The Charity Registration Number is :- 1181755

New Covenant Church - Charlton

Report and Accounts

31 December 2025

New Covenant Church - Charlton

Trustees' Annual Report for the year ended 31 December 2025

The Trustees present their Report and Accounts for the year ended 31 December 2025.

Reference and administrative details

The charity name.

The legal name of the charity is:- New Covenant Church - Charlton.

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 1181755.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a Charitable Incorporated Organisation (CIO) in England & Wales. The governing document of the charity is the constitution of the CIO as approved by the Charity Commission in England & Wales (CCEW) .

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.

The trustees are all individuals.

New Covenant Church - Charlton

Trustees' Annual Report for the year ended 31 December 2025

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

61A Rathmore Road
Charlton, London
, SE7 7QP

The Trustees in office on the date the report was approved were:-

Emmanuel Iluebbey ; Elizabeth Iluebbey;
Abimbola Davies- Ero

All the trustees are also members of the charity.

Objects and activities of the charity

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

The objectives of the church are set out in the CIO document:

1.To advance the Christian Religion for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals, producing and distributing literature on the Christian Faith to enlighten others about the Christian Religion.

2.To prevent and relieve poverty for the public benefit by providing funds, goods and services in such parts of the United Kingdom or the world as the Trustees from time to time may think.

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

Significant activities

The principal activities of the charity are Christian worship and involvement of various ministries and ministers of Religion in propagating the Christian Tenets of faith to members (and non-members) who seek to 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 direct Community Outreach programmes.

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

Public benefit
The Board of Trustees are pleased to report as follows:
The Advancement of Christian Faith
The Trustees of the Charity having due regard for the reporting of public benefit provided by the Charity in line with the Charities Act 2011, are pleased to report that the church has commenced involvement with community focused events and projects providing direct benefit for the public in the UK and abroad.
Places of Worship
The Charity commits to the promotion of the Christian Faith by leasing on a weekly basis a place in the centre of Charlton, London to provide the public with the ongoing opportunity to attend Church services enabling them to grow and develop in the Christian faith, teachings and Principles.
The worship activities make provision for Christian Worship Services, teaching sessions, discipleship classes and prayer meetings throughout the week.
The Church also meets online via zoom on a weekly basis for bible study classes. This platform is open to non-members and provides an avenue to advance Christianity in the community on an informal basis.
Evangelism
Evangelism is a core value and outreach strategy of our Church to reach out to communities.We distribute Christian Tracts in the community, speak to people in parks and public places about the Christian faith, provide light refreshments in parks as we look to engage the community to drive forward the Christian faith. We also collaborate with local churches to promote picnics, BBQ outreach and summer family fun days where food and drinks are provided. The Covid restrictions during 2020 did not enable us to provide the full range of these activities during the year but we hope to resume these subsequently.
The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity.

The significant charitable activities undertaken in the year.

ACHIEVEMENT AND PERFORMANCE Charitable activities

Youth Ministry
Restrictions in 2020 did not permit us to engage in our normal outreach activities but the church, represented by the youth group, distributed food items and hampers to the needy within the community during Easter and Christmas breaks respectively.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

Recruitment and appointment of new trustees

In making the appointments, the CIO's governing document is checked to ensure that the new trustees are appointed in a proper and legal way.

Preferred candidates, with the required expertise and skill set, are identified and invited to be the first charity trustees. (Subject to formal vetting and approval by the full trustee board.)

Potential trustees are vetted. Checks are carried out to ascertain candidates have not been disqualified from acting as trustees, and candidates are asked to confirm in writing that this is the case.

Candidates are asked to consider and declare any existing or potential conflicts of interest.

Appropriate checks from the Disclosure and Barring Service are conducted.

In the light of the checks and declarations, the trustees decide to go ahead and formalise the appointment of new trustees.

Trustees meet and decide on the appointment of each new Trustee and the office they hold.

All new trustees are given a copy of the CIO's governing document and all relevant documents and guides from the Charity Commission.

All new trustees are introduced to the church and the office they hold.

The charity's organisational structure.

Organisational structure
The trustee board is responsible for good governance and we strive to govern well.
Trustees are given an induction session along with going through the CIO's governing document and all relevant guides from the Charity Commission.
The CIO's governing document and all relevant guides from the Charity Commission are regularly consulted in enabling trustees.

New Covenant Church Charlton is part of the wider New Covenant Church UK, and trustees have attended meetings organised aimed at supporting and enabling trustees carry out their roles effectively.

The CIO consists of 3 trustees. There is a Chair, a Secretary and a Treasurer.

New Covenant Church Charlton consists of a leadership team of one Pastor and three Elders. Within the church, there are various departments and committees, with each having a head of department.

The various departments and committees include the Pastoral Team, Choir, Welfare, Children Department, Youths, Ushers, Technical Team, Prayer and Intercessory Team, Welcome and Follow Up Team, Covenant Women, Evangelism, Finance, and Building Committee.

New Covenant Church Charlton is part of New Covenant Church UK, with a signed document of association and collaboration.

The CIO has public liability and indemnity insurance policy up to date.

Trustees' Annual Report for the year ended 31 December 2025

Financial review

The charity's financial position at the end of the year ended 31 December 2025

The financial position of the charity at 31 December 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025	2024
	£	£
Net income	(6,645)	(11,465)
Called up share capital	-	-
Share premium account	-	-
Unrestricted Revenue Funds available for the general purposes of the charity	49,622	56,266
Unrestricted revaluation reserve	-	-
Designated Revenue Funds	-	-
Designated Fixed Asset Funds	-	-
Total Unrestricted Funds	**49,622**	**56,266**
Restricted Revenue Funds	-	-
Restricted Fixed Asset Funds	-	-
Restricted revaluation reserve	-	-
Total Restricted Funds	-	-
Total Funds	49,622	56,266

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Theo Sehindemi

Member of Certified Accountatnts

148 Sandy Lane South

Wallington

Surrey

SM6 9NR

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of 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) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, 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 Trustees are 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 regulations made under the Charities Act 2011. 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.

This report was approved by the board of trustees on 20 August 2026.

Emmanuel Iluebbey
Trustee

New Covenant Church - Charlton

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2025

I report to the Trustees on my examination of the financial statements of the charity on pages 12 to 20 for the year ended 31 December 2025 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) 2019, 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 19.

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

As described on page 9, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with 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 Governing Document for the conducting of an audit. 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 charity and of the accounting systems employed by the charity 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.

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) 2019, 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:-

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;

accounting records were not kept in respect of the charity as required by with 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 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;

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) 2019, 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.

Signed:-

Theo Sehindemi - Independent Examiner

Certified Accountatnts

148 Sandy Lane South
Wallington
Surrey
SM6 9NR

This report was signed on 20 August 2026

New Covenant Church - Charlton
Income and Expenditure Account for the year ended 31 December 2025 as required by the Companies Act 2006

	2025	2024
	£	£
Income		
Income from operations	43,249	29,421
Realised Gains on the disposal of investments	-	-
Refunds from HMRC on gift aided donations	-	-
Investment income		
Income from investments, other than interest receivable	-	-
Interest receivable	492	688
Other operating income	-	-
Gross income in the year before exceptional items	**43,741**	**30,109**
Exceptional items:		
Realised gains on disposals of tangible fixed assets held for the charity's own use	-	-
Gross income in the year including exceptional items	**43,741**	**30,109**
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	42,971	40,600
Depreciation and amortisation	2,321	974
Fundraising costs	-	-
Governance costs	600	-
Total expenditure in the year	**45,892**	**41,574**
Extraordinary items	-	-
Net income before tax in the financial year	**(2,151)**	**(11,465)**
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	**(2,151)**	**(11,465)**
Gift Aid donations made	-	-
Retained surplus for the financial year	**(2,151)**	**(11,465)**

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.

New Covenant Church - Charlton - Balance Sheet as at 31 December 2025

		2025		2024
		£		£
Fixed assets				
Intangible assets		-		-
Tangible assets		6,883		2,468
Heritage assets		-		-
Investments held as fixed assets		-		-
Social investments		-		-
Total fixed assets		6,883		2,468
Current assets				
Stocks	-		-	
Debtors	-		-	
Investments held as current assets	-		-	
Cash at bank and in hand	44,838		54,398	
Total current assets	44,838		54,398	
Creditors: amounts falling due within one year	(2,100)		(600)	
Net current assets		42,738		53,798
		-		-
Net assets				
Creditors: amounts falling due after more than one year		-		-
Provisions for contingent assets		-		-
Net assets		-		-
Defined benefit pension scheme assets		-		-
The total net assets of the charity		**49,621**		**56,266**

The total net assets of the charity are funded by the funds of the charity, as follows:-

Unrestricted Revenue Funds	49,621		56,266	
Unrestricted Revaluation Reserve	-		-	
		49,621		56,266
Designated Funds				
Designated Revenue Funds	-		-	
Designated Fixed Asset Funds	-		-	
		-		-
Pension reserve		-		-
Total charity funds		**49,621**		**56,266**

New Covenant Church - Charlton - Balance Sheet as at 31 December 2025

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Emmanuel Iluebbey
Trustee
Approved by the board of trustees on 20 August 2026