Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2025		31	December	2025

Section A Reference and administration details

Charity name	Besson Street Chapel and Sunday School (the "CIO")
Other names charity is known by	New Cross Christian Centre; Hatcham Evangelical Free Church
Registered charity number (if any)	1186931

Charity's principal address

Besson Street Chapel & Sunday School	
Besson Street	
London	
Postcode	**SE14 5AS**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev. Esther Arnold	Trustee		Trustees themselves
2	Pastor Charlotte-Catherine Hope-Rivers	Trustee		Trustees themselves
3	Pastor John Ballantyne	Trustee		Trustees themselves
4	Pastor Paulo da Silva	Trustee		Trustees themselves
5	Pastor Graciele Daleprane	Trustee		Trustees themselves

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	Appointed by the existing trustees from the church membership.

Additional governance issues (Optional information) - overleaf

Besson Street Chapel and Sunday School CIO is a Free Evangelical Church in Great Britain.

The church's organisational structure, policies and procedures were re-confirmed in the pre-Incorporated meeting held on the 1st December 2019 with the pre-existing trustees. Pastor Charlotte-Catherine Hope-Rivers volunteered to oversee the incorporation into a charity through Pastor Chuks Ajuka of Freshfire Organization.

Besson Street Chapel and Sunday School was registered on 12th December 2019 as Charity Number 1186931. The work of the CIO is overseen by the Trustees in accordance with the provisions of the CIO's constitution adopted by a meeting on the 16th December 2019. The CIO's constitution was prepared by Pastor Chuks Ajuka using the agreed objectives.

The CIO's work focuses upon the needs of local young people and families. The trustees seek to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. Skills in business, medicine, creative arts, childcare, pedagogy, theology, construction, management and STEM subjects are well represented in the board of trustees. In the event of a resignation or death of a trustee, individuals with the lost set of skills are to be approached to offer themselves for election to the committee.

All Trustee meetings are to discuss the financial administration of the CIO, the care and the maintenance of the premises where the CIO meets. Meetings of the ministerial teams give general guidance on the life and work of the CIO.

The board of trustees are the minister in pastoral charge and up to 5 other members of the CIO. There is no maximum number of charity trustees that may be appointed to the CIO. Apart from the first charity trustees, every trustee must be appointed for the term of three years and retire by rotation. A charity trustee who has served for three consecutive terms may not be reappointed for a fourth consecutive term but may be reappointed after an interval of a least one year.

The board of trustees currently has 6 members from a variety of professional backgrounds relevant to the work of the charity who meet quarterly and are responsible for the strategic direction and policy of the charity. The Secretary also sits on the board. A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Chair along with Secretary. The Trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises, as well as for the oversight and development of working practices in line with good practice.

The church buildings both the Chapel and Sunday School Hall are vested in The Fellowship Property Trust who have legal ownership of these premises as trustees and held for the benefit of Besson Street Chapel and Sunday School in accordance with the 1908 trust applicable to the site.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The CIO's purposes are set out in the objects contained in the CIO's Constitution which are to: advance the Christian Faith in accordance with the Statement of Beliefs by the holding of prayer meetings, lectures, public celebration of religious festivals, producing and/or distributing literature on Christianity to enlighten others about the Christian faith as the trustees from time to time may think fit.
Summary of the main activities undertaken for the public benefit in relation to these objects	When planning our activities for the year the trustees have considered the Commissions guidance on public benefit and have regard to it in the administration of the CIO. The board of trustees believes that the CIO provides benefit to the public by providing a space for: • Weekly worship and prayer • Provision of a pastoral care facility for the local community, which includes providing a safe community space for: o Spiritual, moral and intellectual development. o The promotion of Christian values and service for the benefit of individuals and society. o Christian youth groups o Christian themed cultural events with free catering for the community. o Women and Men's Christian events and support groups. o English lessons for those for whom English is a foreign language.

Section D Achievements and performance

Summary of the main achievements of the charity during the year	<u>Worship and Prayer</u> The CIO has continued our pre-existing relationship with CBdG to use the site for Christian prayer meetings, baptisms, clubs and events and more lively worship activities. This relationship ensures the provision of weekly Christian youth activities with 20+ children (12-18yrs) attending, an annual Christian young adults event (18-30's yrs) which has been well attended with 50+ young people attending and an annual Christian ladies (18+ yrs) event which has also been well attended. <u>The Church Centre</u> Sunday School – There are now even more updated facilities in the Sunday School Hall with extra storage to the side to accommodate the growing activities. The toilets have also been updated as well. Sanctuary – The roof has now been fixed and totally replaced. All updates have been courtesy of the volunteering and fundraising efforts of CBdG.

Section E Financial review

Brief statement of the charity's policy on reserves	With the increase of utility bills throughout the 2025 period and the expected impact of global disturbances in the Strait of Hormuz, we have acknowledged that there is a need to increase income and reduce expenditure. In order to achieve this we are revisiting any third-party fees we charge. We are revising expenditure and the nature of them and we are consulting on projects to put on hold till cashflow improves.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (eg Secretary, Chair, etc)		
Date		

Besson Street Chapel & Sunday School

Registered charity number _____

UNAUDITED FINANCIAL STATEMENTS
for the year ended 31 December 2025

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Charity information

Trustees	_____ _____ _____
Registered charity number	_____
Principal office	Besson Street London SE14 5AS
Accountants	The XC Group Mitcham London
Bankers	Wise Payments Ltd 1st Floor, Worship Square 65 Clifton Street London EC2A 4JE

Trustees' report for the year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Principal activities

The charity maintains Besson Street Chapel and Sunday School in London SE14, holding Christian worship and Sunday School activities. Part of the premises is let to Comunidade Bíblica, providing rental income towards the upkeep of the building.

Review of the year

Total income for the year was £11,403.17, of which £6,000.00 was rent and £5,144.91 was donations from members and supporters. Expenditure was £11,638.25, resulting in net expenditure of £235.08. Legal fees of £4,644.00 were the largest single cost; excluding them, the charity would have reported a surplus of £4,408.92.

Premises running costs rose in the second half of the year, principally insurance and electricity. In the final quarter, premises costs of £1,744.80 exceeded rental income of £1,500.00. The trustees are reviewing the rent payable by the tenant and the charity's main supplier contracts.

Reserves policy

The trustees aim to hold unrestricted reserves equal to three months of running costs, approximately £1,875 based on costs in the final quarter of 2025. Reserves at 31 December 2025 were £178.03, below this level. The trustees intend to rebuild reserves from 2026 through the rent review.

Trustees

The trustees who served during the year are listed on page 1.

Statement of trustees' responsibilities

The trustees are responsible for keeping accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time its financial position. They are also responsible for preparing financial statements for each financial year, for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

This report was approved by the trustees on ____ / ____ / _____ and signed on their behalf by:

_____

Trustee

Accountant's report to the trustees of Besson Street Chapel & Sunday School on the preparation of the unaudited financial statements for the year ended 31 December 2025

In order to assist you to fulfil your duties, we have prepared for your approval the financial statements of the charity for the year ended 31 December 2025, which comprise the income and expenditure account, the balance sheet and the related notes, from the charity's accounting records and from information and explanations you have given us.

This report is made solely to the board of trustees, as a body. Our work has been undertaken solely to prepare for your approval the financial statements of the charity and to state those matters that we have agreed to state to the board of trustees in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its board of trustees as a body for our work or for this report.

It is your duty to ensure that the charity has kept adequate accounting records and to prepare financial statements that give a true and fair view of the assets, liabilities, financial position and net income or expenditure of the charity. You consider that the charity is exempt from the statutory requirement for an audit or independent examination for the year.

We have not been instructed to carry out an audit, an independent examination or a review of the financial statements of the charity. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us, and we do not, therefore, express any opinion on the financial statements.

_____

The XC Group
Accountants
Mitcham, London

Date: ____ / ____ / _____

Income and expenditure account for the year ended 31 December 2025

	Notes	2025 £
Income		
Donations	2	5,144.91
Rental income	3	6,000.00
Other income	4	258.26
Total income		**11,403.17**
Expenditure		
Premises costs	5	6,454.04
Support costs	5	340.21
Governance costs	5	4,844.00
Total expenditure		**11,638.25**
Net expenditure for the year		**(235.08)**
Reconciliation of funds		
Total funds brought forward		413.11
Total funds carried forward	**8**	**178.03**

All income and expenditure relates to continuing activities and to unrestricted funds. There were no recognised gains or losses other than those shown above.

The notes on pages 6 to 7 form part of these financial statements.

Balance sheet as at 31 December 2025

	Notes	2025 £
Current assets		
Cash at bank and in hand	7	178.03
Creditors: amounts falling due within one year		–
Net current assets		**178.03**
Total assets less current liabilities		**178.03**
Net assets		**178.03**
The funds of the charity		
Unrestricted funds	8	178.03
Total charity funds		**178.03**

For the year ended 31 December 2025 the charity was entitled to exemption from audit and independent examination under section 145 of the Charities Act 2011, as its gross income did not exceed £25,000.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records and for the preparation of financial statements.

These financial statements were approved by the board of trustees and authorised for issue on ____ / ____ / _____ and are signed on its behalf by:

_____ _____

Trustee Trustee

Name: _____ Name: _____

The notes on pages 6 to 7 form part of these financial statements.

Notes to the financial statements for the year ended 31 December 2025

1. Accounting policies

Basis of preparation. The financial statements have been prepared on the cash basis: income and expenditure are recognised when received or paid. No accruals, prepayments or depreciation have been included. Amounts are presented in pounds sterling.

Going concern. At 31 December 2025 the charity held reserves of £178.03 and incurred net expenditure of £235.08 in the year. The trustees have reviewed the charity's cash flow and are pursuing an increase in rental income and a review of supplier costs. On this basis they consider it appropriate to prepare the financial statements on a going concern basis.

Funds. All funds are unrestricted general funds, available for use at the discretion of the trustees in furtherance of the charity's objects. The charity holds no restricted or endowment funds.

Premises. The chapel and Sunday School premises at Besson Street are used for the charity's own purposes and are not included at a value in these financial statements.

2. Donations

Tithes and offerings of £5,144.91 were received from members and supporters by bank transfer. No Gift Aid was claimed in the year.

3. Rental income

Part of the premises is let to Comunidade Bíblica at £500 per month, giving £6,000.00 for the year.

4. Other income

	2025 £
Costs recharged to tenant (portable appliance testing)	256.90
Card cashback	1.36
	258.26

5. Analysis of expenditure

Insurance comprises £778.57 paid to Chris Knott Insurance in January (net of a £4.17 refund) and £1,032.76 in monthly premiums to Ansvar from July. Repairs comprise a roof inspection (£350.00) and portable appliance testing (£256.90), the latter recharged to the tenant. Legal fees were paid to Lester Aldridge LLP.

	2025 £
Premises costs	
Gas	1,397.79
Electricity	1,023.48
Water	656.10
Insurance	1,811.33
Security and alarm monitoring	958.44
Repairs, maintenance and safety testing	606.90
	6,454.04
Support costs	
Software and subscriptions	287.45
ICO data protection fee	52.00
Bank charges	0.76
	340.21
Governance costs	
Legal fees	4,644.00
Accountancy fees	200.00
	4,844.00
Total expenditure	**11,638.25**

6. Trustees' remuneration, expenses and related party transactions

No trustee received remuneration or reimbursed expenses during the year. Apart from donations, there were no transactions with trustees or connected persons.

7. Cash at bank and in hand

	2025 £
Wise GBP current balance	102.03
Wise GBP "Legal" balance	76.00
Wise USD balance	–
	178.03

8. Movement in funds

	At 1 January 2025 £	Income £	Expenditure £	At 31 Dec 2025 £
Unrestricted funds	413.11	11,403.17	(11,638.25)	178.03