

BEREAN CORNERSTONE CHURCH

England & Wales · Charity number 1168933

Details

Other names	BCC
Status	Registered
Legal form	CIO
Registered	2016-08-26
Register	View on the Charity Commission register

Contact

Address	47 Fuller Road Dagenham RM8 2TX
Phone	07830039053
Email	berean0815@gmail.com
Website	http://www.bereancornerstonechurch.org

Activities

Objects: TO ADVANCE THE EVANGELICAL CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE DOCTRINES APPEARING IN THE SCHEDULE IN SUCH WAYS AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: - Sunday worship service and Sunday School at Catteral Hall, Cecil Road, Romford, RM6 6LB - 1345H to 1800H- Bible study every second and fourth Saturday of the month, venue not fixed - 1900H to 2100H- Ministry group meeting every third Saturday of the month, venue not fixed - 1600H to 2100H

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities, Other Charitable Purposes
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Philippines
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£38,850	£47,276	-	-
2024-07-31	£36,853	£28,539	-	-
2023-07-31	£30,060	£30,913	-	-
2022-07-31	£29,115	£30,861	-	-
2021-07-31	£21,008	£24,038	-	-
2020-07-31	£30,889	£34,414	-	-

Trustees

Name	Role	Appointed
MEDEL MANALAYSAY	Chair	2016-03-27
Armando Malicdem		2019-02-02
JOSELITO DE MONTEVERDE		2016-03-27

Accounts

Berean Cornerstone Church

Report and Accounts

Year ended 31 July 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2025

ADDRESS FOR CORRESPONDENCE	47 Fuller Road Dagenham RM8 2TX
GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Medel Manalaysay Armando Malicdem Joselito de Monteverde
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Nicola Harrison CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEREAN CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2025.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

Message from the Trustees

As our church celebrates a milestone anniversary, 10 years since the Lord has called the faithful founders and likeminded believers to obey God and start Berean Cornerstone Church, it has been an amazing and faithful journey so far.

When this church first started, it could be considered humble in size and influence. This maybe still the case, however, so much has changed since this church was founded, the one thing that has stayed the same is the love that this community has for one another and their dedication to living out their faith.

The more time goes by, the more I can see that God is at work in this church. Each day that passes, God blesses his people with His presence and helps them come into a deeper relationship with Christ.

Each year the church is more successful than the last. It seems this church is showing no signs of slowing down and that it will continue to grow while maintaining its humble beginnings.

It brings me great joy to see how God is using and keeping BCC to fulfil its mission in this part of the world. The growth of this church has proved that it is doing something right. Thanks to your dedication and desire to see people follow Jesus.

This church may not be perfect, but it does deserve a lot of praise for its willingness to serve others with no strings attached.

Continue to implore His providence for all the work you do and keep doing what you do best.

Keeping in mind God's faithfulness throughout those years – quite simply through good times and hard times – His love endures.

I can't wait to see what the future holds for us all.

Godspeed to more years, **Medel Manalaysay - Chair of Trustees.**

Review of activities

4 August 2024 - 9th Anniversary

Our 9th year Berean Cornerstone Church anniversary was a joyful celebration of God's faithfulness and our growing community. The service was filled with inspiring special numbers presented by different ministries, showcasing unity in worship and talent. Afterward, we shared warm fellowship over delicious Filipino traditional foods, strengthening bonds and friendships. It was a meaningful time of gratitude, reflection, and renewed commitment as we continue serving together in faith and love.

22 December 2024

BCC celebrated Christmas with the traditional Filipino spirit. Food, music and activities such as carolling and "parol" - the star of Christmas were displayed.

It showcased how Filipinos celebrate the season for the current generation to be reminded of and appreciate. The program culminated with the singing of O Holy Night to celebrate Christ and His coming.

6-10 January 2025

The year 2025 was started off with Prayer and Fasting as we normally do – remembering God's goodness and entrust the New Year with same faith and confidence that continued blessings, provisions and guidance be upon the church and to each member.

7 March, 2025 - Mother's Day

The celebration was organized by the Men's ministry in honouring all the mothers who attended the Sunday service. After the service came the fellowship among the brethren with traditional foods and dishes served.

April 18, 2025 – Seven Last Words

At the Good Friday service in Catterall Hall, the meditation on the Seven Last Words created a solemn and reflective atmosphere. Each saying of Christ from the cross invited deep contemplation on forgiveness, suffering, compassion and surrender. The readings, prayers and moments of silence allowed the congregation to connect personally with the sacrifice and love expressed in those final words. As the service unfolded, a sense of reverence and gratitude grew reminding us the profound meaning of the cross and its enduring message of hope and redemption.

15 June 2025 – BCC Celebrated Father's Day and the 127th Philippine Independence Day

The celebration highlights the theme of Philippine Independence Day: Freedom, Future and History. The father's/men's highlighted the celebration by leading the singing of the Philippine National Anthem and the Pledge of Allegiance to the Flag.

The men's ministry spearheaded the event by wearing the customary attire and dress or that cultural significant clothing reflecting heritage, values, culture and traditional practices.

Last but not the least was the fellowship over the traditional food and dishes prepared for the celebration.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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

Joselito de Monteverde
Joselito de Monteverde (May 13, 2026 15:55:46 GMT+1)
J De Monteverde
Date: May 13, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2025 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Nicola Harrison
Nicola Harrison (May 14, 2026 11:23:30 GMT+1)

Nicola Harrison CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 14, 2026

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2025

	Notes	Unrestricted Funds £	2025 £	2024 £
Income receipts				
Donations received		31,090	31,090	30,681
Gift aid received		7,760	7,760	6,172
Total receipts		<u>38,850</u>	<u>38,850</u>	<u>36,853</u>
Payments				
Payments in relation to charitable activities undertaken directly	2	47,276	47,276	28,539
Total payments		<u>47,276</u>	<u>47,276</u>	<u>28,539</u>
Net of receipts / (payments) before transfers		(8,426)	(8,426)	8,314
Transfers between funds		-	-	-
Net movement in funds		<u>(8,426)</u>	<u>(8,426)</u>	<u>8,314</u>
Cash funds as at last year end		85,763	85,763	77,449
Cash funds at this year end	A	<u>77,337</u>	<u>77,337</u>	<u>85,763</u>

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2025

	Unrestricted funds £	2025 £	2024 £
A Cash funds			
Cash at bank with immediate access	<u>77,337</u>	<u>77,337</u>	<u>85,763</u>
B Other monetary assets			
Gift aid due to charity	<u>7,745</u>	<u>7,745</u>	<u>7,760</u>
	<u>7,745</u>	<u>7,745</u>	<u>7,760</u>
C Liabilities			
Independent examination fee	<u>774</u>	<u>774</u>	<u>744</u>
	<u>774</u>	<u>774</u>	<u>744</u>
D Assets retained for charity's own use			
	Fund to which asset belongs	Cost £	
Equipment	Unrestricted	<u>3,435</u>	

Value is given at cost, as current value cannot be reliably estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Joselito de Monteverde
Joselito de Monteverde (May 13, 2026 15:55:46 GMT+1)

date May 13, 2026

J De Monteverde

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted funds £	Total 2025 £	Total 2024 £
Staff costs	23,791	23,791	21,600
Staff visa expenses	9,551	9,551	-
Rent of hall	4,800	4,800	5,120
Insurance	207	207	197
Ministry expenses	7,475	7,475	1,621
Governance and legal fees	1,452	1,452	-
	<u>47,276</u>	<u>47,276</u>	<u>28,539</u>

BEREAN CORNERSTONE CHURCH

England & Wales - Charity number 1168933

Accounts

Berean Cornerstone Church

Report and Accounts

Year ended 31 July 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2024**

ADDRESS FOR CORRESPONDENCE	47 Fuller Road Dagenham RM8 2TX
GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Medel Manalaysay Armando Malicdem Joselito de Monteverde
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEREAN CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2024.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Berean Cornerstone Church; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people come into this experience of knowing Jesus as their Lord, Saviour and friend.

Summary of the charity's main activities and achievements

As we normally do, BCC started the year with Prayer and fasting, lifting up the mission and direction that we will be embarking on. Each and every one of us has been challenged and encouraged to faithfully step in faith and continue moving in the direction God has for us.

We believe that through your commitment to our ideals and regular interaction with one another help us grow in faith and in our relationships.

We reaped the joy and benefit of fellowshiping with one another and matured physically and spiritually.

Easter Retreat – 29 March – 1 April 2024

A very much needed spiritual retreat and Easter break held in Clacton-On-Sea attended by all families plus one guest family of three. We had BCC's first ever Sunrise service by the sea, a more fitting gesture to mark and commemorate Easter.

BCC Family and Sports Day – 28 August 2023 St Chad's Park in Dagenham.

A day of fun filled activities, fellowship, group dynamics, games, and food purely designed to enjoy each other's company and do things together in a much-needed break in the summer.

However we look at the reality of church life and our community life – BCC will always strive and endeavour to offer and appreciate the balance of Christian living that each should be displaying and experiencing.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £6,793 to £36,853, and expenditure decreased by £2,374 to £28,539. As a result the charity has reported a surplus of £8,314 (2023: a deficit of £854) and cash has increased to £85,763, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £15,000 as a reserve (which equates to about 6 month's of usual expenditure) so that it could continue to operate should income and / or expenditure vary adversely. At the year-end the charity held unrestricted cash of £85,763. The trustees are monitoring income and expenditure as they consider how best to use the charity's reserves.

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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

J de Monteverde
J de Monteverde (May 19, 2025 11:26 GMT+1)
J De Monteverde
Date: May 19, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2024 on pages 5 to 7 following.

Responsibilities and basis of report

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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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin

Sarah Crispin (May 19, 2025 14:11 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 19, 2025

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Income receipts					
Donations received		30,681	-	30,681	24,093
Gift aid received		6,172	-	6,172	5,966
Total receipts		<u>36,853</u>	<u>-</u>	<u>36,853</u>	<u>30,060</u>
Payments					
Payments in relation to charitable activities undertaken directly	2	28,539	-	28,539	30,913
Total payments		<u>28,539</u>	<u>-</u>	<u>28,539</u>	<u>30,913</u>
Net of receipts / (payments) before transfers		8,314	-	8,314	(854)
Transfers between funds		-	-	-	-
Net movement in funds	3	<u>8,314</u>	<u>-</u>	<u>8,314</u>	<u>(854)</u>
Cash funds as at last year end		77,449	-	77,449	78,303
Cash funds at this year end	A	<u>85,763</u>	<u>-</u>	<u>85,763</u>	<u>77,449</u>

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2024

	Unrestricted funds £	Restricted funds £	2024 £	2023 £
A Cash funds				
Cash at bank with immediate access	<u>85,763</u>	<u>-</u>	<u>85,763</u>	<u>77,449</u>
B Other monetary assets				
Gift aid due to charity	<u>7,760</u>	<u>-</u>	<u>7,760</u>	<u>6,172</u>
	<u>7,760</u>	<u>-</u>	<u>7,760</u>	<u>6,172</u>
C Liabilities				
Independent examination fee	<u>744</u>	<u>-</u>	<u>744</u>	<u>708</u>
	<u>744</u>	<u>-</u>	<u>744</u>	<u>708</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Equipment	Unrestricted	<u>3,289</u>

Current value has been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by J de Monteverde
J de Monteverde (May 19, 2025 11:26 GMT+1)
 J De Monteverde

date May 19, 2025

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2024

1 Accounting policies

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2 Payments in relation to charitable activities undertaken directly

	Unrestricted funds £	Designated funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Staff costs	21,600	-	-	21,600	22,735
Staff visa expenses	-	-	-	-	536
Rent of hall	5,120	-	-	5,120	5,300
Insurance	197	-	-	197	189
Other ministry expenses	1,621	-	-	1,621	797
Independent examiner's fee	-	-	-	-	1,356
	<u>28,539</u>	<u>-</u>	<u>-</u>	<u>28,539</u>	<u>30,913</u>

BEREAN CORNERSTONE CHURCH

England & Wales - Charity number 1168933

Accounts

Berean Cornerstone Church

Report and Accounts
Year ended 31 July 2023

Stewardship 
Active generosity

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**BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
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GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Mr J de Monteverde Mrs M Tait (resigned 8 October 2022) Mr M Manalaysay Mr A Malicdem
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2023.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Berean Cornerstone Church; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of East London come into this experience of knowing Jesus as their Lord, Saviour and friend.

Summary of the charity's main activities and achievements

Another year of God's blessings and favour. After the pandemic and even with covid 19 lingers around we can truly say that God is good and great for what He has been doing in BCC and in the individual lives of each members.

We started the year with prayer and fasting committing our plans and program for the year. The usual routine programme of activities were realised with the participation of everyone.

Member wedding – Nikki and Khaye's wedding held on 23 February 2023 in Dubai, UAE graced by few members and was solemnised and officiated by our Pastor Zaldy.

Community relations were also enhanced as some members participated in Catterall Hall work/clean up day organised by Catterall Hall managers on 29 April 2023. It was indeed a great day of labour and clean up and also time well spent together with other users of the hall.

Alongside this, on 27 May - church and charity leaders were able to attend Grace To You Bible Conference held in Kent, Essex, believing that it is great and good practice to participate in these programs and fellowship with other believers across London and parts of England for encouragement and edification of the church. In so doing, we have created a network of support and sharing of resources focusing on the spiritual needs of the church.

With all these focus and priority settings, as we see and all the more implore divine guidance and providence – we cannot help but realise that everything is in His hands. On this note, sadly on 25 June 2023 Sister Marilou Tait passed. Sister Malou as we fondly call her was one of the first trustee of the church/charity who gave so much effort and time in organising and facilitating all the necessary documentations and reports during the start-up of BCC. She stepped down as trustee due to her health condition and eventually left the charity/church but while transitioning she made sure that everything are properly handed over. We are truly blessed and privileged to have her and praised God for her life.

This things help us acknowledge that the Lord is God, His plans and reasons are deeper and higher and broader than we can comprehend and that leaves us rest and believe that in sadness, troubles and in good times – God is forever faithful and we'll continue on.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £944 to £30,060, and expenditure increased by £52 to £30,913. As a result the charity has reported a deficit of £854 (2022: a deficit of £1,746) and cash has decreased by £854 to £77,449, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £15,000 as a reserve (which equates to about 6 month's of usual expenditure) so that it could continue to operate should income and / or expenditure vary adversely. At the year-end the charity held unrestricted cash of £77,449. The charity may need to use some of these reserves to cover deficits and the trustees are monitoring income and expenditure as they consider how best to use the charity's reserves.

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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

Joselito de Monteverde

.....
J De Monteverde

Date: 20 May 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2023 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 21 May 2024

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
<i>Income receipts</i>					
Donations received		24,093	-	24,093	23,847
Gift aid received		5,966	-	5,966	5,268
<i>Total receipts</i>		<u>30,060</u>	<u>-</u>	<u>30,060</u>	<u>29,115</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2	30,913	-	30,913	30,861
<i>Total payments</i>		<u>30,913</u>	<u>-</u>	<u>30,913</u>	<u>30,861</u>
Net of receipts / (payments) before transfers		(854)	-	(854)	(1,746)
Transfers between funds		-	-	-	-
Net movement in funds		<u>(854)</u>	<u>-</u>	<u>(854)</u>	<u>(1,746)</u>
Cash funds as at last year end		78,303	-	78,303	80,049
Cash funds at this year end	A	<u>77,449</u>	<u>-</u>	<u>77,449</u>	<u>78,303</u>

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2023

	Unrestricted funds £	Restricted funds £	2023 £	2022 £
A Cash funds				
Cash at bank with immediate access	<u>77,449</u>	<u>-</u>	<u>77,449</u>	<u>78,303</u>
B Other monetary assets				
Gift aid due to charity	<u>6,172</u>	<u>-</u>	<u>6,172</u>	<u>5,966</u>
	<u>6,172</u>	<u>-</u>	<u>6,172</u>	<u>5,966</u>
C Liabilities				
Independent examiner's fee for:				
2023 accounts	708	-	708	-
2022 accounts	-	-	-	696
2021 accounts	-	-	-	660
	<u>708</u>	<u>-</u>	<u>708</u>	<u>1,356</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Equipment	Unrestricted	<u>1,712</u>	<u>100</u>

Current value has been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Joselito de Monteverde
 J De Monteverde

date 20 May 2024

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2023 £	Total 2022 £
2 Payments in relation to charitable activities undertaken directly				
Staff costs	22,735	-	22,735	19,343
Staff visa expenses	536	-	536	5,910
Rent of hall	5,300	-	5,300	3,400
Insurance	189	-	189	189
Other ministry expenses	797	-	797	1,359
Independent examiner's fee	1,356	-	1,356	660
	<u>30,913</u>	<u>-</u>	<u>30,913</u>	<u>30,861</u>

BEREAN CORNERSTONE CHURCH

England & Wales - Charity number 1168933

Accounts

Berean Cornerstone Church

Report and Accounts

Year ended 31 July 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2022

ADDRESS FOR CORRESPONDENCE	47 Fuller Road Dagenham RM8 2TX
GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Mr J de Monteverde Mrs M Tait (resigned 8 October 2022) Mr M Manalaysay Mr M Malicdem
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 7	Notes to the Accounts

BEREAN CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2022.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Berean Cornerstone Church; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of East London come into this experience of knowing Jesus as their Lord, Saviour and friend.

Summary of the charity's main activities and achievements

We can never imagine the impact of this pandemic to each and everyone's life. As we contemplate on this, the cost as we know was too great and too hard to bear. It left scars and bad memories to some. However painful and difficult, ultimately we remember how we all bravely braced it and able to overcome – we remember and thank God for His faithfulness, grace, provision and protection whilst in the midst of hard hitting and devastating effect of Covid 19. Moreover, BCC is moving on.

Not only that we saw how things have changed and affect us – physically, emotionally and spiritually; the expectation, the challenge and overriding goal now is that church life should look and feel a lot like, as it did prior to the pandemic.

We intend to put the fear, the anxiety and the apprehension behind us as the "new normal" emerges. We learned to appreciate to be more vigilant and aware of how our practices and way of living is paramount in keeping oneself and the community safe. With deeper conviction and faith coupled with resilience, flexibility and community spirit this enables all to weather the resurgence of this pandemic.

Family Camp

When restrictions are relaxed and conditions warranted, the church held a Family camp on 25-29 August 2021. A much-needed period of reflection, relaxation, learning and fellowship. A fun filled and spiritually charged camp attended by 40 members held in Rock UK, Northampton.

New Hall as Place of Worship

BCC leaders managed to secure a new place of worship – Catterall Hall in Chadwell Heath to gather and meet physically and regularly. BCC held its first face-to-face Sunday Service on 14 November 2021 after 20 months of online gathering. A very promising place not only that we are paying less rent compared to the previous venue but also a long term partnership was offered by those managing the hall.

Although this physical gathering was short-lived as another variant emerged and had to revert to online meetings. BCC was able to return to face-to-face Sunday Service on 13 February 2022 and has regularly been meeting up since then.

On 21 May 2022, as part of its community outreach, BCC accommodated the invitation extended for a general clean up and maintenance day of Catterall Hall. It was a whole day of fruitful interaction and enjoyable working engagement with other users including young scouts, karate class members and hall managers.

As the world, the country and BCC community recovers from Covid 19, Sunday services and gatherings went on regularly notwithstanding the guidelines and practices that kept all safe.

Member Wedding

As church life returning to normal, it has witnessed the marriage of two of its members: Brother Tom and Sister Angelie held in Cheshire UK on 27 May 2022. Since the invitation was for the whole church and each booked their accommodation so this has become another church outing and fellowship.

Looking Ahead

Challenges will still linger on with or without pandemic but we are committed to move on as God directs and leads us.

Believing and now witnessing the opportunities to reconnect to one another, better equipped, learned and grateful, BCC in keeping to its mandate in ministering to every member and fulfil its calling in making God known to all. Altogether enjoy Him, thank Him, honour Him and worship Him in good and in bad times.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £2,307 to £29,115, and expenditure increased by £6,823 to £30,861. As a result the charity has reported a deficit of £1,746 (2021: a surplus of £2,770) and cash has decreased by £1,746 to £78,303, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £15,000 as a reserve (which equates to about 6 month's of usual expenditure) so that it could continue to operate should income and / or expenditure vary adversely. At the year-end the charity held unrestricted cash of £78,303. Following the easing of pandemic restrictions, expenditure has increased it is possible that the charity will continue to operate with a small deficit for a period of time, which would use some of the charity's reserves. The trustees are monitoring income closely, and reviewing the charity's future plans, as they determine how best to use the charity's reserves.

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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

J De Monteverde

.....
J De Monteverde

Date: 25 May 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2022 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 26 May 2023

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Income receipts					
Donations received		23,847	-	23,847	21,008
Gift aid received		5,268	-	5,268	5,800
Total receipts		29,115	-	29,115	26,808
Payments					
Payments in relation to charitable activities undertaken directly	2	30,861	-	30,861	23,838
Grants paid in relation to charitable activities undertaken by others	3	-	-	-	200
Total payments		30,861	-	30,861	24,038
Net of receipts / (payments) before transfers		(1,746)	-	(1,746)	2,770
Transfers between funds		-	-	-	-
Net movement in funds		(1,746)	-	(1,746)	2,770
Cash funds as at last year end		80,049	-	80,049	77,279
Cash funds at this year end	A	78,303	-	78,303	80,049

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2022

	Unrestricted funds £	Restricted funds £	2022 £	2021 £
A Cash funds				
Cash at bank with immediate access	<u>78,303</u>	<u>-</u>	<u>78,303</u>	<u>80,049</u>
B Other monetary assets				
Gift aid due to charity	5,966	-	5,966	5,251
Payment for church retreat after year end	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,123</u>
	<u>5,966</u>	<u>-</u>	<u>5,966</u>	<u>9,374</u>
C Liabilities				
Independent examiner's fee for:				
2022 accounts	696	-	696	-
2021 accounts	660	-	660	660
2020 accounts	<u>-</u>	<u>-</u>	<u>-</u>	<u>660</u>
	<u>1,356</u>	<u>-</u>	<u>1,356</u>	<u>1,320</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Equipment	Unrestricted	<u>1,712</u>	<u>126</u>

Current value has been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by J De Monteverde
J De Monteverde

date
25 May 2023

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2022 £	Total 2021 £
2 Payments in relation to charitable activities undertaken directly				
Staff costs	19,343	-	19,343	19,238
Staff visa expenses	5,910	-	5,910	-
Rent of hall	3,400	-	3,400	-
Church retreat	-	-	-	3,128
Insurance	189	-	189	205
Other ministry expenses	1,359	-	1,359	608
Independent examiner's fee	660	-	660	660
	<u>30,861</u>	<u>-</u>	<u>30,861</u>	<u>23,838</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants to:				
Individuals	-	-	-	200
	<u>-</u>	<u>-</u>	<u>-</u>	<u>200</u>

BEREAN CORNERSTONE CHURCH

England & Wales - Charity number 1168933

Accounts

Berean Cornerstone Church

Report and Accounts
Year ended 31 July 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2021**

ADDRESS FOR CORRESPONDENCE	47 Fuller Road Dagenham RM8 2TX
GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Mr J de Monteverde Mrs M Tait Mr M Manalaysay Mr M Malicdem
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEREAN CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2021.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Berean Cornerstone Church; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of East London come into this experience of knowing Jesus as their Lord, Saviour and friend.

Summary of the charity's main activities and achievements

For the particular period where it has always been a challenge to contain the Covid 19 with all the guidance and protocols put in place, the challenge remains. The charity as it has always been did not stopped delivering its basic share of support and encouragement to its members.

From the medical perspective, different variants of concern have affected the greater population in England and the rest of the world whilst vaccines are becoming more and more available to all. BCC on its part, have encouraged and reminded members to consciously and conscientiously regard this as part of the solution in protecting self and others.

When church services and activities are done remotely via the technology that is available. BCC always heralded the message. Keeping safe and consider the greater good when rules have changed and restrictions are more or less has been relaxed the challenge for each individual member is being more consistent in their own environment – being vigilant still and to adhere to distancing rules, face mask wearing, hygiene and limiting contacts.

The pandemic helped us focus more and intensify approach in exhorting, encouraging and helping members to grow not only spiritually and morally but also mentally and physically. Home Bible studies went on as scheduled and are widely accepted since meetings are just simply clicking the link and joining in the discussion. Childrens classes are remotely done every Saturday. Focused groups such as couples fellowship and youth fellowship is also consistently being held every third Saturday of each month.

When restrictions are partially relaxed, 5 members decided to observe and obey the call to be baptised in water. Pastor Zaldy organised a session and officiated water baptism ceremony on 15th August 2020.

As covid lingers on, it also introduced us to new ways of doing things. BCC conducted child dedication service online – this is the traditional church activity of dedicating children to God in prayer and thanksgiving. Two families with their intent and wholehearted belief that "children are precious and regarded as gift from the Lord" had the dedication service for their little ones. Baby Joanna in 3rd April 2021 and Baby Eliezer in 19th June 2021 both officiated by Pastor Zaldy Canega.

BCC continue to embrace the new ways that is available and might need to adopt due to effect of this pandemic without neglecting the mandate that it was founded on. Displaying and witnessing for the Christian message of hope, love and faith.

Though frustration, confusion and difficulties are real brought about by the current situation and seems unwavering, but as a church and a charity we simply don't give up, we will not give up. BCC leaders and members recognise that God will see through the uncertainty and trying time. We may not understand what is taking place, but knows that God has it under control and the ultimate solution is under way.

Even when we cannot expect "good things" ahead coming our way. BCC will stand witness that God is stronger and greater than any COVID power.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £4,081 to £26,808, and expenditure decreased by £10,376 to £24,038. As a result the charity has reported a surplus of £2,770 (2020: a deficit of £3,526) and cash has increased by £2,770 to £80,049, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £15,000 as a reserve (which equates to about 6 month's of usual expenditure) so that it could continue to operate should income and / or expenditure vary adversely. At the year-end the charity held unrestricted cash of £80,049. Expenditure is expected to increase as the charity emerges from pandemic restrictions and it is possible that the charity will operate with a small deficit for a period of time, which would use some of the charity's reserves. The trustees are monitoring income closely, and reviewing the charity's future plans, as they determine how best to use the charity's reserves.

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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


.....
J De Monteverde

Date: 16.05.2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2021 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

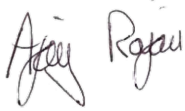
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 17 May 2022

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Income receipts					
Donations received		21,008	-	21,008	24,220
Gift aid received		5,800	-	5,800	6,663
Total receipts		26,808	-	26,808	30,889
Payments					
Payments in relation to charitable activities undertaken directly	2	23,838	-	23,838	33,694
Grants paid in relation to charitable activities undertaken by others	3	200	-	200	720
Total payments		24,038	-	24,038	34,414
Net of receipts / (payments) before transfers		2,770	-	2,770	(3,526)
Transfers between funds		-	-	-	-
Net movement in funds		2,770	-	2,770	(3,526)
Cash funds as at last year end		77,279	-	77,279	80,805
Cash funds at this year end	A	80,049	-	80,049	77,279

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2021

	Unrestricted funds £	Restricted funds £	2021 £	2020 £
A Cash funds				
Cash at bank with immediate access	80,049	-	80,049	77,279
B Other monetary assets				
Gift aid due to charity	5,251	-	5,251	5,665
Payment for church retreat taking place in August 2021	4,123	-	4,123	-
	9,374	-	9,374	5,665
C Liabilities				
Fee for preparing and examining the 2021 accounts	660	-	660	-
Fee for preparing and examining the 2020 accounts	660	-	660	660
Fee for preparing and examining the 2019 accounts		-	-	660
	1,320	-	1,320	1,320

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Equipment	Unrestricted	1,712	256

Current value has been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by 
J De Monteverde

date 16.05.2022

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2 Payments in relation to charitable activities undertaken directly				
Staff costs	19,238		19,238	24,220
Rent of hall	-	-	-	6,670
Church retreat	3,128	-	3,128	996
Insurance	205	-	205	200
Other ministry expenses	608	-	608	849
Minor equipment	-	-	-	382
Other costs	-	-	-	577
Independent examiner's fee	660	-	660	-
	<u>23,838</u>	<u>-</u>	<u>23,838</u>	<u>33,894</u>
3 Grants paid in relation to charitable activities undertaken by others				
Grants to:				
Individuals	200	-	200	720
	<u>200</u>	<u>-</u>	<u>200</u>	<u>720</u>

4 Transactions with related parties

During the year £200 was paid to the relatives of a trustee to help meet funeral expenses.

BEREAN CORNERSTONE CHURCH

England & Wales - Charity number 1168933

Accounts

Berean Cornerstone Church

Report and Accounts

Year ended 31 July 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BEREAN CORNERSTONE CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2020

ADDRESS FOR CORRESPONDENCE	47 Fuller Road Dagenham RM8 2TX
GOVERNING DOCUMENT	CIO Foundation dated 20 August 2016
CHARITY REGISTRATION NUMBER	1168933
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Mr J de Monteverde Mrs M Tait Mr M Manalaysay Mr M Malicdem
BANKERS	NatWest Bank 1-11 Broadway LONDON E15 4DX
INDEPENDENT EXAMINER	Lourens du Plessis ACA CA(SA) Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEREAN CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 July 2020.

Objects of the charity

The object of the charity is to advance the Evangelical Christian Religion for the benefit of the public in accordance with the charity's doctrines in such ways as the trustees from time to time may think fit.

The trustees note that the Church is not a building, but a gathering of ordinary people of different ages and backgrounds, whose lives have been changed by Jesus Christ, the Son of God. The New Testament reveals the Church as a community of people, properly taught and cared for, who by loving and serving Jesus Christ, were also committed to love and care for each other and to bring a blessing to the area in which they lived. The Berean Cornerstone Church; its trustees, elders and members are committed to the restoration of those New Testament principles. It is not alone in this, it is one of many Churches in the area, country and all over the world that is re-discovering the excitement of knowing Jesus Christ. The vision is to see the people of East London come into this experience of knowing Jesus as their Lord, Saviour and friend.

Summary of the charity's main activities and achievements

Covid-19: Sometimes we all wish that these are all but just a dream, but it is not. We are in a situation where in our value system, belief, our economic status, emotional, mental and physical strength are laid bare before this pandemic.

These are momentous times. Times in which all things that can be shaken are being shaken and the very essence of faith that springs up peace within was overtaken by worry and anxiety. Thanks to the reassuring word of the Lord Jesus Christ in John 16:33 "I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world."

Shattering humanity's quest to have it their way without Divine help. The crisis has affected peoples' sense of control, bringing fear for today and tomorrow. As with all previous global events such as this, not many people saw this coming.

For governments caught by surprise, the responses to the pandemic have been varied. Although some have taken the 'herd immunity' approach, most – on the basis of scientific and medical advice – have opted for a lockdown and social-distancing approach in order to protect healthcare systems while a vaccine is sought.

It has been a fact that this virus is affecting everyone including some Berean Cornerstone Church, BCC, members. Three of our members tested positive. Our pastor offered encouragement and spiritual support.

For us this means there are two distinct stages or sequences that confront us – the pandemic and the post-pandemic world. Each will require distinct roles and responses and it is important that, in order to meet the challenges and seize the opportunities that the crisis brings, the Church responds, rather than reacts, to what is happening and to what will happen. So, how are we doing? How is the Church responding and hopefully continue to respond.

The lockdown and social-distancing has affected every church in the UK. No longer able to meet together, our fellowship is now through online worship services, Bible studies and courses. BCC have responded by adapting online platform and technology to move on throughout. Home bible studies conducted via video conference platform held every other Saturday of each month. The online prayer meeting (BCC Connect) was introduced and now regularly held every Wednesday at 7pm. Children's Bible hour are regularly held every Saturday via same video messaging platform. Testimony that God has been providing other opportunities so the work and ministry of BCC will continue on.

While BCC remain true to its role – now added on are other dimensions through and beyond the pandemic – engaging with members via technology and meeting needs even in most simple and modest way possible.

Also, thanks to the overwhelming support by all to fund drive reaching out to those members that were hit by pandemic, told to isolate at home and those whose resources became limited. We responded by simply dropping off basic goods and necessities at their doorsteps and to some monetary help.

We were able to arrange food drops and share a meal pick up and drop for 2 rounds making our usual food sharing and fellowship alive even in the midst of this pandemic.

The role the Church is playing in dealing with the impact of Covid-19 is a wonderful testimony to the love and compassion of God. This is what it means to be salt and light.

Even so, there is an urgent need for church leaders to prepare believers for the challenges and opportunities that are coming.

Let us be encouraged, BCC family, however hard, harsh and difficult our pandemic experience was and will be, God is in control and as He is all powerful - in faith as we respond to the challenges today and beyond, we will prevail, we will overcome and emerge better and established even more as we demonstrate love, compassion and unity.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £4,039 to £30,889 and expenditure increased by £16,686 to £34,414 as a result of the appointment of a salaried Pastor. As a result the charity has reported a deficit of £3,526 (2019: surplus of £17,201) and cash has decreased by £3,526 to £77,279, all of which is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees' policy for reserves has been to accumulate reserves so that the charity could employ a full time Pastor. This objective has now been achieved and the trustees will be setting a new policy for holding reserves over the course of the coming year.

Governance

During the year responsibility for setting policy rested with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to the church's pastor. New trustees are recruited and appointed by the existing trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

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


.....
L De Monteverde

Date: 28.05.2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BEREAN CORNERSTONE CHURCH

I report to the trustees on my examination of the accounts of Berean Cornerstone Church ('the charity') for the year ended 31 July 2020 on pages 5 to 7 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lourens du Plessis ACA CA(SA)
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 28/05/2021

BEREAN CORNERSTONE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 JULY 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 £	2019 £
<i>Income receipts</i>					
Donations received		24,220	-	24,220	26,954
Gift aid received		6,663	-	6,663	7,968
Other income		6	-	6	6
<i>Total receipts</i>		<u>30,889</u>	<u>-</u>	<u>30,889</u>	<u>34,928</u>
<i>Payments</i>					
Payments in relation to charitable activities undertaken directly	2	33,694	-	33,694	17,175
Grants paid in relation to charitable activities undertaken by others	3	720	-	720	553
<i>Total payments</i>		<u>34,414</u>	<u>-</u>	<u>34,414</u>	<u>17,728</u>
Net of receipts / (payments) before transfers		(3,526)	-	(3,526)	17,201
Transfers between funds		-	-	-	-
Net movement in funds		<u>(3,526)</u>	<u>-</u>	<u>(3,526)</u>	<u>17,201</u>
Cash funds as at last year end		80,805	-	80,805	63,604
Cash funds at this year end	A	<u>77,279</u>	<u>-</u>	<u>77,279</u>	<u>80,805</u>

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 JULY 2020

	Unrestricted funds £	Restricted funds £	2020 £	2019 £
A Cash funds				
Cash at bank with immediate access	<u>77,279</u>	<u>-</u>	<u>77,279</u>	<u>80,805</u>
B Other monetary assets				
Gift aid due to charity	<u>5,665</u>	<u>-</u>	<u>5,665</u>	<u>6,663</u>
C Liabilities				
Fee for preparing and examining the 2020 accounts	660	-	660	-
Fee for preparing and examining the 2019 accounts	<u>660</u>	<u>-</u>	<u>660</u>	<u>660</u>
	<u>1,320</u>	<u>-</u>	<u>1,320</u>	<u>660</u>

D Assets retained for charity's own use

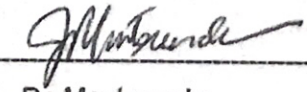
	Fund to which asset belongs	Cost £	Current value £
Equipment	Unrestricted	<u>1,712</u>	<u>825</u>

Current value has been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by 
L. De Monteverde

date 28.05.2021

The notes on page 7 form part of these accounts.

BEREAN CORNERSTONE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Unrestricted funds are funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted funds £	Restricted Funds £	Total 2020 £	Total 2019 £
2 Payments in relation to charitable activities undertaken directly				
Staff costs	24,220	-	24,220	-
Rent of hall	6,670	-	6,670	11,170
Church retreat	996	-	996	3,528
Insurance	-	-	-	200
Other ministry expenses	849	-	849	1,420
Outreach activities	-	-	-	226
Minor equipment	382	-	382	-
Other costs	577	-	577	13
Independent examiner's fee	-	-	-	618
	<u>33,694</u>	<u>-</u>	<u>33,694</u>	<u>17,175</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Institutions	-	-	-	153
Individuals	720	-	720	400
	<u>720</u>	<u>-</u>	<u>720</u>	<u>553</u>

4 Transactions with related parties

During the year £200 was paid to a trustee to assist with their mother's hospital and funeral expenses.