THE REDEEMED CHRISTIAN CHURCH OF GOD
CHRIST'S LOVE ASSEMBLY, SWINDON

Charity Reg No 1183496

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

THE REDEEMED CHRISTIAN CHURCH OF GOD
CHRIST'S LOVE ASSEMBLY, SWINDON

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THE REDEEMED CHRISTIAN CHURCH OF GOD

CHRIST'S LOVE ASSEMBLY, SWINDON

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, IT'S TRUSTEES & ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees:	Dr Oluwatosin Lagoke Mrs Linda Seshie Mrs Rachael Orororo ACCA
Charity Registration Number:	1183496
Principal Office:	3 Halfren Drive, Twigworth Green, Gloucestershire, GL2 9GU.
Pastor in Charge:	Pastor Adebanjo Adeniran
Independent Examiner:	Godswill Babalola FCCA, MSc Chartered Certified Accountant 2 Eglantyne Avenue Tadpole Garden Village Swindon, SN25 2QJ
Bankers:	Lloyds Bank Highstreet Old town Swindon

THE REDEEMED CHRISTIAN CHURCH OF GOD
CHRIST'S LOVE ASSEMBLY, SWINDON

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees submit their annual report and confirm the annual report and financial statement comply with the current statutory requirements of the charity's governing document and the provision of the Statement of Recommended Practice (SORP FRS 102) "Accounting and Reporting by Charities" issued in January 2019.

STATUS
The charity is constituted under a Trust deed dated 11th January 2019 and is registered in England and Wales with charity number 1183496.

APPOINTMENT OF TRUSTEES
Trustees were appointed under the terms of the trust deed. During the year under review, there was no replacement in the membership of the Board of Trustees.

ORGANISATIONAL STRUCTURE AND DECISION MAKING
The trustees usually meet quarterly and occasionally as needed to manage the affairs of the charity. All major decisions are collectively taken by the Pastor and the members of the Board of Trustees. The trustees are unpaid, and details of any related party transactions are disclosed as applicable in the notes to the account. The day-to-day administration of the church is overseen by the Church leadership, under the guidance of the Pastor-in-Charge.

RELATED PARTY RELATIONSHIPS
The charity is a parish of The Redeemed Christian Church of God (RCCG) which has parishes all over the world. The charity's relationship with other RCCG parishes is governed by an Agreement for Common Purposes'.

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 Evangelical mission, and other RCCG programs to help with their administrative expenses. The church supports other charities and missionaries that share its objects in advancement of Christian faith and relief of poverty. From time to time, we work with our local homeless charity and make donations to our local Shelter helping people in our local community who are struggling with homelessness or housing related issues.

VOLUNTEERS

We commend all our dedicated workers and volunteers who tirelessly offer their services in various capacities, playing a pivotal role in the spiritual development and growth of our congregation. Special recognition is also extended to our volunteers in the children's department for the invaluable time and effort they dedicate to teaching our Sunday school classes for children. Your unwavering commitment is truly commendable and greatly appreciated. We also want to express our deep appreciation for our pastor, whose tireless dedication continues to serve the needs of our members and ensures the smooth day-to-day operations of the charity. It's our prayer that the Lord will continue to strengthen you in His work.

OBJECTS AND ACTIVITIES

The principal object is the advancement of Christian faith worldwide, the relief of poverty, and any charitable purpose at the discretion of the trustees for the benefit of the community.

To achieve its objectives, the charity

- Employs diverse teachings and studies to impact the knowledge of God.
- Conducts Sunday worship services, and midweek prayer meetings to build deeper spiritual understanding and growth.
- Runs seminars in the church with ministers of the faith to guide members in the various aspects of the Christian faith.
- Work in co-operation with other charities, organisations, churches, and support events with similar Christian aims and objectives.
- Engages in community activities and outreach projects to meet needs in our local community.
- Provide support for members in need and their families.

MAIN ACTIVITIES UNDERTAKEN IN RELATION TO OUR OBJECTIVES DURING THE YEAR

1. **FEEDING OF THE HOMELESS IN SWINDON TOWN CENTRE**: we partnered with Swindon Caring Hearts (SCH) charity to provide home cooked hot meals for the homeless once every quarter. We also support with serving the meals on the day.

2. **ROSE COTTAGE NURSING HOME:** We had monthly hymn and prayer sessions with the residents of Rose Cottage Nursing home, Haydon Wick Swindon on the first Saturday of every month.

3. **HAYDON WICK COUNCIL ANNUAL COMMUNITY EVENT:** We actively collaborate with the Haydon Wick Parish Council and participate in their annual parish meetings and summer events. These engagements have given us the opportunities to showcase our impact in the community through music, connect with fellow charities and organisations, to foster meaningful relationships.

4. **FINANCIAL AND PROFESSIONAL EMPOWERMENT WEBINAR:** During the year, we organised a series of educational webinars focused on mortgages, personal finance and investments, accounting for the self-employed, and UK immigration advice. These sessions were designed to equip participants with practical knowledge to make informed financial and professional decisions. The webinars were well attended by both church members and members of the wider community, receiving positive feedback for their relevance and impact.

5. **CHRISTMAS OUTREACH PROJECT:** We continued to make donation of Christmas goody bags to residents of Rose Cottage nursing home and met each resident to show them some love and prayed with all the residents at the end of the session.

We also gave out Christmas goody bags to the homeless in Swindon town centre: This was done with the support of members of the church choir who joined us in singing Christmas carols, providing a memorable holiday experience for those receiving the gifts. The event was joyous and well-received by all attendees, spreading warmth and festive cheer.

6. **OVER 70S ANNUAL CHRISTMAS PARCEL SCHEME**: We supported the council with this scheme, and we provided parcels containing grocery items to residents who are above 70 and live alone. We donated some grocery items and joined other volunteers and staff of the council to pack these items and distribute to the homes of the recipients. Additionally, we extended our support to Swindon Borough Council by donating additional grocery items to enhance their efforts during the holiday season.

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 as contained in our Trust Deed. The church is still in search of a permanent place of worship.

PRINCIPAL FUNDING

Funding was provided primarily through tithes, offerings, Gift Aid, and voluntary donations from church members, enabling the charity to deliver its charitable activities and community outreach throughout the year.

INVESTMENT POLICY

During the year under review, the Trustees resolved that the charity's surplus funds should be retained with banks and building societies and, where practicable, held in interest-bearing accounts.

To support the charity's long-term property project, the Trustees have designated a portion of these funds into a 32-day Notice Savings Account, allowing the funds to earn interest while remaining accessible for future building purposes.

RESERVE POLICY

The trustees' policy is to have unrestricted and uncommitted funds (free reserves) to cover 6 months of core activities expenditures which equals roughly £9,000 - £10,000 in general funds. The trustees feel that this would enable the current activities to continue if there is a significant drop in funding. The trustees are continuing to review the reserve policy each year.

RISK MANAGEMENT

The Trustees have assessed the principal risks to which the charity is exposed, particularly those relating to its operations, finances, safeguarding, and the use of its premises. Appropriate policies, procedures, and internal controls are in place to mitigate these risks and are reviewed regularly.

Key areas of risk management include:

- **Financial controls:** Segregation of duties, regular bank reconciliations, budget monitoring, and trustee oversight of income and expenditure.

- **Safeguarding:** Robust safeguarding policies are in place for children, young people, and vulnerable adults, with DBS checks and safeguarding training provided for relevant volunteers and leaders.

- **Insurance:** The charity maintains appropriate property, public liability insurance to protect its assets, volunteers, members, and visitors.

- **Health and safety:** Regular assessments are undertaken to ensure that the charity's premises provide a safe environment for worship, community activities, and children's ministry.

- **Governance and compliance:** Trustees monitor compliance with Charity Commission requirements, data protection obligations, and the charity's governing document.

The Trustees are satisfied that these measures provide reasonable assurance that the charity's principal risks are being effectively managed.

PLANS FOR THE FUTURE

The church aims at building on its achievement in effectively spreading the gospel of our Lord Jesus Christ to the people around us. We will continue to support our members and the wider community with their spiritual needs to strengthen their faith. We also aim at increasing our efforts of community involvement in the bid to make our community a better place to live in and provide support/relief for those in need.

During the year, we invested in remodelling and furnishing our church venue to create a dedicated Children's Church space. This investment provided appropriately equipped areas for our growing ministries, including the crèche, toddler group, children under 10, teens, and secondary school classes, supporting both their activities and spiritual development.

Looking ahead, we are actively exploring opportunities to acquire a permanent place of worship. Our vision is to use this future space not only for worship but also as a hub for expanded community outreach. Plans include creating ‘Welcome/Safe Spaces’ where young adults can connect, have lunch, learn new skills, and access the internet safely for study or browsing. We also envision starting a food bank, weekday toddler groups, mothers' get-togethers, summer activities for children and parents, and hosting a series of career empowerment programmes to support and uplift members of our community.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- 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 charity 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 Charity Act 2011.
They are also responsible for safeguarding the assets of the charity, hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the trustees and signed on their behalf by:

Name: Dr. Oluwatosin Lagoke

Position: Chairman, Board of Trustees

Signature: 

Date: 22nd September 2026

THE REDEEMED CHRISTIAN CHURCH OF GOD
CHRIST'S LOVE ASSEMBLY SWINDON

INDEPENDENT EXAMINER'S REPORT
FOR YEAR ENDED 31 DECEMBER 2025

TO THE TRUSTEES OF THE REDEEMED CHRISTIAN CHURCH OF GOD CHRIST'S LOVE ASSEMBLY SWINDON

I report on the accounts of the charity for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the statement of Financial Position, and related notes.

RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND THE EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity' trustees consider that an audit is not required for this year 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 section 145 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 EXAMINER'S STATEMENT

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 accounts 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

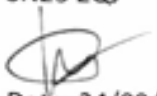
In connection with my examination, no matter has come to my attention:

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 kept (in accordance with section 41 of the Act); and
    - accounts are prepared which agree with the accounting records and comply with the accounting requirements of Act; or

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

Godswill Babalola FCCA, MSc
Chartered Accountant
2 Eglantyne Avenue
Tadpole Garden Village
Swindon,
SN25 2QJ



Date: 24/09/2026

THE REDEEMED CHRISTIAN CHURCH OF GOD CHRIST'S LOVE ASSEMBLY SWINDON
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
INCOMING RESOURCES					
Donations and Legacies	**2**	8,000.00	111,462.62	119,462.62	100,877.78
Gift Aid	**3**	-	8,870.70	8,870.70	31,682.61
TOTAL INCOMING RESOURCES		**8,000.00**	**120,333.32**	**128,333.32**	**132,560.39**
RESOURCES EXPENDED					
Cost of activities in furtherance of charity's objects	**4**	-	72,356.34	72,356.34	67,599.13
Grants Payable - Institutional	**5**	-	25,660.24	25,660.24	20,702.70
Management and Governance Cost	**6**	-	469.20	469.20	398.40
TOTAL RESOURCES EXPENDED		**-**	**98,485.78**	**98,485.78**	**88,700.23**
Net Incoming/(outgoing) resources for the year		**8,000.00**	**21,847.54**	**29,847.54**	**43,860.16**
OTHER INCOME					
Interest earned		-	2,984.15	2,984.15	-
NET OTHER INCOME		**-**	**2,984.15**	**2,984.15**	**-**
OTHER EXPENDITURE					
Fixed Asset Disposal		-	(1,330.19)	(1,330.19)	-
NET OTHER EXPENDITURE		**-**	**(1,330.19)**	**(1,330.19)**	**-**
RECONCILIATION OF FUNDS					
Total funds brought forward		-	122,511.25	122,511.25	78,651.09
Net movement in funds		8,000.00	23,501.50	31,501.50	43,860.16
Total funds carried forward		**8,000.00**	**146,012.75**	**154,012.75**	**122,511.25**

The charity's incoming resources and resources expended all relate to continuing activities

THE REDEEMED CHRISTIAN CHURCH OF GOD CHRIST'S LOVE ASSEMBLY SWINDON
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible Fixed Assets	**7**		36,127.35		44,097.13
Intangible Asset	**8**		300.00		-
			36,427.35		**44,097.13**
CURRENT ASSETS					
Cash at bank and in hand	**9**	107,230.94		72,348.18	
Prepaid Expenditures	**10**	1,277.45		1,290.93	
Loans to Members	**11**	9,077.01		4,775.01	
		117,585.40		**78,414.12**	
NET CURRENT ASSETS			**117,585.40**		**78,414.12**
TOTAL ASSETS LESS CURRENT LIABILITIES			**154,012.75**		**122,511.25**
CHARITY FUNDS					
Restricted Funds	**12**		8,000.00		-
Unrestricted Funds	**12**		146,012.75		122,511.25
TOTAL FUNDS			**154,012.75**		**122,511.25**

The accounts have been prepared in accordance with the special provision of Statement of Recommended Practice: Accounting and Reporting.

Approved by the Trustees on

Signed on their behalf by:



Dr. Oluwatosin Lagoke
Chairman, Board of Trustees
Date: 22nd of September 2026

THE REDEEMED CHRISTIAN CHURCH OF GOD - CHRIST'S LOVE ASSEMBLY SWINDON

NOTES TO ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

a) The accounts are prepared under the historical cost convention and in accordance with applicable accounting standards. They follow best practice as set out in the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP) issued March 2005 as modified for smaller charities.

b) Income and expenditure are accounted for on an accrual basis.

c) Fixed assets comprise furniture and equipment and musical equipment and have been costing more than £100. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Musical Equipment	-	25% reducing balance
Furniture and fittings	-	25% reducing balance
Computer Equipment	-	25% reducing balance

d) Unrestricted funds are incoming resources received/receivable for the objects of the charity without further specified purpose and are available as general funds.

e) Restricted funds are subject to restrictions on their expenditure imposed by their donors.

NOTES TO THE ACCOUNTS

	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025	Total Funds 2024
2. DONATIONS, LEGACIES AND SIMILAR INCOMING RESOURCES	**£**	**£**	**£**	**£**
Collections received at all church services, including tithes, offerings, and pledges from church members. Restricted funds represent donations specifically designated for the Property Project.	8,000.00	111,462.62	119,462.62	100,877.78
	8,000.00	**111,462.62**	**119,462.62**	**100,877.78**

	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025	Total Funds 2024
3. GIFT AID CLAIM ON DONATIONS	**£**	**£**	**£**	**£**
Gift Aid		8,870.70	8,870.70	31,682.61

	Restricted Funds 2025	Unrestricted Funds 2025	Total Funds 2025	Total Funds 2024
3. GIFT AID CLAIM ON DONATIONS	**£**	**£**	**£**	**£**
Gift Aid		8,870.70	8,870.70	31,682.61

	2025	2025	2025	2024
4. COST OF ACTIVITIES IN FURTHERANCE OF CHARITY OBJECTS		**£**	**£**	**£**
Guest Speakers' Honorarium		2,871.96	2,871.96	678.99
Community Outreach		2,180.43	2,180.43	1,972.05
Depreciation		11,308.45	11,308.45	10,590.58
Dues and Subscriptions		481.06	481.06	35.00
Hall Hire, Rent & Rates				4,692.96
Insurances		667.80	667.80	1,741.37
IT Consumables		1,963.35	1,963.35	6,905.91
Member Support		5,166.47	5,166.47	5,619.99
Office/General Administrative Expenses		2,347.48	2,347.48	13,084.97
Other Professional & Facility Services		7,800.00	7,800.00	3,700.00
Provision for Doubtful Debt		1,309.00	1,309.00	-
Publicity		712.38	712.38	188.62
*Repairs and Maintenance		7,682.80	7,682.80	-
Seminars & Conferences		1,900.00	1,900.00	-
Sunday School Costs		1,622.25	1,622.25	1,012.53
Travel and Accomodation		911.08	911.08	-
Utilities		518.43	518.43	561.54
Vehicle Expenses		2,667.27	2,667.27	1,949.20
Welfare & Hospitality		20,246.13	20,246.13	14,865.42
		72,356.34	72,356.34	67,599.13

* Repairs and Maintenance primarily represents costs incurred to remodel the church worship venue and demarcate dedicated areas for the Crèche, Children's Church, and Teens Church.

5. GRANTS PAYABLE - INSTITUTIONAL	25,660.24	25,660.24	20,702.70
	25,660.24	25,660.24	20,702.70

5.1 LIST OF INSTITUTIONS GRANTS PAYABLE	**£**	**£**	**£**
RCCG - Central Office Contributions	600.00	600.00	600.00
RCCG - Provincial Contributions	2,600.00	2,600.00	950.00
RCCG – WEM Contributions	22,460.24	22,460.24	19,152.70
	25,660.24	25,660.24	20,702.70

6. MANAGEMENT AND GOVERNANCE COST	**£**	**£**	**£**
Accounting Software Fees – Intuit	469.20	469.20	398.40
	469.20	469.20	398.40

NOTES TO THE ACCOUNTS

7. TANGIBLE FIXED ASSETS

Cost	Musical Equipment	Computer & Projectors	Puppets & Staging Equipment	Other Equipment	Motor Vehicle	Furniture and Fixtures	Total 2025	Total 2024
	£	£	£	£	£	£	£	£
Historical Cost	21,284.56	12,430.21	448.19	4,180.06	9,450.00	14,945.31	62,738.33	29,748.92
Additions	470.67	4,198.19	-	-	-	-	4,668.86	32,989.41
Prior Year Adjustment	-	-	-	-	-	-	-	-
Disposal	(1,177.94)	-	-	-	-	**(152.25)**	(1,330.19)	-
At 31st December 2025	**20,577.29**	**16,628.40**	**448.19**	**4,180.06**	**9,450.00**	**14,793.06**	**66,077.00**	**62,738.33**
Accumulated Depreciation								
At 1 January 2025	8,697.87	3,750.77	344.05	674.56	2,510.16	2,662.96	18,640.36	8,049.78
Charge for the year	2,901.56	2,698.90	26.04	876.38	1,734.96	3,070.59	11,308.42	10,590.59
At 31st December 2025	**11,599.43**	**6,449.67**	**370.08**	**1,550.93**	**4,245.12**	**5,733.55**	**29,948.78**	**18,640.36**
Net Book Value								
At 31st December 2025	**8,977.86**	**10,178.73**	**78.11**	**2,629.13**	**5,204.88**	**9,059.51**	**36,127.35**	**44,097.97**

8. INTANGIBLES

	2025	2024
	£	£
STEMS (Digital Audio Resources)	300.00	0.00
	300.00	**0.00**

9. CASH BALANCES

	2025	2024
	£	£
Current Account	34,194.04	22,295.43
Savings Account (Property Project)	73,036.90	50,052.75
Total Cash at Bank	**107,230.94**	**72,348.18**

10. PREPAID EXPENSES

	2025	2024
	£	£
Zoom Annual Subscription	90.93	90.93
Insurance	1,186.52	-
Professional Service Fees	-	1,200.00
	1,277.45	**1,290.93**

11. LOAN TO MEMBERS

	2025	2024
	£	£
Loan to Members	10,386.01	4,775.01
Less: Provision for Doubtful Debts	(1,309.00)	-
Net loans to Members	**9,077.01**	**4,775.01**

12. FUNDS

	Restricted Funds	Unrestricted Funds	Total Funds	Total Funds
	2025	2025	2025	2024
	£	£	£	£
At 1 January 2025	0.00	122,511.25	122,511.25	78,651.09
Surplus/(Deficit) for the year	8,000.00	23,501.50	31,501.50	43,860.16
At 31 December 2025	**8,000.00**	**146,012.75**	**154,012.75**	**122,511.25**

13. 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 5.1

WEM stands for World Evangelical Mission of the RCCG Churches, and these contributions goes towards propagating the Kingdom of God to all nations of the earth. It covers for supporting missionaries, providing basic necessasities and medical aids to improverished and war torn areas that our ministries reach.