Charity number: 1193620

Company number: 11726788

The Redeemed Christian Church of God
Fruitful Tabernacle Canvey Island

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND

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THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND

Charity Information

General Overseer

Pastor E. A. Adeboye

Directors/Trustees

Mr Abimbola Lawrence - Director/ Trustee
Ms Rafiat Bisola Olufemi - Director/ Trustee
Ms Margaret Folu Odukoya- Director

Minister In Charge

Pastor Margaret Folu Odukoya

Charity Registration No:

1193620

Company Registration No:

11726788

Principal Location:

35-37 Eastern Esplande
Canvey Island
SS8 7DN

Bankers:

Barclays Bank

Accountants:

Sapphire Consult
19 York Road
Northfleet
Kent
DA11 9PU

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees submit their annual report and the financial statements of The Redeemed Christian Church of God- Fruitful Tabernacle Canvey Island (the church) for the year ended 31 December 2025. The Trustees confirm that the annual report and financial statements of the church comply with current statutory requirements, the requirements of the church's governing documents and the provisions of the Statement of Recommended Practise (SORP) "Accounting and Reporting by Charities" issued in March 2005.

Structure, governance and management

a. CONSTITUTION
The church was constituted under a company limited by guarantee under a memorandum and article of association incorporated 14 December 2018, and was registered on 22 February 2021 as a charity in England and Wales with charity number 1193620

b. METHOD OF APPOINTMENT OR ELECTION OF DIRECTORS/TRUSTEES
Directors/ Trustees are elected and co-opted under the terms of the Articles of Association

c. POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES
The induction process for a newly appointed member of the Trustees comprises an initial meeting with other Trustees, followed by a series of short meetings with the Minister in Charge on the powers and responsibilities of the Trustees.

d. ORGANISATIONAL STRUCTURE AND DECISION MAKING
The church is organised so that the directors/ trustees meet regularly to manage its affairs. The day to day administration of the church is managed by the trustees. Mr Abidemi Olufemi Osindero resigned during the year ended 31 December 2025. The charity is currently in the process of recruiting a new trustee to the Board.

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

f. RISK MANAGEMENT
The Trustees have assessed the major risks to which the church is exposed, in particular those related to the operations and finances of the church, and are satisfied that systems are in place to mitigate our exposure to the major risks.

Objectives and Activities

a. POLICIES AND OBJECTIVES

The objects of the Charity are:

* The advancement of the Christian faith worldwide; and
* The relief of poverty

b. STRATEGIES FOR ACHIEVING OBJECTIVES

The church has adopted the following strategies for achieving the above objectives:
* organising seminars and conferences in the church with proven speakers and ministers of the faith to guide members in the various aspects of the christian faith; and
*support for other charities and Christian events.

C. ACTIVITIES FOR ACHIEVING OBJECTIVES

*Community Outreach Events
*Confrences and events
*Welfare support to members and general public, and
*Various missionary activities

The Charity was involved in the following public benefit efforts:

* Organising Sunday and midweek teaching of Christian principles for community members who wish to improve on Christian faith,
* Organised Christmas party for the community
* Organise confrences and seminars, which is open to all members of public free of charge

d. GRANT MAKING POLICIES

Under the Common Purposes Agreement (see above), RCCG-Fruitful Tabernacle Canvey Island has agreed to make contributions to RCCG (UK). In addition, the church supports missionary organisations such as Festival of Life and World Evangelism Mission. The church also provides support to members of the congregation who are in need. This is done at the discretion of the trustees.

e. VOLUNTEERS

The church is grateful for the efforts of its volunteers who are involved in service provision, it is estimated that over 2000 volunteer hours were provided during the year. If this is conservatively valued at £10.00 an hour the volunteers' efforts amounts to over £20,000.00.

Achievements and performance

a. REVIEW OF ACTIVITIES

We have had tremendous growth in the physical and spiritual life of the church during the year and in the advancement of the Christian Faith in accordance with the doctrines set out in the Statement of Faith as contained in the article.

b. INVESTMENT POLICY AND PERFORMANCE

The Trustees have decided that at present, funds should be retained in Banks and Building Societies. Any change in such banking arrangements should be agreed by the board. As far as possible, funds will be retained in interest bearing accounts.

Financial review

a. RESERVES POLICY

Reserves Policy
The trustees would like to work towards a situation whereby the charity could maintain unrestricted funds at a level which equates to approximately three months of unrestricted expenditure.

b. PRINCIPAL FUNDING

This is provided mainly through voluntary giving of tithes and offerings by the church members and through gift aid scheme. Pledges are also taken for specific projects.

Plans for the future

a. FUTURE DEVELOPMENTS

The church 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 society.

Trustees' Responsibilities in Relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and regulations.

The Charities Act requires the Trustees to prepare financial statements for each financial year, which 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 these financial statements, the trustees are required to:

a) Select suitable accounting policies and apply them consistently;
b) Make judgements and estimates that are reasonable and prudent;
c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements.
d) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking any reasonable steps for the prevention and detection of fraud and other irregularities.

Approval
This report was approved by the Board of Trustees and signed on their behalf by:

Signature: Mrs Rafiat Olufemi
Mrs Rafiat Olufemi (Oct 22, 2026 20:45:31 GMT+1)

Name: Ms Rafiat Bisola Olufemi

Date: 22-Oct-2026

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE CHARITY

I report on the accounts of the Trust for the period ended 31 December 2025, which are set out on pages 6 to 10.

RESPECTIVE RESPONSIBILITIES OF THE TRUSTEES AND EXAMINER

As the Charity's Trustees, you are responsible for the preparation of the Account: you consider that the audit requirement of section 43(2) of the Charities Act 1993 ("the Act") does not apply.
It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 I do not express an audit opinion on the view given by the Accounts.

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 any material respect the requirements:
   * to keep accounting records in accordance with section 41 of the Act, and
   * to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act.

   Have not been met: or
2. To which, in my opinion, attention be drawn to enable a proper understanding of the accounts to be reached.

Olubusola Paul-Taiwo

21 October 2026

Sapphire Consult
19 York Road
Northfleet
Kent
DA11 9PU

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND
Statement of Financial Activities for the year ended 31 December 2025

	Notes	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Incoming Resources					
Incoming resources from generated funds:					
Voluntary income: donations	2	45,748	-	45,748	80,834
Community Project grant	3	-	-	-	60,172
Total Incoming Resources		**45,748**	**-**	**45,748**	**141,006**
Resources Expended					
Charitable expenditure					
Church expenses - missions/ institutions	4	3,610	-	3,610	5,500
Community project expenses	5	2,660	-	2,660	63,463
Costs of activities in furtherance of project activities	6	50,950	-	50,950	82,583
Management and governance costs:	7	2,241	-	2,241	3,853
Total Resources expended		**59,461**	-	**59,461**	**155,399**
Net Incoming/(Outgoing) Resources for the year		(13,713)	-	(13,713)	(14,393)
Total funds at 1 December 2025		73,806	-	73,806	88,199
Transfer between funds		**-**	**-**	-	-
Total funds at 31 December 2025	8	**60,093**	-	**60,093**	**73,806**

All disclosures relate to the continuing operations. There are no recognised gains or losses other than those disclosed above.

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND
Balance Sheet as at 31 December 2025

	Notes	£	2025 £		2024 £
FIXED ASSETS					
Tangible Fixed Assets	10		5,651		6,892
			5,651		**6,892**
CURRENT ASSETS					
Debtors	11	45,000		45,000	
Cash in Hand/ Bank		10,526		22,914	
		55,526		67,914	
CREDITORS:					
Amount falling due within a year	12	(1,084)		(1,000)	
NET CURRENT ASSETS			54,442		66,914
TOTAL ASSETS LESS CURRENT LIABILITIES			60,093		73,806
CREDITORS:					
Amount falling due more than a year	13		-		-
NET ASSETS			**60,093**		**73,806**
ACCUMULATED FUNDS					
Restricted	15		-		-
Unrestricted	14		60,093		73,806
TOTAL FUNDS			**60,093**		**73,806**

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 and Signed on their behalf:

Name: **Ms Rafiat Bisola Olufemi**

Signature: Mrs Rafiat Olufemi
Mrs Rafiat Olufemi (Oct 22, 2026 20:45:31 GMT+1)

Date: 22-Oct-2026

THE REDEEMED CHRISTIAN CHURCH OF GOD FRUITFUL TABERNACLE CANVEY ISLAND
Notes to the financial statements for the period ended 31 December 2025

ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

The accounts have been 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.

1.2 Income and Expenditure
Income and expenditure are accounted for on accrual basis

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the accounts.

Unrestricted funds are incoming resources received for the objects of the charity without further specific purpose and are available as general funds.

	Unrestricted Fund	Restricted Fund	Total Funds	Total Funds
2. Voluntary Income: Donations	**2025**	**2025**	**2025**	**2024**
	£	£	£	£
Tithes & Offerings	44,503	-	44,503	80,665
Thanksgiving offering	1,057	-	1,057	-
Gift aid	-	-	-	-
Interest	188		188	169
	45,748	**-**	**45,748**	**80,834**
3. Grants received	£	£	£	£
Project Grants	-	-	-	60,172
	-	**-**	**-**	**60,172**
4. Church expenses - missions/ institutions	£	£	£	£
Word Evangelical Mission (WEM)	2,125	-	2,125	3,250
RCCG Central office	525	-	525	650
RCCG Camp Ground	-	-	-	500
Other RCCG donations	-	-	-	100
Others mission activities	960	-	960	1,000
	3,610	**-**	**3,610**	**5,500**
5. Grant expenses	£	£	£	£
Project volunteers expenses	-	-	-	36,663
Skills empowerment and training expenses	-	-	-	17,666
Other project expenses	2,660	-	2,660	9,134
	2,660	**-**	**2,660**	**63,463**

6. COST OF ACTIVITIES IN FURTHERANCE OF CHARITY'S OBJECTS

This comprises all expenditure directly related to the objects of the of the charity. It also includes the expenditure in support of that activity where material.

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£
Visiting Speakers' Expenses	781	-	781	3,000
Thanksgiving expenses	4,255		4,255	5,365
Welfare expenses	2,663	-	2,663	14,070
Project running expenses	15,500	-	15,500	19,531
Charity events	712	-	712	5,414
Youth and Children Dept	600	-	600	1,994
Events, retreat etc	6,703		6,703	5,366
Sunday School	624	-	624	78
Rent & Rates	12,439	-	12,439	12,876
Communiation expenses	1,292	-	1,292	1,930
Publicity and Media	1,788	-	1,788	2,330
Admin and Travelling Expenses	860	-	860	5,256
Printing, Postage & Stationery	370	-	370	1,615
Insurance	-	-	-	688
Music expenses	955	-	955	820
Premises repairs and maintenance	1,408	-	1,408	2,250
	50,950	**-**	**50,950**	**82,583**

7. GOVERNANCE COSTS

	2025	Restricted Fund 2025	Total Fund 2025	Total Fund 2024
	£	£	£	£
Legal & Professional Fees	1,000	-	1,000	2,340
Depreciation	1,241	-	1,241	1,513
	2,241	**-**	**2,241**	**3,853**

7.1 NET MOVEMENT IN FUNDS FOR THE YEAR

	2025	2024
The net movement in funds for the year is stated after charging:	**£**	**£**
Legal & Professional Fees	-	1,340
Accountancy	1,000	1,000
Bank Charges & Interest	-	-
	1,000	**2,340**

8. DEPRECIATION

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Van & office equipment	18% - reducing balance

9. MOVEMENT IN FUNDS

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	£	£	£	£
At 1 January	73,806	-	73,806	88,199
Surplus/(Deficit) for the year	(13,713)	-	(13,713)	(14,393)
At 31 December	**60,093**	**-**	**60,093**	**73,806**

10. FIXED ASSETS

	Computer Equipment	Music Equipment	Total
	£	£	£
Cost			
At 1 Jan 2025	4,019	11,848	15,867
Additions	-	-	-
At 31 Dec 2025	4,019	11,848	15,867
Depreciation			
At 1 Jan 2025	1,803	7,172	8,975
Charge for the year	399	842	1,241
At 31 Dec 2025	2,202	8,013	10,215
Net Book Value			
At 31 December 2025	**1,817**	**3,835**	**5,651**
At 31 December 2024	**2,216**	**4,676**	**6,892**

11. DEBTORS

	2025	2024
	£	£
Loan to Charity	45,000	45,000
Loan to member	-	-
	45,000	**45,000**

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Accruals	1,084	1,000
Others	-	-
	1,084	**1,000**

13. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2025	2024
	£	£
Loan	-	-
	-	-

14. UNRESTRICTED FUNDS

These are grants and donations received or receivable for the objects of the charity without restrictions as to purpose but are available as general funds.

15. RESTRICTED FUNDS

Restricted funds are used for the purpose as specified by the donor. Expenditure that meets these criteria are identified to the fund.

RCCG Fruitful Tabernacle Canvey Island - 2025 Charity Accounts

Final Audit Report 2026-10-22

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