Registered Charity Number **1152376**

NEW COVENANT CHURCH

Bermondsey

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 December 2025

JASH BURTON B'CHAUCER
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NEW COVENANT CHURCH - BERMONDSEY
Annual Trustees Report and Financial Statements
Year Ended 31 December 2025

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NEW COVENANT CHURCH - BERMONDSEY
Annual Trustees Report and Financial Statements
Year Ended 31 December 2025

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees:	Olutola Bamigboye Olufunmilayo Adewumi Oluwakayode Adewumi Chuks Oriahi Olutayo Oyetan
Registered office:	506 - 510 Old Kent Road Bermondsey London SE1 5BA
Charity number:	1152376
Accountants:	Jash Burton B'Chaucer 27 Gloucester Street London WC1N 3AX
Bankers:	Barclays Bank Plc Wandsworth 2 Leicester LE87 2BB

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the 2013 Constitution.

Organisational structure

The Board of Trustees appointed a Council of Management and other advisers who promote the objectives of the charity. The Board of Trustees hold meetings throughout the year. They promote the policies, strategies and processes of implementation for the various programmes and projects geared towards achieving charitable objectives. Policies are subjected to constant reviews to assess outcomes.

Risk management

The Trustees identify and review the risks to which the Charity is exposed and ensure that appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Constitution, Objectives, Aims and Organisation of the Work

The Objectives of the Church are set out in the Constitution of the Charity Commission Registration Document

1) Advancing the Christian Faith in both the United Kingdom (UK) and abroad.

2) Providing relief to persons in need, hardship or distress or who are sick or aged in the UK and/or abroad.

3) Poverty alleviation or relief.

Principal activities

The Principal Activities of the charity are Christian worship and involvement of various ministries and ministers of religion in propagating the Christian faith to members (and non-members) who seek to learn and develop an understanding of the Gospel through the various meetings provided by the Church. There is also an extension of the Christian Faith through other community outreach programmes provided by the church.

Charitable activities

The Trustees are pleased to report the following charitable activities carried out during the year.

PUBLIC BENEFIT

The Board of Trustees, having due regard to the Charity Commission's guidance on public benefit under the Charities Act 2011, is pleased to report that the church continued to deliver a range of community-focused outreach programmes and projects. These activities provided direct benefits to members of the public across the United Kingdom.

The Advancement of the Christian Faith

Faith Places of Worship

The charity continued to advance the Christian faith in line with its charitable objectives through the provision and maintenance of places of Christian worship across its three branches in the United Kingdom. The three branches provide services in 3 languages : English, French and Spanish.

Weekly worship services were held both in person and online, enabling wider access to Christian worship, teaching, and prayer. The live-streamed services particularly benefited people with non-standard working hours, those unable to attend in person, and individuals around the world.

The charity also extended its ministry to vulnerable individuals, including residents of sheltered accommodation, hospitals, and care homes in South East London. Regular hospital and home visits provided spiritual support and encouragement, with beneficiaries reporting improved wellbeing and spiritual enrichment.

In addition, weekly House and Cell Groups offered informal opportunities for Bible study, fellowship, and spiritual growth.

Evangelism and outreach

Evangelism remains a key part of the charity's mission. Through the "We Care" programme, volunteers engaged in street evangelism, offering prayer, Christian literature, and spiritual support to members of the public. These activities increased community engagement and encouraged greater participation in church services and programmes

Children Ministry

The Children's Church continued to provide age-appropriate biblical teaching, worship, music, and learning activities designed to build confidence, self-esteem, and Christian values. The annual Children's Day celebration gave children the opportunity to demonstrate what they had learned through worship songs, drama presentations, and other performances.

Youth Ministry

Weekly youth programmes were delivered to support the spiritual development of young people. These sessions focused on biblical teaching, faith building, personal development, and resilience. The charity also organised a one-week Christian Summer Camp, which provided additional opportunities for spiritual growth, fellowship, and Bible-based learning.

Young Adult Ministry

Young adults were provided with a dedicated fellowship space following Sunday services, where they could connect, share experiences, and support one another in their faith journey. Leadership development was encouraged through active participation in church services, evangelism, and community outreach activities.

Furthering the Advancement of Christian Faith

Covenant Men and Women Outreach Ministry

The Covenant Men and Women Outreach Ministries provided opportunities for adult members to deepen their faith and strengthen their relationship with Christ through worship, fellowship, Bible study, and prayer. These programmes made a valuable contribution to the emotional, spiritual, and social wellbeing of participants.

Clothing and Welfare Support

The charity continued to provide clothing and footwear to individuals and families experiencing homelessness, financial hardship, or other forms of need. Additional winter clothing was distributed during community outreach activities to help those facing seasonal challenges.

Youth Hub Community Outreach

During 2025, the Youth Hub held weekly sessions for local sixth-form students during their lunch breaks. The initiative provided a safe, welcoming, and inclusive environment where young people could socialise, take part in recreational activities, and enjoy light refreshments.

Bible Believers Class (BBC)

The charity delivered a free Bible Believers Class consisting of a 17-week teaching programme conducted via Zoom. The programme was designed for individuals who had expressed an interest in learning more about the Christian faith and aimed to equip new believers with biblical knowledge, helping them become active participants in church life.

Relief of Persons in Conditions of Need, Hardship, Distress, Sickness or Aged

The charity continued to provide support and relief to individuals experiencing hardship, distress, sickness, or age-related challenges.

Providing for the Elderly and Other Low-Income Families

At Easter and Christmas, the charity distributed gift hampers and festive items to residents in sheltered accommodation and care homes. Through the "Bag of Hope" project, 200 food hampers were provided to low-income families, helping to meet nutritional needs during the festive season.

Healing Rooms & Counselling Service

The Covenant Healing Rooms, affiliated with the International Association of Healing Rooms (IAHR), operated weekly throughout 2025 and supported 32 beneficiaries. In addition, quarterly Healing Schools were held to promote spiritual, emotional, and personal wellbeing.

Pastoral Care & Bereavement Support

The charity provided pastoral care, counselling, financial assistance, and welfare support to individuals and families experiencing bereavement, illness, or personal difficulties. The French Church team also offered additional support to pregnant women, new mothers, and bereaved families through virtual meetings, home visits, practical assistance, and financial aid where appropriate.

Prison Ministry

The prison ministry team conducted Christian fellowship and gospel teaching sessions within selected correctional facilities on the second Sunday of each month. There was a noticeable increase in the number of inmates receiving prayer, engaging in Bible study, and seeking spiritual guidance. A Christmas Carol Service was also held in December 2025 and Christmas presents distributed to the inmates at HMPYOI Isis prison. The charity further supported rehabilitation efforts by partnering with Welcome Directory to assist individuals transitioning from prison back into the community.

RELIEF OF POVERTY AND HARDSHIP

The charity continued to support individuals and families facing financial hardship by providing essential items, including food, clothing, and footwear. Winter clothing was also distributed during outreach activities to assist vulnerable members of the community.

Food Bank

The charity operated a weekly food bank throughout 2025, serving an average of 26 households per week. Services were delivered every Sunday from 12:00 to 14:00. An Easter Outreach Lunch was also held, introducing The charity operated a weekly Food Bank for 49 Sundays during 2025, serving an average of 26 individuals each week. As each beneficiary represented a household of between one and four people, the Food Bank supported an estimated minimum of 1,274 and a maximum of 5,096 household members throughout the year. The service operated every Sunday between 12:00 pm and 2:00 pm and supported a diverse range of beneficiaries, including unemployed individuals, older people, and those with no recourse to public funds. Many beneficiaries required ongoing assistance. An Easter Outreach Lunch was also organised, bringing together people from different backgrounds and introducing them to the Christian faith through fellowship, hospitality, and shared meals.

Partnering With Other Christian Ministry

The charity partnered with Christ for All Nations (CfaN) to provide evangelism training for the "We Care" outreach teams. This training strengthened the teams' ability to share the gospel effectively and supported the charity's objective of reaching more people with the Christian message through outreach and community engagement.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (The New 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 give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- 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 charitable company will continue in business.

The trustees are responsible for keeping sufficient and proper accounting records that 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 applicable Law. 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 have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission.

FINANCIAL REVIEW

The book values of the assets held at the year end are, in the opinion of the Board of Trustees, as stated in the financial statements. Also, in its opinion, adequate assets are available to fulfil the obligations of the charity.

A summary of the result of the NCC Bermondsey's activities during the period is given in the Statement of Financial Activities.

Total income of the charity amounted to £547,470 (2024: £447,395) including income from regular sunday tithes and offering of £434,541 (2024: £370,077). The total funds as at 31 December 2025 was £602,499 (2024: £465,289) all of which related to unrestricted funds.

RESERVE POLICY

The New Covenant Church Bermondsey maintains unrestricted funds, which are the free reserves of the charity, at a level that is at least twelve months of committed expenditure, excluding financing and other costs. Excess unrestricted funds, to the extent represented by liquid assets, will be used to meet recurrent operational costs, except where the Trustees consider that the funds should be retained for possible future projects.

INVESTMENT POLICY

The Trustees have the power to invest in such assets as they deem fit. The charity's investment policy is appropriate to the nature of the funds for which the investment is held. The primary investment aim is to provide a high degree of security and liquidity and to maximise returns whilst adopting a conservative approach.

GRANT-MAKING POLICY

The Charity does not provide grants and therefore do not have a policy on grant-making. The Trustees however, give gifts and donations as an effective means of delivering support and assistance to other programmes that fit within the objectives of the Charity. During the year under consideration, total gifts and donations amounted to £37,141 (2024: £30,946).

INDEPENDENT EXAMINER

A proposal that Jash Burton B'Chaucer be re-appointment as Independent Examiners of the charity will be put to the Board of Trustees at the forthcoming Annual General Meeting.

By Order of the Board of Trustees

Sign: CHUKS ORIAHI (Oct 24, 2026 23:41:42 GMT+1)

Print: CHUKS ORIAHI

Date: 10/24/2026

NEW COVENANT CHURCH - BERMONDSEY

INDEPENDENT EXAMINERS' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

We have examined the financial statements on pages 10 to 17 for the year ended 31 December 2025, which comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

The report is made solely to the charity's trustees, as a body, in accordance with Section 44 of the Charities Act 1993. The Trustees of the charity are of a general opinion that audit is not required in accordance with Section 43(2) of the 1993 Act or Section 144 of the Charities Act 2011, and have opted for an independent examination instead.

Respective responsibilities of trustees and examiners
The Trustees, who are also the directors, have responsibilities for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. These are set out in the Statement of Trustees' Responsibilities in the Report of the Trustees.

Our responsibility as independent examiners of the charity are:

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

We report to you whether the financial statements have properly been prepared in accordance with the Financial Reproting Standard (FRS) 102 (effective 1 January 2015) and in accordance with the Charities Act 2011.

We also report to you whether the information given in the Trustees' Report is consistent with the financial statements. We consider the implications of our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements

In addition we report to you if the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our work, or if information specified by law regarding trustees' remuneration and other transactions with the charity is not disclosed.

NEW COVENANT CHURCH - BERMONDSEY

INDEPENDENT EXAMINERS' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Basis of opinion

Our examination was carried out in accordance with the Genaral Directions provided by the Charity Commission. The examination includes a review of the books and documents other accounting records kept by the charity and comparing these with the accounts presented. Our examination also includes consideration of any unusual disclosure or items in the accounts, and seeking explanations from the Trustee . It is imperitive to state here that 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. Our report is therefore limited to the statements below:

Independednt examiners' statement

In connection with our examination, we report that no matter has come to our attention, which which gives cause to believe that the following have not been met:

- Keeping proper accounting records in accordance with section 130 of the Charities Act; and
- Preparing accounts which accord with the underlying accounting records and which are in compliance with the Charities Act: and
- Consistency of the information contained in the Trustees Report with the financial statements.

.....

JOHN BOYE FCCA

Jash Burton B'Chaucer
Chartered Certified Accountants

Date: 26/10/ 2026

NEW COVENANT CHURCH - BERMONDSEY

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
INCOMING RESOURCES					
Voluntary income					
Donations, tithes and offerings	2	434,541	-	434,541	370,077
Other incoming resources					
Gift aid receivable	2	77,561	-	77,561	68,089
Sundry income	2	29,248	-	29,248	3,635
Interest receivable	4	6,121	-	6,121	5,594
Total incoming resources		547,470	-	547,470	447,395
RESOURCES EXPENDED					
(Costs of activities in furtherance of the objects of the charity)					
Direct Charitable activities	5	270,172	-	270,172	241,748
Management and Support activities	6	132,877	-	132,877	148,043
Governance costs	7	6,127	-	6,127	3,162
Finance costs	8	1,084	-	1,084	379
Total resources expended		410,260	-	410,260	393,331
Net movement in funds for the period		137,210	-	137,210	54,064
Total unrestricted funds B/forward		465,289		465,289	411,225
Total Funds as at 31 December 2025		602,499	-	602,499	465,289

All of the above results are derived from continuing activities. All gains and losses recognised in the period are included in the above.

The notes on pages 12 to 16 form part of these financial statements.

NEW COVENANT CHURCH - BERMONDSEY

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Unrestricted £	Restricted £	2025 £	2024 £
FIXED ASSETS					
Tangible assets	10	18,262	2,016,585	2,034,847	2,027,795
Current assets					
Stock		416	-	416	265
Debtors and prepayments	11	2,868	-	2,868	2,601
Cash at bank and in hand		566,069	-	566,069	435,111
		569,353	-	569,353	437,978
Creditors: amounts falling due within one year	12	(1,700)	-	(1,700)	(1,100)
Net current assets		567,653	-	567,653	436,878
Total assets less current liabilities		585,915	2,016,585	2,602,499	2,464,672
Net assets		585,915	2,016,585	2,602,499	2,464,672
Financed by:					
Funds	14	585,915	2,016,585	2,602,499	2,464,672
Total funds		585,915	2,016,585	2,602,499	2,464,672

The financial statements were approved by the Board of Trustees on 24/10/26 ...../ 2026 and were signed on its behalf by:

Sign: ..CHUKS ORIAHI (Oct 24, 2026 23:41:42 GMT+1)

Print: **CHUKS ORIAHI**
Trustee

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. **Principal accounting policies**

The following accounting policies have been applied in dealing with items which are considered material in relation to the charity's financial statements.

Basis of accounting

The accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

Funds

General funds are unrestricted funds available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purpose.

Tangible fixed assets

Tangible fixed assets are stated at their purchase or revalued amounts, together with any incidental cost of acquisition.

Depreciation is provided on all tangible fixed assets, from the dates they are brought into use, at rates calculated to write off the costs/valuation over their expected useful economic lives as follws:

Land and buildings	Nil	
Computer and other equipment	20%	reducing balance

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Incoming resources

Voluntary income, comprising donations in the form of regular offerings and tithes, provides core funding. This is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contributions made by volunteers can be found in the Trustees' Report.

The year saw a marked increase in incoming Resources. The increase was due to another branch of the broader NCC church joining the NCC Bermondsey CIO with charity no. 1552376.

Resources expended

Direct costs comprise those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Expenditure is recognised on an accruals basis as liability is incurred. Charitable and non-charitable expenditure is allocated to the respective activities and any shortfall is funded from unrestricted funds. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

2. **Voluntary income**

	2025	2024
	£	£
Tithes and Offerings	434,541	370,077
Gift Aid	77,561	68,089
Other Income	29,248	3,635
	541,349	441,801

3. **Emoluments to the Trustees**

No emoluments were paid to the Trustees. The Trustees however, are reimbursed for expenses incurred by them in the course of their duties.

4. **Investment income**

	2025	2024
	£	£
Deposit account interest included in voluntary income	6,121	5,594

5. ***Direct Charitable Costs:***

	2025	2024
	£	£
Wages	110,438	100,766
Honorarium	4,550	4,300
Travel and subsistence	8,060	6,819
Welfare support	31,250	33,591
Training	11,079	9,894
Outreach Work	30,626	17,419
Conferences and Meetings	19,134	21,682
Missions	9,178	7,453
Publicity	8,717	8,879
Gift and Donations	37,141	30,946
	270,172	241,748

6. ***Management & Support***

	2025	2024
	£	£
Wages	47,331	43,186
Insurance	9,318	17,185
Light and Heat	15,226	15,225
Telephone	7,290	5,293
Postage and Stationery	1,239	544
Repairs and Renewals	28,458	40,577
Computer and equipment expenses	2,338	5,907
Musicians expenses	16,519	17,142
Subscriptions	215	182
Depreciation - Computer Equipment	4,944	2,802
	132,877	148,043

7. **Governance costs**

The governance costs of the charity consisted of the following co:

	2025	2024
	£	£
Accountancy fees	1,300	1,100
Legal and professional	4,827	2,062
	6,127	3,162

8. **Finance costs**

	2025	2024
	£	£
Bank charges	1,084	379

9. **Net incoming resources**

The net incoming resources are stated after charging the followin costs:

	2025	2024
	£	£
Depreciation	4,944	2,802
Accountancy fee	1,300	1,100
	6,244	3,902

10 Tangible fixed assets

All assets are held for charitable purposes	Land & building	Computer equipment	2025 £	2024 £
Cost				
Balances b/f	2,016,585	20,028	2,036,613	2,029,482
Additions	-	11,617	11,617	7,131
Balances c/f	2,016,585	31,645	2,048,230	2,036,613
Accumulated depreciation				
Balance b/f		8,818	8,818	2,513
Charge for the year	-	4,565	4,565	3,503
Balances c/f	-	13,384	13,384	6,015
Net book value				
At 31/12/2025	2,016,585	18,262	2,034,847	2,030,598

Land and buildings represents the property known as 506-510 Old Kent Road, London SE1 5BA The property was previously one of those managed under the National accounts of the New Covenant Church (1004343). The property has no mortgage.

11 Debtors due within 1 year

	2025 £	2024 £
Other debtors	2,868	2,444
	2,868	2,444

12 Creditors due within 1 year

	2025 £	2024 £
Other creditors	-	385
Accruals	1,700	1,100
	1,700	1,485

13 Taxation

The company is a registered charity and is not liable to corporation tax on its charitable activities Gift aid donations for which declarations have been recieved from the respective donors confirming that the given donation be treated as Gift Aid donation are reclaimed by the charity.

14 Reconciliation of funds

	Balances at	Movement in Resources/funds		Balances at
	01/01/2025	Incoming	Outgoing	31/12/2025
	£	£	£	£
Unrestricted funds	465,289	547,470	(410,260)	602,499
Restricted funds	2,000,000	-	-	2,000,000
	2,465,289	547,470	(410,260)	2,602,499

	2025	2024
Represented by:	£	£
Fixed Assets	2,034,847	2,027,795
Current Assets	569,353	437,978
Liabilities	(1,700)	(1,100)
	2,602,499	2,464,673

15 **Related party transactions**

Other than donations and funds received there were no transactions with related parties during the period.

16 **Events after the year end**

There were no reportable events after the balance sheet date.

NEW COVENANT CHURCH - BERMONDSEY
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025		2024	
	£	£	£	£
INCOME				
Donations, tithes and offerings:				
- Unrestricted		434,541		370,077
Other income				
Interest receivable	6,121		5,594	
Gift aid receivable	77,561		68,089	
Sundry income	29,248	112,929	3,635	77,317
		547,469		447,394
EXPENDITURE				
Direct Charitable Costs:				
Salaries & Wages	110,438		100,766	
Honorarium	4,550		4,300	
Travel and subsistence	8,060		6,819	
Welfare support	31,250		33,591	
Training	11,079		9,894	
Outreach and evangelism work	30,626		17,419	
Conferences, meetings & contributions	19,134		21,682	
Missions	9,178		7,453	
Publicity	8,717		8,879	
Gift and Donations	37,141		30,946	
	270,172		241,748	
Management & Support				
Wages	47,331		43,186	
Insurance	9,318		17,185	
Light and Heat	15,226		15,225	
Telephone	7,290		5,293	
Postage and Stationery	1,239		544	
Repairs and Renewals	28,458		40,577	
Computer & other equipment expenses	2,338		5,907	
Musicians expenses	16,519		17,142	
Subscriptions	215		182	
Depreciation - Computer Equipment	4,944		2,802	
	132,877		148,043	
Governance costs:				
Legal & Professional	4,827		2,062	
Accountancy fees	1,300		1,100	
	6,127		3,162	
Finance Costs:				
Bank charges	1,084		379	
	1,084		379	
		410,260		393,331
Surplus for the period		137,210		54,064

Accounts - YE 31-12-2025 NCCB final

Final Audit Report 2026-10-24

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