Charity Number 1165032

Christ Church
Newham URC

Annual Report and Accounts

For the year ended 31st December 2025.

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For the year ended 31st December 2025

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Church Newham URC
Charity Number 1165032

Legal and Administrative Information 2025

Pastor: Reuben John

Current Trustees & Elders:

Charles K. Acheampong

Temitope Alegbeleye

Rosalind Burke

Ann Bonsu

Blaise Dias

Bola Mosuro

Jemima M. Nkusi

Ann Obatomi (Church Secretary)

ADMINISTRATIVE INFORMATION:

Christ Church Newham – URC is a local church of the United Reformed Church in London, Great Britain, and is a member church of North Thames Synod of the Church. It was registered on 4th January 2016 as Charity Number 1165032.

Christ Church Newham is situated at 663 Barking Road, London, E13 9EX.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Structure, Governance and Management

Christ Church Newham URC is governed in accordance with the provisions of the United Reformed Church and its governing procedures. The Church is led by the Pastor, Elders and Ministry Leaders, including the Church Treasurer.

The Elders are elected by members at Church Meeting and serve as the charity trustees during their term of office. Trustees are responsible for ensuring the effective governance of the Church, including financial stewardship, safeguarding, property management and compliance with legal and regulatory requirements. Elders normally serve a three-year term and may be re-elected.

Elders' Meetings

The Elders' Meeting provides spiritual, pastoral and practical leadership between Church Meetings. Responsibilities include:

- spiritual oversight and pastoral care of the congregation;
- supporting worship, fellowship and mission;
- advising on membership matters;
- reviewing risks and safeguarding arrangements;
- overseeing finances, property and resources; and
- bringing recommendations to Church Meeting.

During 2025, the Elders met on 23 occasions. Attendance remained strong throughout the year.

Church Meetings

The Church Meeting is the principal decision-making body of the congregation and enables members to prayerfully discern the direction and mission of the Church.

Its responsibilities include:

- advancing the Church's mission and witness;
- electing Elders and Church officers;
- receiving and approving financial reports;
- considering membership matters;
- receiving reports from the Elders and wider councils of the URC; and
- making significant decisions affecting the life of the Church.

Three Church Meetings were held during 2025.

Objectives and Public Benefit

The purpose of Christ Church Newham URC is the advancement of the Christian faith for the public benefit through worship, prayer, teaching, discipleship, pastoral care, community engagement and the provision of facilities that benefit the wider community. The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when planning and carrying out the Church's activities.

The Church provides public benefit by:

- conducting public worship and prayer;
- providing Bible study, Christian education and discipleship;
- supporting children, young people and families;
- providing pastoral and welfare support;
- making Church facilities available to community organisations and charitable groups;
- promoting community cohesion, wellbeing and inclusion; and
- encouraging volunteering, service and mutual support.

The Trustees believe that the activities described in this report demonstrate clear public benefit both to members of the congregation and to the wider local community.

Achievements and Performance

Community Engagement and Use of Church Facilities

Throughout 2025, Christ Church Newham URC continued to provide facilities for a variety of community and faith-based groups.

The London Black Women's Project regularly used Church premises for counselling, conferences, staff development and training activities. The Church also hosted other Christian congregations for worship services and made facilities available to Brownies and Guides, supporting the development, wellbeing and confidence of local young people.

The Trustees are pleased that the Church building continues to function as a valued resource within the local community.

"Carry each other's burdens, and in this way you will fulfil the law of Christ." (Galatians 6:2)

Congregational Development and Mission

Despite continuing economic pressures affecting many households, attendance, participation and engagement across Church activities remained encouraging during 2025.

The Church continued to focus on discipleship, outreach, fellowship and spiritual growth. Several individuals were baptised during the year, including participation in a joint baptismal service with a neighbouring church, reflecting the Church's commitment to partnership working and Christian unity.

The Church also continued development of its premises, including progression of plans to complete the audio-visual system and gallery, both of which are expected to enhance worship, hybrid ministry and community engagement.

"Let us consider how we may spur one another on toward love and good deeds." (Hebrews 10:24)

Children, Youth and Young Adults

Children's and youth ministries remained a significant area of focus throughout the year.

Approximately 20 children regularly attended Sunday School, supported by a dedicated team of volunteers. Children increasingly participated in worship, music and wider Church activities.

Youth and Young Adult Ministries continued to meet regularly for fellowship, Christian learning and leadership development. Young people actively contributed to worship services and ministry activities, developing gifts and skills that support both Church life and personal growth.

"Don't let anyone look down on you because you are young, but set an example for the believers." (1 Timothy 4:12).

Summer Holiday Activities

During the summer of 2025, Christ Church Newham URC organised a range of fellowship and community activities that enabled members, families and visitors to remain connected and engaged. Activities, which were focused on the children, were also designed to encourage participation across all age groups and promote wellbeing, inclusion and community spirit. These events provided opportunities for fellowship, recreation and relationship-building, helping to reduce social isolation and strengthen connections within the Church community. Ministry leaders and volunteers also used the summer programme to engage with families and young people beyond regular Church activities. The Trustees recognise the value of these activities in supporting the Church's charitable objectives through the promotion of wellbeing, community participation and social inclusion. The Trustees are grateful to all volunteers who contributed their time and resources to making these events possible.

Adult Ministries

The Men's and Women's Ministries continued to provide opportunities for fellowship, learning, support and spiritual development through regular gatherings and discussion activities.

These ministries help strengthen relationships within the Church community and encourage wellbeing, discipleship and mutual care across all age groups.

"As iron sharpens iron, so one person sharpens another." (Proverbs 27:17)

Worship, Prayer and Discipleship

Worship, prayer and Bible study remained central to the life of Christ Church Newham URC throughout 2025.

A structured preaching programme operated under the leadership of Pastor Reuben John, supported by Elders and guest speakers. Prayer and fasting initiatives were held regularly, with members participating in dedicated periods of spiritual reflection and renewal.

Bible study and prayer meetings were conducted throughout the week through both online and hybrid formats, providing regular opportunities for Christian learning, fellowship and spiritual growth.

"Devote yourselves to prayer, being watchful and thankful." (Colossians 4:2)

Welfare and Pastoral Care

The Welfare Ministry continued to provide practical and pastoral support to members of the Church community, particularly older adults, those experiencing illness and individuals affected by bereavement.

Volunteers conducted home visits, hospital visits, pastoral support and wellbeing activities throughout the year. Seasonal initiatives, including Christmas care packages, helped ensure that vulnerable and isolated members remained connected and supported.

"Carry each other's burdens, and in this way you will fulfil the law of Christ." (Galatians 6:2)

Property Development and Digital Ministry

The Trustees continued to oversee the completion of the Church building project during 2025.

Particular attention was given to the development of the Church's audio-visual infrastructure and gallery area. These projects are intended to improve accessibility, support hybrid ministry and strengthen the Church's capacity to deliver worship, training, community events and outreach activities.

The Church also continued to develop its digital ministry, using technology to extend participation in worship, prayer meetings, Bible study and pastoral support.

Safeguarding and Online Safety

The Trustees recognise safeguarding as a fundamental responsibility.

During 2025, Elders and Trustees maintained appropriate DBS clearance requirements and continued to review safeguarding policies and procedures. The Church remains committed to providing a safe environment for children, young people and adults at risk.

As online and hybrid ministry continues to develop, the Trustees also maintained a focus on digital safety, ensuring that online worship, children's programmes and youth activities operate within appropriate safeguarding and security arrangements.

"Defend the weak and the fatherless; uphold the cause of the poor and the oppressed." (Psalm 82:3)

Financial Stewardship and Fundraising

The Trustees continued to monitor the Church's financial position carefully throughout 2025.

Major priorities included funding for the completion of the gallery and audio-visual projects. The Trustees remain committed to prudent financial management and continue to explore appropriate fundraising and grant-funding opportunities while ensuring that resources are applied consistently with the Church's charitable objectives.

The sale of Lenwood Hall was completed. The Trustees acknowledge the important contribution the property made to the history and ministry of the Church and look forward to building upon that legacy through the continuing work of Christ Church Newham URC.

Volunteers and Fellowship

The work of Christ Church Newham URC continues to depend significantly on the contribution of volunteers.

The Trustees record their appreciation to the Elders, ministry leaders, musicians, teachers, welfare workers, technical teams, administrators and all those who have contributed their time, skills and commitment throughout the year.

In addition to ministry activities, the Church continued to celebrate significant occasions and provide opportunities for fellowship, hospitality and community building. These activities contribute positively to the wellbeing and cohesion of the congregation.

Future Plans 2026

The Trustees intend to build upon the progress achieved during 2025 by:

- continuing to provide worship, prayer, Bible study and pastoral care;
- strengthening children's, youth and young adults' ministries;
- expanding community wellbeing initiatives;
- increasing engagement across all age groups;
- progressing the completion of the gallery and audio-visual systems;
- strengthening safeguarding and governance arrangements;
- developing digital accessibility and online ministry;
- increasing community use of Church facilities;
- identifying appropriate grant and fundraising opportunities; and
- strengthening partnerships with local churches and community organisations.

The Trustees remain committed to ensuring that Christ Church Newham URC continues to be a welcoming Christian presence and a beacon of hope within the London Borough of Newham.

"Let your light shine before others, that they may see your good deeds and glorify your Father in heaven." (Matthew 5:16)

Financial Review

The Charity's financial transactions during the year and the financial situation at the end of the year are set out in the following accounts. The trustees consider the financial position to be satisfactory.

Reserves policy

The Elders' policy on reserves is to hold sufficient free reserves to cover six months projected operating costs for the year ahead (£64,000). The total reserves as of 31st December 2025 are £156,594 of which £22,915 are restricted funds leaving unrestricted fund balances of £ 133,679

Of this £15,727 is held in the book value of fixed assets funded by general funds, leaving free reserves at £ 117,952, which is equivalent to 11 months operating costs.

Elders note that reserves now cover 11 months of operating costs which is above the target level. Elders note the improvement on the previous year and consider this progress to be satisfactory and will monitor reserves closely to ensure they remain to the required level.

Signed Date 22nd September 2026

Secretary Anne Obatomi

Christ Church Newham URC Charity Number 1165032

Independent Examiner's Report 2025

To the Trustees.

I report on the accounts of Christ Church Newham URC for the year ended 31 December 2025 which are set out in the following pages.

Respective Responsibilities of Trustee and Examiner

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, "the 2011 Act", and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act: and
- To state 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 Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 accounts to be reached.

BJ Dexter

Brian Dexter Dated 28th September 2026

Chartered Management Accountant
172 Sandford Road
East Ham
London E6 3PX

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income and endowments from					
Donations and legacies	3a	£ 72,935	£ -	£ 72,935	£ 74,458
Income from Charitable Activities	3b	£ 76,715	£ -	£ 76,715	£ 68,244
Investment Income	3c	£ -	£ -	£ -	£ 434
Other Incoming Resources	3d	£ 6,144	£ -	£ 6,144	£ 3,374
Total Incoming Resources		**£ 155,794**	**£ -**	**£ 155,794**	**£ 146,510**
Expenditure on					
Raising funds		£ -	£ -	£ -	£ -
Charitable activities					
Church activities	11a	£ 119,870	£ 1,310	£ 121,180	£ 118,187
Total cost of Charitable activities		**£ 119,870**	**£ 1,310**	**£ 121,180**	**£ 118.187**
Other costs	11b	£ 5,308	£ -	£ 5,308	£ 6,612
Total resources expended		**£ 125,178**	**£ 1,310**	**£ 126,488**	**£ 124,799**
Net surplus/(deficit) for the year		**£ 30,616**	**£ (1,310)**	**£ 29,306**	**£ 21,711**
Transfers between funds	9	**£ -**	**£ -**	**£ -**	**£ -**
Net movement in funds		**£ 30,616**	**£ (1,310)**	**£ 29,306**	**£ 21,711**
Reconciliation of funds:					
Fund balances 1st January 2025		£ 103,063	£ 24,225	£ 127,288	£ 105,577
Fund balances 31st December 2025		**£ 133,679**	**£ 22,915**	**£ 156,594**	**£127,288**

This statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. All of the organisation's operations are classed as continuing.

The notes on the following pages form part of the accounts.

STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	Note		2025	2024
Fixed Assets				
Tangible Fixed Assets	2		£ 25,154	£ 27,169
Current Assets				
Debtors	7	£ 141		£ 1,106
Cash at bank and in hand	6	£ 134,624		£ 100,980
			£ 134,765	£ 102,086
Liabilities:				
Creditors: amounts due within One year	8		£ 3,325	£ 1,967
Net Current Assets			£ 131,440	£ 100,119
Creditors: amounts falling due after more than one year.			£ -	£ -
Total Net Assets			£ 156,594	£ 127,288
The Funds of the charity:				
Restricted income funds			£ 22,915	£ 24,225
Unrestricted funds			£ 133,679	£ 103,063
Total Funds			£ 156,594	£ 127,288

Trustee Responsibilities

The Charities Act 2011 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 trust for that period. In preparing those financial statements the trustees are required to:

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

The trustees are responsible for keeping proper records, which disclose with reasonable accuracy the financial position of the trust. They are also responsible for safeguarding the assets of the trust and taking reasonable steps to prevent and detect fraud and other irregularities.

The accounts were approved by the Trustees on 22 September 2026.

Chair Secretary. Anna OSATOMI

The notes on the following pages form part of the accounts.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st December 2025.

1 Accounting Policies

a. Basis of preparation

The accounts have been prepared under the historic cost convention. The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities issued March 2015 and the Charities Act 2011.

b. Incoming Resources

Incoming resources are credited in the accounts when they are received, except that:

- Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources, receipt is probable, and the value is known with certainty.
- Performance related Grant income is only included in the SOFA once the related goods and services has been delivered.
- Volunteer Help is not included in the accounts as its value cannot be measured with sufficient reliability, but it is described in the trustees' annual report.

c. Resources expended.

- Liabilities are recognised in the accounts at the time when a commitment to make payment is incurred.

d. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the costs less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings, and equipment	10% p.a on reducing balance.
General Equipment	25% p.a on reducing balance.
Music Equipment	25% p.a on reducing balance.
Building Improvements	0%

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st December 2025.

2. **Tangible Fixed Assets**	Fixtures & Fittings	Building Improvements	Office Equipment	Music Equipment	Total
Cost					
As of 1st January 2025.	£ 24,974	£ 12,509	£ 55,693	£25,264	£ 118,440
Additions	£	£ -	£	£	£
Disposals	£ -	£ -	£ -	£ -	£ -
As of 31st December 2025.	£ 24,974	£ 12,509	£ 55,693	£25,264	£118,440
Accumulated Depreciation					
As of 1st January 2025	£ 13,973	£ -	£ 53,955	£ 23,343	£ 91,271
Charge for year	£ 1,100	£ -	£ 435	£ 480	£ 2,015
On disposals	£ -	£ -	£ -	£ -	£ -
As of 31st December 2025	£ 15,073	£ -	£ 54,390	£ 23,823	£ 93,286
Net Book Value					
As of 31st December 2025.	£ 9,901	£ 12,509	£ 1,303	£ 1,441	£ 25,154
As of 31st December 2024.	£ 11,001	£ 12,509	£ 1,738	£ 1,921	£ 27,169

Of the Net book value as at 31 December 2025 £9,428 is funded from restricted reserves and £15,727 from unrestricted funds.

3. **Income and Endowments**

This Year	2025			2024
a) Donations and Legacies	Unrestricted	Restricted	Total	
Offering Income	£ 62,001	£ -	£ 62,001	£65,133
Buy a brick	£ -	£ -	£ -	£ -
Grants	£ -	£ -	£ -	£ -
Gift Aid Recoverable	£ 10,934	£ -	£ 10,934	£ 9,325
Total	**£ 72,935**	**£ -**	**£ 72,935**	**£ 74,458**
b) Income from Charitable Activities				
Rents and Room Lettings	£ 76,715	£ -	£ 76,715	£68,244
Total	**£ 76,715**	**£ -**	**£ 76,715**	**£68,244**
c) Investment Income				
Interest receivable	£ -	£ -	£ -	£ 434
Total	**£ -**	**£ -**	**£ -**	**£ 434**
d) Other Incoming Resources				
Sundry Income	£ 6,144	£ -	£ 6,144	£ 3,374
Refunds	£ -	£ -	£ -	£ -
Total	**£ 6,144**	**£ -**	**£ 6,144**	**£ 3,374**

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st December 2025.

3.Income and Endowments

Prior Year	2024			
a) Donations and Legacies	Unrestricted	Restricted	Total	2023
Offering Income	£ 65,133	£ -	£ 65,133	£63,436
Buy a brick	£ -	£ -	£ -	£ -
Grants	£ -	£ -	£ -	£ -
Gift Aid Recoverable	£ 9,325	£ -	£ 9,325	£ 6,821
Total	**£ 74,458**	**£ -**	**£ 74,458**	**£ 70,257**
b) Income from Charitable Activities				
Rents and Room Lettings	£ 68,244	£ -	£ 68,244	£66,154
Total	**£ 68,244**	**£ -**	**£ 68,244**	**£66,154**
c) Investment Income				
Interest receivable	£ 434	£ -	£ 434	£ 102
Total	**£ 434**	**£ -**	**£ 434**	**£ 102**
d) Other Incoming Resources				
Sundry Income	£ 3,374	£ -	£ 3,374	£ 2,874
Refunds	£ -	£ -	£ -	£ - .
Total	**£ 3,374**	**£ -**	**£ 3,374**	**£ 2,874**

4. Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year 2025 (2024 : nil). Small reimbursements of normal church expenses were made to them.

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st December 2025.

5. Employees

The number of employees at the end of the year was 2 (2024: 2). The monthly average during the year was 3 (2024: 3). The employment costs for the year were: Wages and Salaries £53,500 (2024: £ 39,020) NIC £6,144 (2024: £ 2,874), pension costs, £1,605 (2024: £765). The £ 6,144 of NIC cost was recovered from HMRC by way of the Employers annual allowance, to which the church was entitled.

6. Cash at Bank and In Hand	31-Dec-2025	31-Dec-2024
Business Premium Account	£ 131,461	£ 96,726
Barclays current account	£ 1,150	£ 2,120
URC Group account	£ 303	£ 303
Christ Church ministries account	£ 1,230	£ 1,230
Petty cash	£ 480	£ 601 .
Total	**£ 134,624**	**£ 100,980 .**

7. Debtors and Prepayments	31-Dec-2025	31-Dec-2024
Accounts Receivable	£ -	£ 965
Accrued Income and prepayments	£ 141	£ 141
Total	**£ 141**	**£ 1,106**

8. Creditors: amounts falling due within one year	31-Dec-2025	31-Dec-2024
Accrued utilities	£ 2,062	£ -
Independent Examiner's Fee	£ 600	£ 600
PAYE/NIC due to HMRC	£ 663	£ 1,367
Total	**£ 3,325**	**£ 1,967**

9. Restricted Funds.

The Restricted funds relate to gifts, grants and donations raised for the Building fund.

10. Capital commitments.

On 31st December 2025 the Charity had no capital commitments (2024: Nil).

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st December 2025.

11. Detail breakdown of Resources Expended.

	2025	2024
a) Cost of Charitable Activities		
Wages and Salaries	£ 55,632	£ 43,533
Employer's NIC	£ 6,144	£ 3,374
Pension Contributions Costs	£ 1,605	£ 1,179
CPD and Staff Training	£ 650	£ -
Donations to Christian Missions	£ 4,902	£ 5,877
Other Charitable Donations	£ 200	£ 1,000
Contribution to URC central Funds	£ 3,533	£ 10,000
Licences and Subscriptions	£ 1,131	£ 2,025
Ministry Expenses	£ 8,989	£ 7,271
Events	£ 4,723	£ -
IT support	£ 752	£ 829
Office Costs	£ 2,033	£ 1,788
Repairs and Maintenance	£ 6,052	£ 7,602
Cleaning and Waste Management	£ 13,575	£ 15,958
Telephone Costs	£ 1,264	£ 1,051
Utilities	£ 7,980	£ 14,258
Depreciation	£ 705	£ 829
Total General Fund Charitable Activities cost	£ 119,870	£ 116,574
Restricted Fund cost of Charitable activities		
Depreciation	£ 1,310	£ 1,613
URC North Thames (Building Fund)	£	£ -
Total Cost of Charitable Activities	£ 121,180	£ 118,186
b) Other Costs		
Governance: Independent Examination	£ 600	£ 650
Bank Charges	£ 3	£ 565
Insurance Costs	£ 4,236	£ 4,870
Legal & Professional Fees	£ 469	£ 527
Total	£ 5,308	£ 6,612