church.

Pastoral Support: The Pastorate is supported by pastors and team of individuals who are of high spiritual standing.

Deacon Elder Edward Clarke former member of BOT and Husband to Pastor Omin Clarke our now retired previous pastor went to be with the Lord, the church provided pastoral support to pastor Omin Clarke

The Board of Trustees, led by Pastor Debola Ogunoiki, provides governance oversight. We give God all the glory.

The Future Plan & Development

The plan of the Church is to secure its own permanent property within the Canley locality. This it believes would allow the church to be more supportive to the community in terms of social, educational, and spiritual development. And this will allow the church to execute the following key areas of its long-term plans which includes

1. To support the community with a Crèche facility for children.

2. For the Church to have a place of its own with facilities for administration, Church service, training, and community Centre.
3. To provide a secure place for the Church equipment (assets).
4. To provide a Centre for training/workshops and learning to equip members and the community academically, socially, and professionally
5. To engage the Church departments in addressing planned programs including welfare and social development and planning for subsequent years.
6. To provide additional support and training to help departmental heads, volunteers and staff in conforming to best practices and adhering to Charity Commission's requirements.
7. To engage more proactively in community focused activities and social interaction.

Financial Report:

At the end of the fiscal year (31st December 2025), total income received from donations and legacies were of £60,819 (2024: £55,298). Income includes the amount of £4,662 being estimated towards gift aid receivables. Total expenditure was £50,817 (2024: £37,879), giving an operating surplus of £10,002 (2024: £17,418). Cash in hand and bank amounted to £107,462 (2024: £79,142).

The Charity is aware of the need to have a documentary policy in place regarding reserves. This is currently under review by the Trustees.

The Trustees are responsible for preparing the annual review in accordance with the applicable law and regulations. Our responsibility is to report the consistency of summarized financial statements within the annual review with the full financial statements and the Trustees' report.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Church's transactions and disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charity Commission standard.

The Trustees are also responsible for the safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Responsibility Statement:

We confirm that to the best of our knowledge,

- The financial statements, prepared in accordance with the relevant financial reporting framework and hereby attached, give a true and fair view of the assets, liabilities, financial position and profit or loss of the Church and the undertakings. The director's report includes a fair review of the development and performance of the Church and its position.
- The annual report and financial statements, taken as a whole, are fair, balanced, and understandable. It provides the information necessary for anyone to assess the Church's performance, model practice and strategy.

Our report has been prepared pursuant to the requirements of the Charities Act 2011 and for no other purpose. No person is entitled to rely on this report unless you have been expressly authorized to do so by our prior written consent.

We do not accept responsibility for this report for any other purpose and we hereby expressly disclaim any and such liability.

This report was approved by the Board of Trustees on **10th October 2026**

Signed: 

Full Name: Dr Adebola Ogunoiki

Position: Board of Trustee Chairperson

Date: 10th October 2026

Independent Examiner's Report

Report to the trustees/members of: The Redeemed Christian Church of God, House of Love, Coventry.
On accounts for the year ended: 31st December 2025, set out on pages 13 - 16
Charity No: 1150924

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 low:

(1) which give 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;
- 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:** 10th October 2026

Name: Tobi Labeodan, for and on behalf of Chedders Ltd
Relevant professional qualification(s) or body (if any): ACCA
Address: Ground Floor, Synium House, r/o 94-96 High Street, Henley in Arden B95 5FY

Statement of Financial Activities: Year Ended 31st December 2025

	Notes	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Unrestricted Funds	2024 Restricted Funds	2024 Total Funds
Income:		£	£	£	£	£	£
Donations and legacies	**1**	56,156		56,156	47,995	-	47,995
Other income (Grants)	**1**	4,662	-	4,662	7,303	-	7,303
Total Income		**60,819**	**-**	**60,819**	**55,298**	**-**	**55,298**
Total Income		**60,819**	**-**	**60,819**	**55,298**	**-**	**55,298**
Expenditures on:							
Charitable Activities	**2**	36,297	-	36,297	24,105	-	24,105
Other Charitable Activities	**2**	9,278	-	9,278	10,045	-	10,045
Other Costs	**2**	5,242	-	5,242	3,730	-	3,730
Total Expenditures		**50,817**	**-**	**50,817**	**37,879**	**-**	**37,879**
Net income/(expenditure)		**10,002**	**-**	**10,002**	**17,418**	**-**	**17,418**
Transfers between funds							
Other recognised gains/(losses):							
Gains/(losses) on revaluation of fixed assets				-			-
Gains/(losses) on investment assets				-			-
Net movement in funds		**10,002**	**-**	**10,002**	**17,418**	**-**	**17,418**
Reconciliation of funds:							
Total funds brought forward at 1 January		114,693		114,693	97,275		97,275
Total funds carried forward at 31 December		**124,695**	**-**	**124,695**	**114,693**	**-**	**114,693**

Statement of Financial Position as of 31st December 2025

	Notes	2025	2024
		£	£
Fixed Asset			
Tangible assets	3	9,081	9,850
Total Fixed Asset		**9,081**	**9,850**
Current Assets			
Loans & Advances		-	-
Accrued Income		8,027	26,576
Cash at bank and in hand		108,462	79,142
Other Debtors		-	-
Total Current Assets		**116,489**	**105,718**
Creditors: amounts falling due within one year			
Other Creditors		875	875
Other Current Liabilities		-	
Total Creditors: amounts falling due within one year		**875**	**875**
Net current assets (liabilities)		**115,614**	**104,843**
Total assets less current liabilities		**124,695**	**114,693**
Creditors: amounts falling due after more than one year			
Bank loans and other finance (long term)			
Other Non-Current Liabilities			
Total Creditors: amounts falling due after more than one year		**-**	**-**
Total net assets (liabilities)		**124,695**	**114,693**
The funds of the charity:			
Designated Reserve		28,130	28,130
General reserves		86,563	69,145
Surplus/(Deficit) for the year		10,002	17,418
Total charity funds		**124,695**	**114,693**

Statement of Financial Position as of 31st December 2025

Scope and Basis of the Financial Statements

The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice Accounting and Reporting by Charities published in March 2005.

Income

Revenue is recognised in the period in which the charity is entitled to receipt once the amount can be measured with reasonable certainty.

Expenses

Expenditure is included in the Statement of Financial Activities (SoFA) on an accruals basis and is recognised at the point when a legal or constructive obligation arises. The majority of costs are directly attributable to specific activities. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fixed assets

Fixed assets with an individual purchase of £300 or more are capitalised and stated at cost less depreciation which is provided at rates calculated to write off the cost of each asset over its expected useful life as follows:

Fixtures and fittings	20%
Equipment	20%
Vehicles	20%
Building	2%

Notes

1. Income

	2025	2024
Income	**£**	**£**
Donations and legacies	56,156	47,995
Restricted Income	-	-
Total donations & legacies	**56,156**	**47,995**
Other income		
Gift Aid Receipts	4,355	7,002
Other income	307	300
Total other income	4,662	7,303
Total Income	**60,819**	**55,298**

2. Expenditures

	2025	2024
Charitable Activities	**£**	**£**
Premises	9,323	5,998
Utilities	292	218
Travel	1,127	1,570
Motoring & Transportation	3,081	3,075
Insurance	1,926	2,179
Administration	3,619	2,380
Advertising	593	461
Operations	8,427	4,372
Finance Charges	2	-
Depreciation	3,156	2,828
Honorarium	4,750	1,025
Total Charitable Activities	**36,297**	**24,105**
Other Charitable Activities		
Outreach	760	250
Central Office	6,087	6,241
Welfare & Benevolence	911	2,054
Charitable Donations	1,520	1,500
Total Other Charitable Activities	**9,278**	**10,045**
Other Costs		
Professional fees and services	5,242	3,730
Total Other Costs	**5,242**	**3,730**

Notes

3. Tangible Assets

	Property	Vehicles	Sound & Musical Equipment	Computer Equipment	Total
Cost	**£**	**£**	**£**	**£**	**£**
At 1st Jan 2025	-	10,500	1,516	2,265	**14,281**
Additions			2,387		**2,387**
Disposals					**-**
Revaluations					**-**
At 31st Dec 2025	**-**	**10,500**	**3,903**	**2,265**	**16,668**
Depreciation					
At 1st Jan 2025	-	2,625	778	1,027	**4,431**
Charge for the year		2,100	603	453	**3,156**
Disposals					**-**
At 31st Dec 2025	**-**	**4,725**	**1,382**	**1,480**	**7,587**
Net Book Value					
At 31st Dec 2025	**-**	**5,775**	**2,521**	**784**	**9,081**
At 31st Dec 2024	**-**	**7,875**	**738**	**1,237**	**9,850**

4. Related Party Transactions

During the year, the church made donations and contributions to other RCCG and charitable organisations as shown in note 3 under Central Office and Charitable Giving.

5. Trustee Remuneration & Expenses

During the year, there were not payments or reimbursement of expenses to trustee members.

6. Staff cost and numbers

No employee received remuneration amounting to more than £60,000 in the year