COVENANT LOVE PEOPLE (CLP)

Report and Accounts

28 February 2026

Company Registration Number - 07541137

The Charity Registration Number - 1145511

COVENANT LOVE PEOPLE (CLP)

Report and accounts for the year ended 28 February 2026

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COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

The trustees present their report and accounts for the year ended 28 February 2026, which also comprises the Directors' Report required by the Companies Act 2006.

Reference and administrative details

The charity name.

The legal name of the charity is:- COVENANT LOVE PEOPLE (CLP).

The charity is also known by its operating name, RCCG COVENANT LOVE PEOPLE (CLP).

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1145511.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a company limited by guarantee, registered under the Companies Acts .The governing document of the charity is the Memorandum and Articles of Association establishing the company under company legislation.
The governing document is dated 01 June 2008
There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

By operation of law all, trustees are directors under the Companies Act 2006 and all directors are trustees under Charities legislation and have responsibilities, as such, under both company and charity legislation.

The trustees are all individuals and list below:

Mrs. Anthonia Justin
Mr. Olubanji Oladoye Adeniran
Mr. Oladele Oshinibosi
Mr. Olukunle Shorinwa
Mrs. Adefolake Awoseyi
Mrs. Praise Coronado

The principal operating address, telephone number, email and web addresses of the charity are:-

High Street
Sittingbourne, Kent
United kingdom, ME10 4AJ
Telephone: 01795428875
Email Address: solayemi21@gmail.com
Web address: www.covenantlovepeople.org

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The objects of the charity are:

1. The advancement of the Christian religion worldwide and
2. The relief of poverty.

It pursues these objects by the operation of a Christian worship centre at a facility located at Covenant Love Chapel, High Street, Sittingbourne, England ME10 4AJ.

The main activities undertaken in relation to those purposes during the year.

Significant activities that contributed to the achievement of these objectives were:

1. Events organised during the year to promote the Christian faith include distribution of leaflets with Christian messages, organising deliverance services, all night vigils, special prayers and counselling.

2. Other activities to help raise the profile of the charity in the local community included picnics, Mothers' Day and Fathers' Day celebrations.

3. Specific activities for the relief of poverty are in the areas of training and mentoring of the unemployed to start their own businesses and passing job information to job seekers.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

Grants are made to other charitable bodies. The church supports missionary organisations such as the Festival of Life and the World Evangelism Mission, and other missions and projects within and outside the UK. The church also provides support to members of the congregation (at the discretion of the trustees) who are in need

The contribution of volunteers during the year.

The church is grateful for the commitment and efforts of its volunteers who are involved in services provision. The church has over 30 volunteers committed to working in various departments within the church. The church continues to dispense the service of heads of departments and ministers to ensure that the best value is derived from the sterling efforts of the volunteers.

The main achievements and performance of the charity during the year.

The trustees are pleased to report that the church continued to be successful spiritually by ministering to many people in prayer and welfare. The church has improved in membership strength and is increasingly reaching out to the community.

COVENANT LOVE PEOPLE (CLP)

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Trustees' annual report for the year ended 28 February 2026

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

New trustees are elected on the basis of the contribution that they will make to the governance of the organisation and the skills that they will contribute. They are provided with copies of the Charity Commission's guidance to trustees and given an introduction to the activities of the charity by the existing Board.

The policies and procedures for the induction and training of trustees.

Existing trustees are provided with training as and when required.

The charity's organisational structure.

The Board of trustees is headed by a Chairman, the Secretary to the trust and a Financial Administrator. All the present employees of the charity are voluntary workers. The trustees are responsible for making all decisions regarding allocation of funds and activities.

Bankers	HSBC Bank Plc 115 High Street Sittingbourne Kent ME10 4AL□
Accountants	Crownwise Consult Ltd Unit 13e, First Floor Office 27 Town Square Erith London

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Financial review

The charity's financial position at the end of the year ended 28 February 2026

The financial position of the charity at 28 February 2026 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2026	2025
	£	£
Net income	(3,522)	2,886
Unrestricted revenue funds available for the general purposes of the charity	351,331	354,853
Total unrestricted funds	**351,331**	**354,853**
Restricted revenue funds	25,885	25,885
Total restricted funds	25,885	25,885
Total funds	377,216	380,738

Financial review of the position at the reporting date, 28 February 2026 .

During the year, income of £216,254 (£224,702 in 2025) was received as voluntary donations and rent. The net movement in funds for the period, as shown in the statement of financial activities, for the period was a deficit of 3,522 (surplus £2,886 in 2025). The value of the Covenant Love People's net assets as at 28 February 2026 is £377,216 (£380,738 in 2025).

Policies on reserves.

Restricted funds
Restricted funds are to be used for specific purposes as specified within the objects of the charity. Expenditure, which meets these criteria, will be identified to the fund, together with a fair allocation of management and support costs. There was restricted fund during the year which was expended for the purpose it was intended for.

Unrestricted funds
Unrestricted funds are donations and other incomes received or generated for the objects of the charity without further specified purpose and are available for general funds.

Details of the independent examiner

Adeniyi Zaccheus

Chartered Certified Accountant
Unit 13e, First Floor Office
27 Town Square
Erith, Kent
DA8 1SE

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Statement of the directors trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations,the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, the Companies Act 2006 and charity law require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements 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 business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Method of preparation of accounts - Small company provisions

The financial statements are set out on pages 9 to 20.

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

These financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

This report was approved by the board of trustees on 6 September 2026.



Mr. Olubanji Adeniran
Director and trustee

COVENANT LOVE PEOPLE (CLP)

Report of the independent examiner to the trustees of the charitable company on the accounts for the year ended 28 February 2026

I report to the trustees on my examination of the financial statements of the charitable company on pages 12 to 20 for the year ended 28 February 2026 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 12.

Respective responsibilities of the trustees and the Independent Examiner and the basis of the report

As described on page 5, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with Part 16 of the Companies Act 2006 and that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent examiner's statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. 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 setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

COVENANT LOVE PEOPLE (CLP)

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the trustees of all material matters.

Independent examiner's statement, report and opinion

Attention is drawn to the accounting policy stating that, notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, and in order to accord with current best practice, the Trustees have determined to prepare the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), . I concur with this approach, and any references in my report to the regulations should be read subject to this comment.

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006;

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006 and Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.



Adeniyi Zaccheus - Independent examiner

Chartered Certified Accountant

Unit 13e, First Floor Office

27 Town Square

Erith, Kent

DA8 1SE

This report was signed on 6 September 2026

COVENANT LOVE PEOPLE (CLP) - Statement of Financial Activities for the year ended 28 February 2026

Statement of financial activities (including the income and expenditure account for the year ended 28 February 2026, as required by the Companies Act 2006)

	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Income:				
Donations	207,449	-	**207,449**	211,881
Investments	8,805	-	**8,805**	12,821
Total income	**216,254**	**-**	**216,254**	**224,702**
Expenditure on:				
Charitable activities	219,776	-	**219,776**	221,816
Total expenditure	**219,776**	**-**	**219,776**	**221,816**
Net income for the year	**(3,522)**	**-**	**(3,522)**	**2,886**
Net movement in funds	**(3,522)**	**-**	**(3,522)**	**2,886**
Reconciliation of funds:-				
Total funds brought forward	354,853	25,885	**380,738**	377,852
Total funds carried forward	**351,331**	**25,885**	**377,216**	**380,738**

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of total recognised gains and losses is not required as this statement includes all recognised gains and losses.

All the prior year transactions were unrestricted items, and no further analysis is required

All activities derive from continuing operations

COVENANT LOVE PEOPLE (CLP) - Resources applied in the year ended 28 February 2026 towards fixed assets for Charity use:-

	2026	2025
	£	£
Funds generated in the year as detailed in the SOFA	(3,522)	2,886
Resources applied on functional fixed assets	(3,224)	(26,066)
Net resources available to fund charitable activities	**(6,746)**	**(23,180)**

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 12 to 20 form an integral part of these accounts.

COVENANT LOVE PEOPLE (CLP) - Statement of Financial Activities for the year ended 28 February 2026

Movements in revenue and capital funds for the year ended 28 February 2026

Revenue accumulated funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	Last year Total funds 2025 £
Accumulated funds brought forward	354,853	25,885	380,738	**377,852**
Recognised gains and losses before transfers	(3,522)	-	(3,522)	2,886
	351,331	**25,885**	**377,216**	**380,738**
Closing revenue funds	**351,331**	**25,885**	**377,216**	**380,738**

Summary of funds

	Unrestricted and Designated funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	Last year Total funds 2025 £
Revenue accumulated funds	351,331	25,885	**377,216**	380,738
Total funds	**351,331**	**25,885**	**377,216**	**380,738**

COVENANT LOVE PEOPLE (CLP)
Income and expenditure account for the year ended 28 February 2026 as required by the Companies Act 2006

		2026 £	2025 £
Income			
Income from operations		207,449	211,881
Investment income and interest			
Income from investments, other than interest receivable		8,805	12,821
Gross income in the year before exceptional items		**216,254**	**224,702**
Expenditure			
Charitable expenditure, excluding depreciation		184,383	187,222
Depreciation		14,296	14,294
Governance costs		1,200	1,200
Interest payable	*5*	19,897	19,100
Total expenditure in the year		**219,776**	**221,816**
Retained surplus for the financial year		**(3,522)**	**2,886**

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 12 to 20 form an integral part of these accounts.

COVENANT LOVE PEOPLE (CLP) - Balance Sheet as at 28 February 2026

	Notes		2026		2025
			£		£
Fixed assets					
Tangible assets	7		520,900		531,972
Total fixed assets			520,900		531,972
Current assets					
Cash at bank and in hand		25,590		35,252	
Total current assets		25,590		35,252	
Creditors: amounts falling due within one year	8	(22,449)		(22,836)	
Net current assets			3,141		12,416
Net assets			524,041		544,388
Creditors: amounts falling due after more than one year	9		(146,825)		(163,650)
The total net assets of the charity			**377,216**		**380,738**
The total net assets of the charity are funded by the funds of the charity, as follows:-					
Restricted funds					
Restricted revenue funds	12	25,885		25,885	
Unrestricted funds					
Unrestricted revenue funds	12	351,331		354,853	
Total charity funds			**377,216**		**380,738**

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to independent examination under charity legislation, and the report of the independent examiner is on page 8.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.



Mr. Olubanji Adeniran

Trustee

Approved by the board of trustees on 6 September 2026

The notes attached on pages 12 to 20 form an integral part of these accounts.

COVENANT LOVE PEOPLE (CLP)

Notes to the Accounts for the year ended 28 February 2026

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Going Concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 28 February 2025, the trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the trustees are not aware of any material uncertainites about the charity's ability to continue as a going concern.

Risks and future assumptions

The charity is a public benefit entity.

The trustees are responsible to manage risks faced by the charity. The risks faced by the charity are financial and nonfinancial. The trustees have put in place management framework to manage the risks. Some of the risks faced by the charity are liquidity and funding, reputational, regulatory and operational.

Policies relating to categories of income and income recognition.

Nature of income

Gross income represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Categories of Income

Income is categorised as income from exchange transactions (contract income) and income from non-exchange transactions (gifts), investment income and other income.

Income from exchange transactions is received by the charity for goods or services supplied under contract or where entitlement is subject to fulfilling performance related conditions. The income the charity receives is approximately equal in value to the goods or services supplied by the charity to the purchaser.

Income from a non-exchange transaction is where the charity receives value from the donor without providing equal value in exchange, and includes donations of money, goods and services freely given without giving equal value in exchange.

Notes to the Accounts for the year ended 28 February 2026

Income recognition

Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

Policies relating to expenditure on goods and services provided to the charity.

Volunteers

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Building	0	% straight line
Plant & Machinery	20	% straight line
Motor Vehicle	25	% straight line

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

Notes to the Accounts for the year ended 28 February 2026

2 Liability to taxation

The trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of financial activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Net surplus before tax in the financial year

	2026	2025
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Depreciation of owned fixed assets	14,296	14,294

5 Interest payable

	2026	2025
	£	£
Loan interest	19,897	19,100

6 *Salary costs*

	2026	2025
	£	£
Gross Salaries excluding trustees and key management personnel	58,481	44,918
Total salaries, wages and related costs	**58,481**	**44,918**

7 Tangible fixed assets

Current Year	Land and Buildings	Plant & machinery	Motor vehicle	Total
	£	£	£	£
Cost				
At 1 March 2025	487,198	51,299	56,279	594,776
Additions	-	3,224	-	3,224
At 28 February 2026	**487,198**	**54,523**	**56,279**	**598,000**
Depreciation				
At 1 March 2025	-	43,798	19,006	62,804
Charge for the year	-	3,040	11,256	14,296
At 28 February 2026	**-**	**46,838**	**30,262**	**77,100**
Net book value				
At 28 February 2026	**487,198**	**7,685**	**26,017**	**520,900**
At 28 February 2025	**487,198**	**7,501**	**37,273**	**531,972**

Notes to the Accounts for the year ended 28 February 2026

8 Creditors: amounts falling due within one year

	2026	2025
	£	£
Bank loans and overdrafts	19,640	19,640
Accruals	1,304	1,370
PAYE, NIC VAT and other taxes	1,506	680
Other creditors	(1)	1,146
	22,449	**22,836**

9 Creditors: amounts falling due after one year

	2026	2025
	£	£
Bank loans and overdrafts	**146,825**	**163,650**

10 Income and expenditure account summary

	2026	2025
	£	£
At 1 March 2025	380,738	377,852
Surplus after tax for the year	(3,522)	2,886
At 28 February 2026	**377,216**	**380,738**

11 Particulars of how particular funds are represented by assets and liabilities

At 28 February 2026	**Unrestricted funds**	**Designated funds**	**Restricted funds**	**Total funds**
	£	£	£	£
Tangible fixed assets	520,900	-	-	**520,900**
Investments at valuation:-				
Current assets	(295)		25,885	**25,590**
Current liabilities	(22,449)	-	-	**(22,449)**
Long term liabilities	(146,825)	-	-	**(146,825)**
	351,331	**-**	**25,885**	**377,216**

At 1 March 2025	**Unrestricted funds**	**Designated funds**	**Restricted funds**	**Total Funds**
	£	£	£	£
Tangible fixed assets	531,972	-	-	**531,972**
Current assets	9,367	-	25,885	**35,252**
Current liabilities	(22,836)	-	-	**(22,836)**
Long term liabilities	(163,650)	-	-	**(163,650)**
	354,853	**-**	**25,885**	**380,738**

COVENANT LOVE PEOPLE (CLP)

Notes to the Accounts for the year ended 28 February 2026

12 Change in total funds over the year as shown in Note 11 , analysed by individual funds

	Funds brought forward from 2025	Movement in funds in 2026	Transfers between funds in 2026	Funds carried forward to 2027
	£	£	£	£
Unrestricted and designated funds:-				
Unrestricted revenue funds	354,853	(3,522)	-	**351,331**
Total unrestricted and designated funds	**354,853**	**(3,522)**	**-**	**351,331**
Total restricted funds	**25,885**	**-**	**-**	**25,885**
Total charity funds	**380,738**	**(3,522)**	**-**	**377,216**

13 Analysis of movements in funds over the year

	Income 2026	Expenditure 2026	Other Gains & Losses 2026	Movement in funds 2026
	£	£	£	£
Unrestricted and designated funds:-				
Unrestricted revenue funds	216,254	(219,776)	-	**(3,522)**

COVENANT LOVE PEOPLE (CLP)

Detailed analysis of income and expenditure for the year ended 28 February 2026 as required by the SORP 2015

This analysis is classsified by conventional nominal descriptions and not by activity.

14 Donations

	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Donations and gifts from individuals				
Small donations individually less than £1000	207,449	-	**207,449**	211,881
Total donations and gifts from individuals	**207,449**	**-**	**207,449**	**211,881**

15 Investment income

	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Property Rental Income	8,805	-	**8,805**	12,821
Total investment income	**8,805**	**-**	**8,805**	**12,821**

16 Expenditure on charitable activities - Direct spending

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Gross wages and salaries - charitable activities	58,481	-	**58,481**	**44,918**
Honorarium	1,950	-	**1,950**	**1,055**
Welfare	7,560	-	**7,560**	**7,496**
Training	1,728	-	**1,728**	**1,558**
Mission	300	-	**300**	**-**
Event	9,085	-	**9,085**	**6,540**
Total direct spending	**79,104**	**-**	**79,104**	**61,567**

COVENANT LOVE PEOPLE (CLP)

Detailed analysis of income and expenditure for the year ended 28 February 2026 as required by the SORP 2015

17 Expenditure on charitable activities- Grant funding of activities

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Grants made to individuals	4,139	-	**4,139**	**7,910**
Grants made to organisations	43,088	-	**43,088**	**51,633**
Total grantmaking costs	**47,227**	**-**	**47,227**	**59,543**

Breakdown of Grants made to organisations

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds
	2026	2026	2026
	£	£	£
World Evangelical Mission (WEM)	33,681	-	33,681
Central Office (COF)	7,189	-	7,189
Magdalene Dove Ministries	500	-	500
Compassion UK	768	-	768
RCCG Camp ground	450	-	450
RCCG -uk region 7	500	-	500
	43,088	**-**	**43,088**

Detailed analysis of income and expenditure for the year ended 28 February 2026 as required by the SORP 2015

18 Support costs for charitable activities

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Volunteer costs				
Travel and subsistence - volunteers	2,565	-	**2,565**	**6,509**
Motor expenses - volunteers	3,089	-	**3,089**	**3,367**
Premises expenses				
Rates and water charges	834	-	**834**	**-**
Light heat and power	12,817	-	**12,817**	**20,698**
Premises repairs, renewals and maintenance	19,985	-	**19,985**	**17,767**
Property insurance	7,467	-	**7,467**	**6,944**
Administrative overheads				
Telephone, fax and internet	4,231	-	**4,231**	**3,704**
Stationery and printing	2,268	-	**2,268**	**6,579**
Information and publications	-	-	**-**	**50**
Equipment,repairs,expenses and maintenance	1,475	-	**1,475**	**-**
Sundry expenses	672	-	**672**	**58**
Professional fees paid to advisors other than the auditor or examiner				
Other legal and professional	2,437	-	**2,437**	**198**
Financial costs				
Bank charges	212	-	**212**	**238**
Loan interest	19,897	-	**19,897**	**19,100**
Depreciation in total for the period	14,296	-	**14,296**	**14,294**
Total support costs - Current year	**92,245**	**-**	**92,245**	**99,506**

Detailed analysis of income and expenditure for the year ended 28 February 2026 as required by the SORP 2015

-

19 Other expenditure - Governance costs

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Independent examiner's fees	1,200	-	**1,200**	**1,200**
Total governance costs	**1,200**	**-**	**1,200**	**1,200**

20 Total charitable expenditure

Current year	Current year Unrestricted funds	Current year Restricted funds	Current year Total funds	Prior year Total funds
	2026	2026	2026	2025
	£	£	£	£
Total direct spending	79,104	-	**79,104**	**61,567**
Total grantmaking costs	47,227	-	**47,227**	**59,543**
Total support costs	92,245	-	**92,245**	**99,506**
Total governance costs	1,200	-	**1,200**	**1,200**
Total charitable expenditure	**219,776**	**-**	**219,776**	**221,816**

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

The trustees present their report and accounts for the year ended 28 February 2026, which also comprises the Directors' Report required by the Companies Act 2006.

Reference and administrative details

The charity name.

The legal name of the charity is:- COVENANT LOVE PEOPLE (CLP).

The charity is also known by its operating name, RCCG COVENANT LOVE PEOPLE (CLP).

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1145511.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a company limited by guarantee, registered under the Companies Acts .The governing document of the charity is the Memorandum and Articles of Association establishing the company under company legislation.
The governing document is dated 01 June 2008
There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

By operation of law all, trustees are directors under the Companies Act 2006 and all directors are trustees under Charities legislation and have responsibilities, as such, under both company and charity legislation.

The trustees are all individuals and list below:

Mrs. Anthonia Justin
Mr. Olubanji Oladoye Adeniran
Mr. Oladele Oshinibosi
Mr. Olukunle Shorinwa
Mrs. Adefolake Awoseyi
Mrs. Praise Coronado

The principal operating address, telephone number, email and web addresses of the charity are:-

High Street
Sittingbourne, Kent
United kingdom, ME10 4AJ
Telephone: 01795428875
Email Address: solayemi21@gmail.com
Web address: www.covenantlovepeople.org

The registered office of the charity for Companies Act purposes is the same as the operating address shown above.

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The objects of the charity are:

1. The advancement of the Christian religion worldwide and
2. The relief of poverty.

It pursues these objects by the operation of a Christian worship centre at a facility located at Covenant Love Chapel, High Street, Sittingbourne, England ME10 4AJ.

The main activities undertaken in relation to those purposes during the year.

Significant activities that contributed to the achievement of these objectives were:

1. Events organised during the year to promote the Christian faith include distribution of leaflets with Christian messages, organising deliverance services, all night vigils, special prayers and counselling.

2. Other activities to help raise the profile of the charity in the local community included picnics, Mothers' Day and Fathers' Day celebrations.

3. Specific activities for the relief of poverty are in the areas of training and mentoring of the unemployed to start their own businesses and passing job information to job seekers.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

Grants are made to other charitable bodies. The church supports missionary organisations such as the Festival of Life and the World Evangelism Mission, and other missions and projects within and outside the UK. The church also provides support to members of the congregation (at the discretion of the trustees) who are in need

The contribution of volunteers during the year.

The church is grateful for the commitment and efforts of its volunteers who are involved in services provision. The church has over 30 volunteers committed to working in various departments within the church. The church continues to dispense the service of heads of departments and ministers to ensure that the best value is derived from the sterling efforts of the volunteers.

The main achievements and performance of the charity during the year.

The trustees are pleased to report that the church continued to be successful spiritually by ministering to many people in prayer and welfare. The church has improved in membership strength and is increasingly reaching out to the community.

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

New trustees are elected on the basis of the contribution that they will make to the governance of the organisation and the skills that they will contribute. They are provided with copies of the Charity Commission's guidance to trustees and given an introduction to the activities of the charity by the existing Board.

The policies and procedures for the induction and training of trustees.

Existing trustees are provided with training as and when required.

The charity's organisational structure.

The Board of trustees is headed by a Chairman, the Secretary to the trust and a Financial Administrator. All the present employees of the charity are voluntary workers. The trustees are responsible for making all decisions regarding allocation of funds and activities.

Bankers	HSBC Bank Plc 115 High Street Sittingbourne Kent ME10 4AL
Accountants	Crownwise Consult Ltd Unit 13e, First Floor Office 27 Town Square Erith London

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Financial review

The charity's financial position at the end of the year ended 28 February 2026

The financial position of the charity at 28 February 2026 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2026	2025
	£	£
Net income	(3,522)	2,886
Unrestricted revenue funds available for the general purposes of the charity	351,331	354,853
Total unrestricted funds	**351,331**	**354,853**
Restricted revenue funds	25,885	25,885
Total restricted funds	25,885	25,885
Total funds	377,216	380,738

Financial review of the position at the reporting date, 28 February 2026 .

During the year, income of £216,254 (£224,702 in 2025) was received as voluntary donations and rent. The net movement in funds for the period, as shown in the statement of financial activities, for the period was a deficit of 3,522 (surplus £2,886 in 2025). The value of the Covenant Love People's net assets as at 28 February 2026 is £377,216 (£380,738 in 2025).

Policies on reserves.

Restricted funds
Restricted funds are to be used for specific purposes as specified within the objects of the charity. Expenditure, which meets these criteria, will be identified to the fund, together with a fair allocation of management and support costs. There was restricted fund during the year which was expended for the purpose it was intended for.

Unrestricted funds
Unrestricted funds are donations and other incomes received or generated for the objects of the charity without further specified purpose and are available for general funds.

Details of the independent examiner

Adeniyi Zaccheus

Chartered Certified Accountant
Unit 13e, First Floor Office
27 Town Square
Erith, Kent
DA8 1SE

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Statement of the directors trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations,the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, the Companies Act 2006 and charity law require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements 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 business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for the contents of the trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

COVENANT LOVE PEOPLE (CLP)

Company Registration Number - 07541137

Trustees' annual report for the year ended 28 February 2026

Method of preparation of accounts - Small company provisions

The financial statements are set out on pages 9 to 20.

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016)

These financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

This report was approved by the board of trustees on 6 September 2026.



Mr. Olubanji Adeniran
Director and trustee

COVENANT LOVE PEOPLE (CLP)

Report of the independent examiner to the trustees of the charitable company on the accounts for the year ended 28 February 2026

I report to the trustees on my examination of the financial statements of the charitable company on pages 12 to 20 for the year ended 28 February 2026 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 12.

Respective responsibilities of the trustees and the Independent Examiner and the basis of the report

As described on page 5, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with Part 16 of the Companies Act 2006 and that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent examiner's statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. 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 setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

COVENANT LOVE PEOPLE (CLP)

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the trustees of all material matters.

Independent examiner's statement, report and opinion

Attention is drawn to the accounting policy stating that, notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, and in order to accord with current best practice, the Trustees have determined to prepare the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), . I concur with this approach, and any references in my report to the regulations should be read subject to this comment.

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006;

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006 and Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.



Adeniyi Zaccheus - Independent examiner

Chartered Certified Accountant

Unit 13e, First Floor Office

27 Town Square

Erith, Kent

DA8 1SE

This report was signed on 6 September 2026