

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	77,337	77,337	85,763
B Other monetary assets			
Gift aid due to charity	7,745	7,745	7,760
	7,745	7,745	7,760
C Liabilities			
Independent examination fee	774	774	744
	774	774	744
D Assets retained for charity's own use			
	Fund to which asset belongs	Cost £	
Equipment	Unrestricted	3,435	

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 £
	<u>£</u>	<u>£</u>	<u>£</u>
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>