THE REDEEMED CHRISTIAN CHURCH OF GOD
RIVERS OF WATER

Charity reg. no: 1155097

TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

THE REDEEMED CHRISTIAN CHURCH OF GOD

RIVERS OF WATER

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FOR THE YEAR ENDED 31 DECEMBER 2025

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RIVERS OF WATER

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Mr Lucky Albert Mrs Oluranti Akinniran Mr Sehinde Orola
Charity registered number	1155097
Principal Office	20 Tolworth Road Surbiton Surrey KT6 7SZ
Parish Pastor	Pastor Jacklord Jacobs
Independent Examiner	Akintayo Ojo FCCA Resource Management Consultants Ltd 46 Hollywood Way Erith DA8 2QE
Bankers	Santander Customer Service Centre Bootle Mercyside L30 4GB
Bankers	Lloyds Bank 25 Gresham Street London EC2V 7HN

THE REDEEMED CHRISTIAN CHURCH OF GOD

RIVERS OF WATER

TRUSTEES' REPORT

FOR YEAR ENDED 31 DECEMBER 2025

The trustees submit their report and financial statement for The Redeemed Christian Church of God - Rivers of Water (The Charity) for the period ended 31 December 2025. The trustees confirm that the trustees' report and financial statements of the charity comply with current statutory requirements of the charity's governing document and the provisions of Charities Act 2011.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Redeemed Christian Church of God - Rivers of Water a registered charity. It is registered with the Charity Commission as a charity in England and Wales and the registration number is 1155097.

APPOINTMENT OR ELECTION OF TRUSTEES

Trustees are appointed and or co-opted under the terms of the trust deed.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF NEW TRUSTEES

The induction process for a newly appointed trustees comprises of an initial meeting with the 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.

RELATED PARTY TRANSACTION

RCCG Rivers of Water is a parish of The Redeemed Christian Church of God which has parishes all over the world. The parish's relationship with other parishes is governed by an Agreement for Common purposes'.

RISK MANAGEMENT

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

OBJECTIVES AND ACTIVITIES

The principal object is the advancement of Christian faith in accordance with the statement of beliefs of The Redeemed Christian Church of God, and the relief of poverty. To achieve its objectives, the church adopted the following strategies:

Running Sunday worship services and midweek bible study,
Supporting other charities and Christian events,

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FOR YEAR ENDED 31 DECEMBER 2025

PUBLIC BENEFITS

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

- Hosting food banks for the less privileged in our community and giving out food stuffs in the local market monthly.
- During the year, the charity held summer outings that involved taking community members to Bournemouth.
- The charity held children and youth outing for the benefit of young people in the community.
- During the year, in conjunction with sister churches, we held a community event tagged new wine. A night of praise was held in the community. These events provided community members opportunity to come together for community cohesion.
- The charity held a women's conference with the theme "Arise and Shine. The conference was focussed on how women can maximise their potentials in community and in life while serving God.
- The charity held a Christmas Praise Night. A carol service and Christmas celebration for the benefits of members of the the community. It was a time to come together to celebrate the birth of Christ and fellowship with others.

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

GRANT MAKING 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 programmes. The Church supports other charities and missionary that shares its objects in the advancement of Christian faith and relief of poverty. The church gives occasional welfare grants 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 1200 hours are provided by volunteers during the year. If this is conservatively valued at £8.20 per hour, the volunteers effort will amount to over £9,840.

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 constitution.

RESERVES POLICY

The trustees' policy is to have unrestricted and uncommitted funds (free reserves) to cover 3 to 6 months of resources expended. They feel that this would enable the 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 below the policy range but the trustees are continuing to seek additional funds for the reserves.

PRINCIPAL FUNDING

Funding has been provided mainly through tithes and offerings by church members and through donations. Pledges are also taken for specific projects.

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.

THE REDEEMED CHRISTIAN CHURCH OF GOD

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TRUSTEES' REPORT

FOR YEAR ENDED 31 DECEMBER 2025

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 trustees 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 trustees are required to:

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

The trustees recognise 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 Charities Act 2011. They are also responsible for safeguarding the assets of the company and hence 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 31 October 2026 and signed on their behalf by:



Mr Lucky Albert

Trustee

THE REDEEMED CHRISTIAN CHURCH OF GOD

RIVERS OF WATER

INDEPENDENT EXAMINERS REPORT
FOR YEAR ENDED 31 DECEMBER 2025

TO THE TRUSTEES OF THE REDEEMED CHRISTIAN CHURCH OF GOD RIVERS OF WATER

I report on the accounts of the charity for the period ended 31 December 2025 which is set on pages 8 - 12

RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND THE EXAMINER
The charity trustees are responsible for the preparation of the accounts. The Charity's trustees consider than an audit is not required for the period under section 142(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section145 of Charities Act 2011;
- follow the procedures laid down in the general Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

BASIS OF MY EXAMINATION
My 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the account, and seeking explanations 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 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 statements below.

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 trustees have not met the requirements to ensure that:

- proper accounting records are not kept in accordance with the Charities Act; and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act 2011; or

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

Akintayo Ojo FCCA - 31 October 2026
46 Hollywood Way, Erith. DA8 2QE

THE REDEEMED CHRISTIAN CHURCH OF GOD

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STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Incoming resources		£	£	£	£
Donations & incoming resources		56,031	1,137	57,168	58,114
Interest Received		1,206	-	1,206	-
Grants received		-	-	-	-
Total incoming resources		**57,237**	**1,137**	**58,374**	**58,114**
Resources expended					
Grants payable - individuals		-	-	-	350
Grants payable - institutional		1,768	-	1,768	4,746
Cost of activities in furtherance of charity's objects		36,713	-	36,713	26,250
Management and governance cost		900	-	900	1,375
Total resources expended		**39,381**	**-**	**39,381**	**32,721**
Net(outgoing)/incoming resources for the year		17,856	1,137	18,993	25,393
Total funds at the start of the year		66,651	2,610	69,261	43,868
Balance at the end of the year		**84,507**	**3,747**	**88,254**	**69,261**

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BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets			
Tangible fixed assets	15	2,300	3,450
Current assets			
Cash at bank and in hand	7	70,432	46,939
Debtors	8	16,700	19,900
		87,132	66,839
Less: Current Liabilities:			
Creditors: Amount falling due within One year	9	1,178	1,028
Net assets		**88,254**	**69,261**
Financed BY: Charity funds			
General - restricted		3,747	2,610
General - unrestricted		84,507	66,651
		88,254	**69,261**

The accounts have been prepared in accordance with the special provision of Statement of Recommended Practice: Accounting and Reporting by Charities (SORP) issued March 2005 as modified for smaller charities

Approved by the Trustees on 31 October 2026 and signed on their behalf by:

Mr Lucky Albert
Trustee

THE REDEEMED CHRISTIAN CHURCH OF GOD

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NOTES TO THE ACCOUNTS

FOR YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

(1.1) Basis of preparation of financial statements

These accounts have been prepared under the historical cost convention and in ac with the Financial Reporting Standard for Smaller Entities (effective April 2008) .T statements have been prepared with Statement of Recommended Practice (SORP) and Reporting by Charities published in 1 January 2019 and applicable accounting

(1.2) Incoming resources

All incoming resources are included in the statement of financial activities when th legally entitled to the income and the amount can be reasonably quantified with re accuracy.

(1.3) Resources expended

All expenditures are accounted for on an accrual basis. Management and governar are cost incurred in connection with administration and compliance with statutory

	Unrestricted Funds 2025	Restricted Funds 2025	
2. DONATIONS, LEGACIES AND SIMILAR INCOMING RESOURCES	£	£	
Collection and other donations	56,031	1,137	5
Study mannual fees	1,206	-	
	57,237	1,137	5

3. Grants Received	£	£
HMRC National Insurance Relief	-	-

3. Grants payable - individual	£	£
Individual welfare	-	-

4. Grants payable - institutional	£	£
Charitable giving -UK	1,768	-
Charitable giving -overseas	-	-
Total	1,768	-

List of Charitable giving - UK		£	£
RCCG WEM	World Evangelism	-	-
RCCG Central Office	COF Support	-	-
Compassion	Charity Support	768	-
RCCG Grace Assembly	Charity Support	1,000	-
Total grant payable - institutional		1,768	-

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NOTES TO THE ACCOUNTS

FOR YEAR ENDED 31 DECEMBER 2025

5. COST OF ACTIVITIES IN FURTHERANCE OF CHAI	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Year ended Total Funds 2025 £	Year ended Total Funds 2024 £
Worship cost	462	-	462	651
Staff cost	11,000	-	11,000	10,986
Hall hire, rent & rates	7,000	-	7,000	4,900
Printing & stationery	-	-	-	-
Visiting minister's expenses & Community p	700	-	700	1,352
Music & liturgy	-	-	-	366
Mission & evangelism	584	-	584	4,095
Vehicle running	712	-	712	-
Office & telephone expenses	77	-	77	96
Welfare & hospitality	4,155	-	4,155	949
Depreciation	1,150	-	1,150	1,150
Other mission costs & church group	523	-	523	1,517
Education & training	3,488	-	3,488	-
IT Consumables	535	-	535	187
Catering	6,329	-	6,329	-
	36,713	-	36,713	26,250

6. MANAGEMENT AND GOVERNANCE COSTS	Unrestricted Funds £	Restricted Funds £	Year ended 31-Dec 2025 £	Year ended 31-Dec 2024 £
Professional fees	-	-	-	625
Examiner's fees - accountancy	900	-	900	750
	900	-	900	1,375

7. CASH BALANCES	Year ended 31-Dec 2025 £	Year ended 31-Dec 2024 £
Cash & bank	70,432	46,939
	70,432	46,939

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NOTES TO THE ACCOUNTS

FOR YEAR ENDED 31 DECEMBER 2025

8. DEBTORS

	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
Other debtors	16,700	19,900
	16,700	19,900

9. CREDITORS

	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	**£**
World Evangelism Mission	-	-
Nest Pensions - Accrued pensions	278	278
Accrued accountancy fees	900	750
	1,178	1,028

10. RELATED PARTY TRANSACTIONS

During the year, the church paid institutional grants to other RCCG organisations such as the World Evangelism Mission as stated in note 4.

11. NET INCOMING RESOURCES/(RESOURCES EXPENDED)

This is stated after charging	Year ended 31-Dec 2025	Year ended 31-Dec 2024
	£	£
Accountant's fees	900	750

12. TRUSTEES RENUMERATION

	Year ended 31-Dec 2025	Year ended 31-Dec 2024
During the year, no trustee received any remuneration	NIL	NIL
During the year, no trustee received any benefits in kind	NIL	NIL

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NOTES TO THE ACCOUNTS

FOR YEAR ENDED 31 DECEMBER 2025

13. STAFF COST Staff costs were as follows	Year ended 31-Dec 2025 £	Year ended 31-Dec 2024 £
Wages and salaries	11,000	11,000
Social security costs	300	300
Employers Pensions	144	144
	11,444	11,444

The average number of employee during the year was as follows	Year ended 31-Dec 2025 No	Year ended 31-Dec 2024 No
Pastoral	1	1

14. Fixed Assets	31-Dec 2025 £
Cost	
At 1 January 2025	14,600
Additions	-
At 31 December 2025	14,600
Depreciation	
Accumulated depreciation 1 January 2025	11,150
Charge for the year	1,150
At 31 December 2025	12,300
Net book value	
At 31 December 2025	2,300
At 31 December 2024	3,450