



THE CHARITABLE TRUST  
OF THE BEAR CHURCH  
**uær.**

# **THE DEPTFORD RAGGED TRUST**

## **ANNUAL REPORT AND UNAUDITED**

### **FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2025



# EXTENDING THE LEGACY

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# BUILDING FOR THE FUTURE

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# CREATING SPACE TO FLOURISH



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**The trustees present their annual report and financial statements for the year ended 31 March 2025.**

The financial statements have been prepared in accordance with the accounting policies set out in the financial statements and comply with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102" (effective 01 January 2019).



## **It's been another remarkable year for The Deptford Ragged Trust, the charitable arm of The Bear Church.**

Autumn 2024 marked a huge milestone - the redevelopment of our building reached practical completion, and between September and Christmas, 33 young adults from Lewisham's temporary housing list, moved into their new homes.

Our community has shown extraordinary vision, commitment and ownership, continuing to raise funds for the fit-out of the church and community spaces. Even while we've been out of our 'home', we've stayed together - delivering all our projects, services and activities, and not only sustaining but growing them, while running operations across four sites.

Reading through the stories and impact shared in this report, I hope you'll see what I see: a vibrant, resilient community making a real difference in and around Deptford.

Finally, my heartfelt thanks to our staff team, volunteers, partners, and supporters - your generosity, energy and belief make all this possible. If you'd like to get involved, give, or come and join us, we'd love to hear from you

Blessings



Hugh Stickland

***Chair of Trustees***

8th December 2025







# OBJECTIVES AND ACTIVITIES

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## **The Deptford Ragged Trust, the charitable arm of The Bear Church, is dedicated to extending the legacy of fostering community and addressing the impact of poverty on people's lives.**

We provide a space for refuge, learning, worship, and entertainment to local people in South East London.

### **Our vision**

Our vision is to create a home in the heart of Deptford where everyone is welcomed, can grow and be part of a loving community that cares for our neighbourhood and the wider world. We seek to love God and love each other as we work out our mission to alleviate poverty, isolation, inequality, hardship, distress, homelessness, and sickness.

### **Our history**

The Deptford Ragged Trust's roots trace back to 1844, when The Deptford Ragged School was founded, 27 years before the state provided education for all children. Established by eight Christian men and women in a loft above a Deptford cowshed, the school aimed to teach children to read and write, often also providing food. The school was dedicated to "ragged children," so named for their worn clothing and bare feet who endured harsh conditions.

In 1944, the Ragged School Union became the Shaftesbury Society, and The Deptford Ragged School evolved into the Shaftesbury Christian Centre. In 2007, it merged with The Bear Church, and in February 2018, The Deptford Ragged Trust CIO was formed to continue supporting those in need in Deptford, and is registered with the Charity Commission under number 1177319.

### **Today**

We are radically transforming our site to serve Deptford with affordable housing for 18 to 35-year-olds, a community kitchen, a museum archive, and a new home for the church and our activities. It will provide a dynamic, multi-use community hub that serves the diverse needs of Deptford, fostering connection, creativity, and support for local residents.

### **The aims of the charity are:**

- To advance Christian faith and mission in and around Deptford in the London Borough of Lewisham, and also elsewhere in London, the UK and the rest of the world at the discretion of the trustees.
- To relieve poverty, hardship, distress, homelessness and sickness in Deptford and the surrounding area, and also elsewhere at the discretion of the trustees.
- To further or benefit the residents of Deptford and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education, and to organise community activities and provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving conditions of life for the residents.
- To fulfil other charitable purposes for the benefit of the people of Deptford and the surrounding area, and also across London and elsewhere at the discretion of the trustees. The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

See [www.thebear.tv](http://www.thebear.tv) for more.

# REVIEW OF THE YEAR

## **Lewisham remains one of London's most disadvantaged boroughs, with 29% of residents and a third of children living in poverty.**

The Deptford Ragged Trust/The Bear Church is committed to addressing these challenges - supporting vulnerable adults and young families from low-income backgrounds, including those who are homeless, disabled, have complex needs and experience isolation and loneliness.

With a small staff team and more than 200 volunteers, we've continued to serve thousands of people from across Deptford and Lewisham. Our programmes include early years education, parenting classes, English lessons for refugees and migrants, community meals tackling food poverty and isolation, heritage projects, and a vibrant mix of film and live music events. We also work in partnership with other local organisations to strengthen the social fabric of our area.

In autumn 2024, our redevelopment reached practical completion. Thirty-three young adults experiencing homelessness — all on Lewisham's temporary housing list — moved into the new studio flats in Bear House. The next phase of our vision is to complete the fit-out of our multi-use first and ground floor spaces, including a community kitchen, a gallery space for

workshops, and different sized rooms to host 20-200 people. It will be a home for the church and all our projects, as well as for use by Deptford residents and local groups.

Despite being without a permanent base, our community has shown remarkable resilience and we've sustained our operations across four satellite sites.

**Bear Cubs, English Fridays and Office –** Leander Centre, Deptford

**Sunday Mornings –** Church of the Ascension, Blackheath

**Sunday Evenings –** Evelyn Community Centre, Deptford

**Community Events –** in the shell of our newly built church, Deptford

One of our service users has said, "when I come here each week, I feel like I'm coming home."

That vision remains at the heart of everything, to be a place of homecoming for whoever walks through the door.



Evelyn  
Community  
Centre





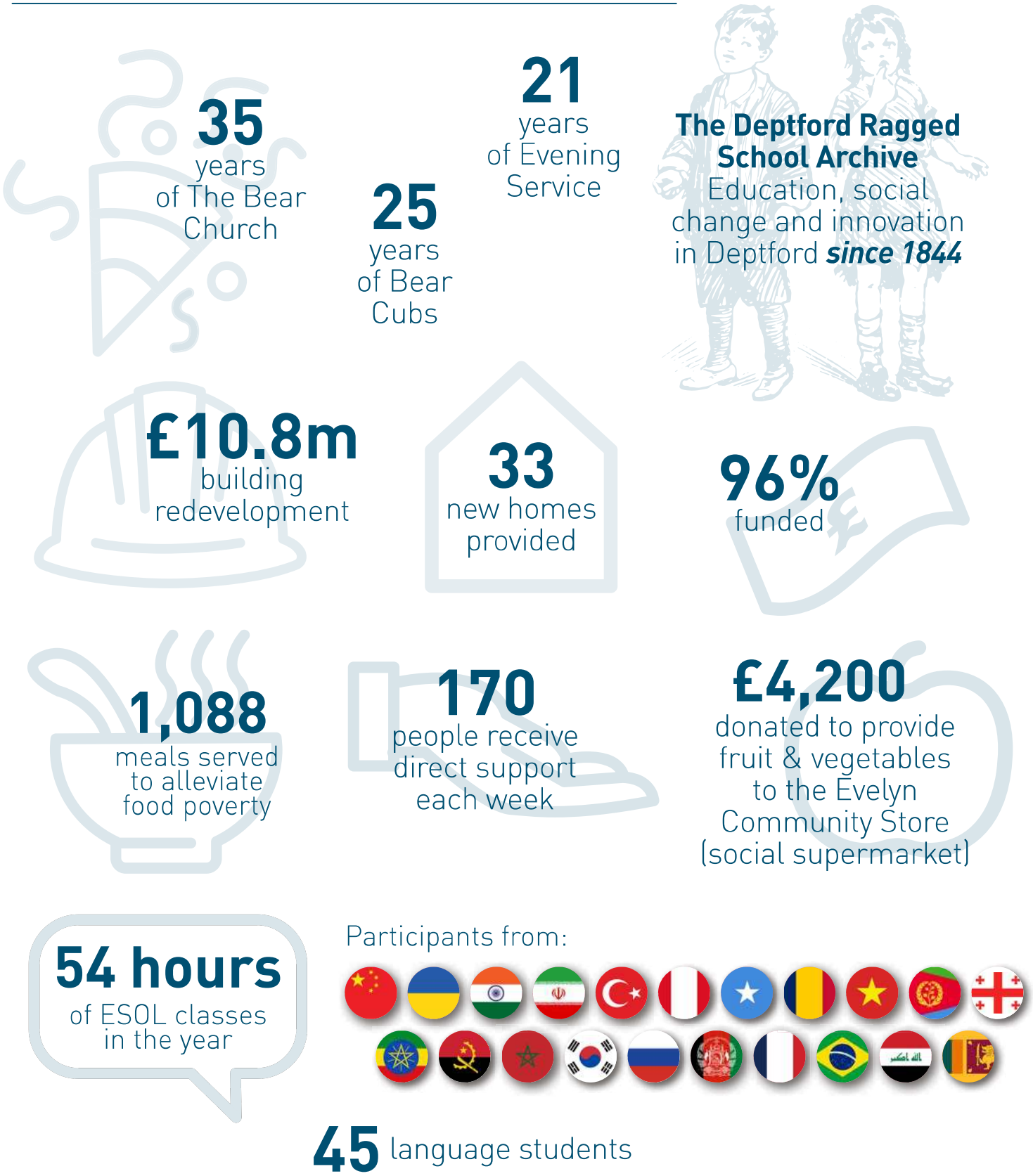
The Bear  
building  
project

Leander  
Centre

Church  
of the  
Ascension



# REVIEW OF THE YEAR



**6,273**  
contacts with  
children, parents  
and carers

**152**  
sessions  
averaging 41  
people per session

**126**  
new families  
registered (25%  
more than the  
previous year)

# THANKS

## We are deeply grateful for the unwavering support of our generous funders and all who are part of The Bear Church community.

Your contributions - whether through grants, sponsorships, monthly giving, in-kind donations, or the gift of time - have enabled us to sustain and expand our efforts, allowing us to make a lasting impact.

We extend our heartfelt thanks to the more than 200 volunteers who have made it possible for us to achieve all that we have this year.

Finally, we extend our heartfelt thanks to all who have contributed anonymously to Bear Cubs, The Ragged Project (redevelopment), and The Bear Church. Your generosity and dedication inspire us every day.

The following grants have helped us realise our goals:

### For the Ragged Project (site redevelopment)

**QUAKER HOUSING TRUST**

**£19,000** from Quaker Housing Trust

**LandAid**

**£4,550** from LandAid

### For English Fridays (ESOL Classes):



**£4,500** from the Lee Charity of William Hatcliffe

## In Loving Memory of Declan Flynn

This year we mourned the death of Declan Flynn, whose life and work touched countless people across Deptford and beyond. Declan was a long-standing member of The Bear Church, CEO of Bench Outreach, Chair of Trustees for J49, and a passionate supporter of The Ragged Project. It was impossible to walk with him down Deptford High Street without meeting someone who knew him, admired him, and had been helped by him.

Declan shared his deep knowledge of housing, homelessness and fundraising, shaping our mission and strengthening our impact. His vision, compassion and dedication continue to inspire our work.

In his own words:

**"This project will be a protected asset for the community, and my prayer is that it will become a model for other organisations to empower their communities."**



# CHURCH SERVICES

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## Sunday Morning Services at Church of Ascension, Blackheath

We've continued working our way through the gospel of Luke, alongside setting the theme of Sabbath for 2025.

In Scripture, God sanctifies time by setting apart the Sabbath. The command to make time holy is an invitation to stop working and start resting. It's not just a pause from productivity but an act of trust; trust that God's resources are unlimited and that our worth isn't tied to output. Sabbath asks us to remember - after six days of labour - that life is not sustained by our own work. The theologian Walter Brueggemann calls Sabbath "resistance", a refusal to be defined by the culture of now. This has felt particularly important as we face the ongoing challenge of raising significant funds to fit-out our church so that we can move back in.

Sabbath recalibrates us. It loosens our grip on the things that easily become idols - our work, our striving, our constant busyness. It reminds us that wholeness comes not from acquisition but from restoration through our relationship with our creator.

We've been exploring how Sabbath is not a ritual to perform, but a rhythm to embody, together. Throughout Scripture, Sabbath was always a collective practice - a rhythm that fostered community celebration, shared rest and social justice. The sabbath command says that ALL are to rest - your servants, the foreigners in your town and animals too. In this we've been thinking about how the practice of sabbath extended dignity and equity across the whole community.

Our children and youth groups follow the Urban Saints 'Energize' programme. In December 2024 we recruited a Children and Youth Lead to develop our church-based family work.

## The Sunday Evening Community Meal and Service at Evelyn Community Centre, Deptford

On Sunday evenings, we host a community gathering that combines a free, hot, nutritious meal with a safe and welcoming space. It directly tackles food poverty while addressing social isolation and loneliness. A diverse group of individuals have made this gathering their own - building friendships, supporting

Sunday morning service at Church of the Ascension





one another, and finding belonging amid experiences of homelessness, addiction, complex mental health needs, and irregular migration. This diversity reflects our commitment to inclusive services that promote dignity and respect for all. The meal is followed by an optional time for reflection, sharing, and worship.

Vincent (not his real name), an elderly African Caribbean man, has been attending the Community Meal and Evening Service for many years. A quiet, hard-of-hearing ex-serviceman who listens faithfully to the BBC World Service, always asks to pray for peace. When the service paused over the summer, a member of the team met him on the high street, where he expressed how much he missed the weekly gatherings. His faith and gentle presence embody what this space offers - connection, comfort, and belonging.

More than a meal, the Evening Service provides stability and compassion for people who are often excluded from the mainstream. It offers a vital safety net and a springboard for resilience - helping people rebuild confidence, form supportive relationships, and feel part of a community that values them.

For 21 years, the Evening Service has been run entirely by volunteers. Their dedication, trust, and deep local knowledge have sustained this vital work.

We are hugely grateful to Year 8 students from Deptford Green School for their collection in April of non-perishable food items for the community meal.

Looking ahead, the team has identified the need to secure funding and dedicated staff support to ensure the long-term sustainability of the Sunday evening provision.





# CHURCH SMALL GROUPS

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**We are committed to fostering a welcoming environment where individuals can find support and encouragement.**

The aim of our mid-week small groups is to share life and grow in faith together. Six groups have run this year, including;

- A group that visits a different restaurant each month on Deptford High Street supporting local businesses
- Two home-based groups who read the bible together and pray for each other
- Two home-based groups who discuss podcasts on current affairs, religion and society
- A daytime bible study group for women, held at a local café





# SERVING THE COMMUNITY

## **Serving the surrounding neighbourhoods and residents is an essential part of our faith.**

### **Bear Cubs**

Bear Cubs has continued to offer early years education through four play sessions a week for under-fives and their parents/carers. The three indoor, and one outdoor, sessions provide the opportunity to learn through play, make friends, receive support and have adventures.

On Thursday mornings we go to a different local green space and provide many outdoor activities. Families often find us in parks and then become regulars at the indoor sessions. We have continued our 'Build a Bear' weeks a few times a term where we switch from the usual toy set-up and play with boxes, fabric and whatever other interesting things we can find to a background of World Music.

This year saw our twenty fifth birthday, which we celebrated with a week of parties and a trip to Horniman Museum. They gave our families free tickets to the Butterfly House and the Aquarium as a birthday gift.

We've done five library trips as well as our annual outing to Charlton Lido. In the Spring term, we had our first visit to Kew Gardens as part of their Community Open Scheme. It rained and the trains were delayed, but we had a fabulous time! We also visited Mudchute Farm, the Migration Museum and the Docklands Museum – all free to our families.

Over the course of the year, we had 6,273 contacts with children, parents and carers across 152 sessions, averaging 41 people a session. We have run one parenting course with 14 parents taking part and 16 children in the creche. This year, we have had 126 new families register with us, which is 25% more than the previous year. We have seen an increase in those discovering us online or at outdoor sessions.





## ESOL English Classes

We have continued our English classes predominantly attended by asylum seekers, refugees and local people who speak English as a second language. Everyone who comes wants to improve their speaking and writing skills, as well as practise reading and comprehension. The class is also an opportunity to be part of a warm, friendly community where friendships are made and any concern or issue can be brought.

Our students come from many different places: Afghanistan, Angola, Brazil, Chad, China, Eritrea, Ethiopia, France, Georgia, India, Iraq, Iran, S Korea, Morocco, Peru, Russia, Somalia, Sri Lanka, Turkey, Ukraine and Vietnam. Many are completely new to the area and are beginners, others have lived and worked locally for a long time but want a chance to improve their language skills. We had between 5 and 15 students at each class.

Some of our students have pre-school children, and unlike other ESOL classes, we can accommodate them during the lesson by providing activities, toys and a volunteer to help occupy them while mum or dad is learning.



Our classes were taught by two experienced ESOL teachers, teaching advanced and beginners' groups in the same room, and the learners are also supported by four volunteers from the church and local community. We are very grateful that The Lee Charity of William Hatcliffe granted us all the funds we needed to pay the teachers' salaries. We continue to work with social services (family workers refer and accompany



vulnerable parents and their children to class) and the Refugee Council. In addition, Local Home Office accommodation often refer families and individuals to us, through Lewisham Connections.

In July 2024 we were given free tickets by City Bridge Trust to visit Tower Bridge. A large group from the class spent the day exploring this historical landmark, enjoying the stunning views of the Thames and the City

ESOL students and their children have gained English skills in our class, helping them to access training, education and employment opportunities. Students without contact with other English speakers were exposed to new situations and gained confidence and self-esteem. Many have also been able to access help and support with legal advice, writing letters to the Home Office and their MP, creating CVs and so on.





## Deptford Ragged School Archive (DRSA)

The Deptford Ragged School Archive (DRSA) is a heritage outreach project with an archive collection of objects which tell the history of the Deptford Ragged School and the part it has played in the community of Deptford since 1844.

DRSA aims and values, informed by the history of the Deptford Ragged School, are to use the archive to inspire community arts projects in Deptford, and to advocate for children whose education is impacted by poverty.

The project leader runs the DRSA with a committed group of volunteers to support the delivery of community activities. The activities enable the local community to explore the history of Deptford and learn how the Deptford Ragged School shaped the Deptford we know today. Evaluation has shown that this builds a sense of community and pride of place, as local people, uncover stories that happened where they live and go to school and in the streets they walk down every day.

The collection is documented on [www.ehive.com](http://www.ehive.com) under Deptford Ragged School Archive.



## Evelyn Community Store

We have continued supporting the Evelyn Community Store, which exists to alleviate food poverty in the local community. This year, we have donated £100 per week in fruit and vegetables to the Evelyn Community Store, £4,200 in total. Phil, from Deptford Market, continued to sell us fruit and vegetables at wholesale prices and has taken on the weekly delivery in his van.



Community activities were delivered to 134 children, 29 adults and we worked with three volunteers;

- Workshops with year 7 at Caterham School as part of their EDGE programme, supporting and training students to create an exhibition on the history of their school.
- Pop-up exhibition and craft workshop at Creekside Discovery Centre's Winter Open Day.
- KS2 learning resources and teacher notes, Deptford Ragged School Heritage Trail, for Historic England, published online <https://historicengland.org.uk/education/schools-resources/teaching-activities/deptford-heritage-trail/>

Attended:

- Two SE Salon's Conversations for Change, Brockley
- WE are here...We are on the move: empowerment through visual and textile storytelling. Red Ribbon Living Well, (Deptford People's Heritage Museum), Deptford Lounge.

DRSA Website: [www.deptfordraggedschoolarchive.org.uk](http://www.deptfordraggedschoolarchive.org.uk)

Instagram: @deptford\_ragged\_school\_archive

## The Film Festival

We hosted and supported the New Cross and Deptford Film Festival (NXDfff) again this year. Our volunteers play key roles in creating this fabulous local event including Chair and Treasurer. We collaborated with New Cross Learning library to screen 'Mary and the Witches Flower' to an audience of 43 people. We also hosted a screening of 'Fremont' at the Leander Centre where we run our language classes. The English Friday's project manager gave the audience an introduction to the project as well as introducing the film, a beautiful story about an Afghan refugee and the universal longing for home.

# BUILDING UPDATE

In 2017, the previous freeholders of our site gave notice of their intention to sell the land. To prevent it from being sold to private developers and to continue the legacy of 180 years of service to the local community, we raised £756,000 with help from family, friends, other churches, and grant-making trusts to buy the freehold. This achievement reflects how much local people value the support we provide through our wide range of activities.



In 2022, the life-expired building was demolished, and construction began on a new six-storey, low-carbon building designed to house an integrated church and community centre.



In summer 2024 the redevelopment reached practical completion and we are delighted to report that 33 residents are now settled and living in Bear House.

However, we know that housing is just the beginning and that more must be done to tackle the root causes of homelessness and poverty. And so we continued to seek funding for the next key stage of our redevelopment project - to fit out the ground and first floor and create a fully accessible, vibrant, multi-purpose community and church hub. It will include a

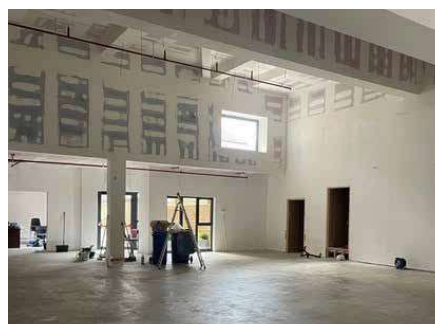


community kitchen, outdoor space, a community arts studio/workshop, and a home for the Deptford Ragged Trust Archive. This space will provide connection, support, and hope - all under one roof.

Individual gifts and community

fundraising continue to make an incredible impact, contributing 45% of total funds raised. We extend our heartfelt thanks to everyone who has donated, and to all the inspiring individuals and groups who have gone the extra mile to raise funds - from running half marathons, hosting Christmas wreath-making workshops, and hiking the Camino Way, to organising quizzes, donating old bank notes and coins, hosting cream teas, selling trolley coins, launching albums, and donating royalties from streamed music and downloads.

The partnership model we've created with J49 (a newly formed pioneering housing association - [www.j49.space](http://www.j49.space)), Lewisham Council, the Greater London Authority, and the local community is key to achieving



meaningful outcomes. We are learning how community and faith groups can unite with local and regional government to address

social problems. Imagination, empathy, and social responsibility are being combined with the worlds of policy, planning, management, and finance to build something profoundly impactful.

# RISK

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## Our trustees take a proactive and systematic approach to identifying, assessing, and managing risks.

They ensure that systems and controls are in place to provide reasonable assurance against fraud, error, and operational disruption, and to safeguard the charity's assets, reputation, and long-term sustainability.

A comprehensive Risk Register is maintained and regularly reviewed, assessing the likelihood and impact of key risks and the measures in place to mitigate them. Risks are monitored continuously, with emerging issues identified early and addressed promptly.

Financial controls are clearly defined to ensure accountability, transparency, and confidentiality. Financial reports are reviewed at each Finance Sub-Committee meeting and submitted to Trustees for approval. The annual Budget is agreed by the end of January, ahead of the financial year starting 1 April

Key policies, including Safeguarding, Data Protection, Health & Safety, and Financial Procedures, are reviewed annually to reflect changes in legislation and best practice. Safe systems of work are embedded across all operations, and risk assessments are conducted for non-standard or one-off activities, such as away days, community programmes, and outreach projects.

Trustees review risks under five principal headings:

- 1. Regulatory** – safeguarding, health and safety, data protection, and employment law.
- 2. Financial** – fraud, loss of data or expertise, and long-term viability.
- 3. Operational** – food hygiene, maintenance, and day-to-day delivery.
- 4. Organisational** – management of resources, governance, and systems.
- 5. Insurable** – property, accident, and business continuity.

## Key Risks for 2025/26

### 1. Inflationary Pressures and Budget Management

Persistent inflation and rising costs continue to test financial resilience. Income and expenditure are closely monitored, and salary reviews are undertaken prudently to ensure fair pay. Although congregational giving remains stable, reliance on voluntary donations poses a risk if income falls. The Charity maintains reserves covering at least three months of core costs.

Where possible, Full Cost Recovery is included in funding bids to support long-term sustainability.

### 2. Fundraising for the Building Project

A key priority is raising £463,931 to complete the fit-out of the church and community space. Successful completion is essential to future growth and outreach. A structured fundraising plan and targeted donor engagement are in place, supported by wider church income-generation activities.

### 3. Dependence on Key Funders and Donors

Changes in funder priorities or reductions in giving could affect financial stability. Trustees maintain strong relationships with funders, align objectives, report impact clearly, and continue to diversify income through grants and individual giving.

### 4. Governance and Board Capacity

While not currently a concern, the loss of experienced trustees or difficulty recruiting new members could reduce oversight. The Board regularly reviews its skills matrix, undertakes succession planning, and recruits periodically to remain effective and diverse.

### 5. Safeguarding, Health & Safety, & Compliance

Safeguarding children, young people, and vulnerable adults remains a key governance priority. Regular audits, training, and reporting procedures are in place. Health and safety compliance, including food hygiene and building safety, is reviewed routinely with named leads providing oversight.



## **6. Staff and Volunteer Wellbeing and Retention**

The Charity depends on dedicated staff and volunteers. Burnout, turnover, or recruitment challenges could affect delivery. Wellbeing, flexible working, supervision, and recognition are promoted to sustain motivation. Volunteers receive training and support for safe, effective engagement.

## **7. Multi-Site Operations and Continuity**

Activities currently span four sites, each with distinct logistics, costs, and relationships. This requires strong coordination and goodwill. Sustaining motivation, vision, and attendance depends on leadership, shared purpose, and continued landlord support. Positive relationships with host venues and regular communication help ensure stability and a unified identity across locations.

## **8. Cybersecurity and Data Protection**

Growing reliance on cloud-based systems increases exposure to data loss or cyberattack. Controls include strong passwords, restricted access, secure storage, staff training, and regular updates, ensuring compliance with GDPR and data protection laws.

## **9. Reputational Risk and Public Confidence**

Any safeguarding, financial, or governance lapse could harm reputation and trust. Mitigation includes transparency, fostering a culture of open communication, strong internal controls and adherence to high ethical and governance standards.



# LOOKING TO 2025-2026 AND BEYOND

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## **Our aspiration for the coming year is to finish the building redevelopment so that we can move back in and open the doors.**

Our plans for an integrated church and community centre are coming together as we enter the home stretch of what is, for us, a once-in-a-lifetime project. In our new building, we will nurture the local community and provide practical support and engagement activities for local families, children and young people, refugees and asylum seekers, homeless people, and others in need. Our community services positively impact the lives of under-resourced people living in Deptford (in the bottom 10% on the Indices of Deprivation) and South East London.

Once completed, The Deptford Ragged Trust/The Bear Church will facilitate the services we currently offer and extend our offer to provide opportunities for learning, enterprise, play, creativity, personal development, improvements in wellbeing, and a greater sense of belonging.

1. New multi-purpose auditorium – seating 200 for The Bear Church and community use.
2. Bear Kitchen – a social meeting place for the community offering skills training and work experience, commercial catering facilities and good quality healthy food.
3. The Evening Service – community meal for those who experience food poverty and social isolation.
4. New facilities for Bear Cubs pre-school parent/ carer and toddler group and parenting classes.
5. Entertainment facilities – for BearLive to showcase live music, film, art and theatre.
6. Wellbeing sessions – Psalms and Stretches, parenting support, mentoring for the residents of Bear House.
7. We will continue to employ one full-time and nine part-time staff members for the coming year.

# TRUSTEES REPORT

**The trustees of The Deptford Ragged Trust/ The Bear Church are a dedicated group of individuals who bring diverse skills, experience, and commitment to their roles. They are responsible for overseeing the church's strategic direction and governance, ensuring that we remain true to our charitable objectives while operating effectively and sustainably.**

Over the past year, the trustees have focused on steering the organisation through the redevelopment of our site. During a period of significant economic challenge, they have prioritised financial stability and supported the church's mission to serve our community.

The trustees meet regularly to review the progress of the redevelopment, legal requirements, and the church's activities, assess risks, and make informed decisions that align with our mission and values. Their commitment to transparency, accountability, and ethical governance underpins all of their work, and they continue to work closely with the leadership team to navigate the opportunities and challenges ahead.

The trustee board at the time of writing;

1. Philippe Granger (appointed 04.06.2024)
2. Chinemerem McDonald (appointed 06.10.2025)
3. Katy Nyman
4. Michelle Powell (appointed 6.10.2025)
5. Hugh Stickland (Chair)
6. Dr. Rachel Thomas
7. Sheree Urquhart (resigned 13.06.24)

The governing document/constitution is provided to all trustees and made available to others on request.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction.
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Each year, after reviewing the budget, the trustees delegate the running of the church and trust to the leadership teams:

The Bear Leadership Team. Led by the church leader (de facto CEO), and including one member of the trustees, to oversee the day-to-day running of all aspects of the church, including the finances, activities, building, employment and safeguarding.

The Bear leadership team delegates powers to the finance team, the buildings team, the services teams, and each of the teams that run activities.

Notably: Bear Cubs, English Fridays, Deptford Ragged School Archive, Global (cross-cultural workers) and BearLive.

The board of trustees is thankful for the commitment and hard work of staff and the 200+ volunteers who often go beyond the call of duty to serve others in this community. The board recognises the invaluable financial support from members of the church and other donors who have contributed generously to this work.

## Employees

Staff have been employed during the year in the following roles: Church Leader, Assistant Church Leader, Church Operations Co-ordinators (covered by two part-time roles), Finance Officer, Digital Content Officer, Cleaner, Bear Cubs Manager, Bear Cubs Project Worker, Bear Cubs Administrator and Children and Youth Lead. All contracted staff are employed under The Deptford Ragged Trust Pay and Pensions Policy. The Church Leader is employed at 40 hours



per week, all other staff are employed on a pro rata, part-time basis. Part-time hours of contracted staff are 142 hrs per week, which equates to 3.5 employees in regular employment. We also pay two teachers' term-time for the English Fridays classes, and sessional creche workers for Bear Cubs Parenting Courses. All staff, contracted or sessional, are employed at or above the London Living Wage.

## Public Benefit

The Trustees confirm that they have complied with their duty under Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The Deptford Ragged Trust exists to advance the Christian faith and to relieve poverty, hardship, distress, sickness, and social isolation in Deptford and beyond. It also promotes education, community participation, and well-being for people of all backgrounds, without distinction of faith, ethnicity, or status. Through The Bear Church, the Trust provides a safe and welcoming environment where people can connect, learn, and thrive. It serves all who wish to participate, regardless of whether they share the charity's faith-based foundation. All activities are delivered in line with the Charity Commission's public benefit principles, namely providing an identifiable benefit to the public and ensuring that benefit is available to a wide section of the community.

The Trust measures its public benefit through regular feedback, case studies, and partnerships. Outcomes include reduced isolation, improved mental wellbeing, strengthened community cohesion, enhanced literacy and language skills, access to housing and increased opportunities for families.

Through its integrated programme of worship, education, heritage, and social action, The Deptford Ragged Trust continues the 180-year legacy of the original Deptford Ragged School - providing refuge, learning, and opportunity for those most in need, and creating a vibrant, inclusive home in the heart of Deptford.

## Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).


The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**The Trustees' report was approved by the Board of Trustees, 8 Dec 2025.**



Mr. Hugh Stickland  
**Chair of Trustees**

# INDEPENDENT EXAMINER'S REPORT

## Independent examiner's report to the trustees of The Deptford Ragged Trust

I report to the charity trustees on my examination of the accounts of The Deptford Ragged Trust (the Trust) for the year ended 31 March 2025.

### Responsibilities and basis of report

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

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

### Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



James Foskett BSc, FCA, DChA

DUX Advisory Limited  
Chartered Accountants  
Kennel Club House  
Gatehouse Way  
Aylesbury  
Buckinghamshire  
HP19 8DB

16/12/2025

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# The Deptford Ragged Trust

## Statement of Financial Activities for the Year Ended 31 March 2025

		Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds funds
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	153,759	115,442	269,201	560,215
<b>Charitable activities</b>	4				
Charitable activities		33,448	45,775	79,223	71,939
Investment income	3	-	761	761	590
<b>Total</b>		<u>187,207</u>	<u>161,978</u>	<u>349,185</u>	<u>632,744</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Charitable activities		<u>102,360</u>	<u>159,122</u>	<u>261,482</u>	<u>247,425</u>
<b>NET INCOME</b>					
Transfers between funds	14	84,847 (3,332)	2,856 3,332	87,703 -	385,319 -
<b>Net movement in funds</b>		<u>81,515</u>	<u>6,188</u>	<u>87,703</u>	<u>385,319</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		50,597	1,734,943	1,785,540	1,400,221
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>132,112</u></u>	<u><u>1,741,131</u></u>	<u><u>1,873,243</u></u>	<u><u>1,785,540</u></u>

The notes form part of these financial statements

# The Deptford Ragged Trust

## Balance Sheet 31 March 2025

	Notes	31.3.25 £	31.3.24 £
<b>FIXED ASSETS</b>			
Tangible assets	10	1,771,834	1,713,454
<b>CURRENT ASSETS</b>			
Debtors	11	300	23,552
Cash at bank		109,227	58,017
		<u>109,527</u>	<u>81,569</u>
<b>CREDITORS</b>			
Amounts falling due within one year	12	(8,118)	(9,483)
		<u>101,409</u>	<u>72,086</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,873,243</u>	<u>1,785,540</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,873,243</u>	<u>1,785,540</u>
<b>NET ASSETS</b>			
		<u>1,873,243</u>	<u>1,785,540</u>
<b>FUNDS</b>	14		
Unrestricted funds		132,111	50,597
Restricted funds		1,741,132	1,734,943
		<u>1,873,243</u>	<u>1,785,540</u>
<b>TOTAL FUNDS</b>			
		<u>1,873,243</u>	<u>1,785,540</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....  
and were signed on its behalf by:



Mr H Stickland - Trustee

8th December 2025

Hugh Stickland,  
**Chair of Trustees**



# The Deptford Ragged Trust

## Cash Flow Statement for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	124,856	380,094
Net cash provided by operating activities		124,856	380,094
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(73,646)	(458,881)
Interest received		-	590
Net cash used in investing activities		(73,646)	(458,291)
<b>Change in cash and cash equivalents in the reporting period</b>		51,210	(78,197)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		58,017	136,214
<b>Cash and cash equivalents at the end of the reporting period</b>		109,227	58,017

# The Deptford Ragged Trust

## Notes to the Cash Flow Statement for the Year Ended 31 March 2025

### 1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25 £	31.3.24 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	87,703	385,319
<b>Adjustments for:</b>		
Depreciation charges	15,266	15,266
Interest received	-	(590)
Decrease/(increase) in debtors	23,252	(20,420)
(Decrease)/increase in creditors	(1,365)	519
<b>Net cash provided by operations</b>	<u>124,856</u>	<u>380,094</u>

### 2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
Cash at bank	58,017	51,210	109,227
	<u>58,017</u>	<u>51,210</u>	<u>109,227</u>
<b>Total</b>	<u>58,017</u>	<u>51,210</u>	<u>109,227</u>

The notes form part of these financial statements



**Notes to the Financial Statements  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are presented in sterling (£).

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**Significant judgments and estimates**

In the application of the charity's accounting policies, management is required to make judgments, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on going basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

**Tangible fixed assets**

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

**Tangible fixed assets**

Gifts in kind of fixed assets are capitalized at their estimated market value and depreciated in accordance with the policy for that particular class of asset.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	50 years of Useful Life
Office Equipment	5 years of Useful Life

The costs of redeveloping the building will be written off over the remaining portion of the building's 50 year useful economic life.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

**Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Foreign currencies**

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

**Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.



Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Donations	130,968	107,530	238,498	520,271
Income tax recoverable on standing orders and gift aid	22,791	7,912	30,703	39,944
	<u>153,759</u>	<u>115,442</u>	<u>269,201</u>	<u>560,215</u>

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Interest receivable	-	761	761	590
	<u>-</u>	<u>761</u>	<u>761</u>	<u>590</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25 £	31.3.24 £
Ancillary trading income	Charitable activities	79,223	71,939
		<u>79,223</u>	<u>71,939</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Charitable activities	261,341	141	261,482
	<u>261,341</u>	<u>141</u>	<u>261,482</u>

Direct costs include fees of £2,350 (2024: £2,350) for the independent examination and £1,500 (2024: £1,500) for other professional services.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

6. SUPPORT COSTS

	Finance
	£
Charitable activities	141
	<u>          </u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

8. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	128,198	125,141
Social security costs	1,929	2,086
Other pension costs	10,076	11,341
	<u>          </u>	<u>          </u>
	140,203	138,568
	<u>          </u>	<u>          </u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Average number in the year	12	9
	<u>          </u>	<u>          </u>

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	154,513	405,702	560,215
<b>Charitable activities</b>			
Charitable activities	26,319	45,620	71,939
Investment income	-	590	590
<b>Total</b>	<u>180,832</u>	<u>451,912</u>	<u>632,744</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	<u>173,805</u>	<u>73,620</u>	<u>247,425</u>
<b>NET INCOME</b>	7,027	378,292	385,319



Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	43,570	1,356,651	1,400,221
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>50,597</u>	<u>1,734,943</u>	<u>1,785,540</u>

10. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
<b>COST</b>			
At 1 April 2024	1,771,312	7,021	1,778,333
Additions	73,646	-	73,646
	<hr/>	<hr/>	<hr/>
At 31 March 2025	1,844,958	7,021	1,851,979
	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>			
At 1 April 2024	60,795	4,084	64,879
Charge for year	14,287	979	15,266
	<hr/>	<hr/>	<hr/>
At 31 March 2025	75,082	5,063	80,145
	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>			
At 31 March 2025	1,769,876	1,958	1,771,834
	<hr/>	<hr/>	<hr/>
At 31 March 2024	1,710,517	2,937	1,713,454
	<hr/>	<hr/>	<hr/>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Gift Aid Receivable	300	23,552
	<hr/>	<hr/>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Taxation and social security	4,268	4,498
Other creditors	3,850	4,985
	<u>8,118</u>	<u>9,483</u>

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Fixed assets	74,236	1,697,598	1,771,834	1,713,454
Current assets	65,993	43,534	109,527	81,569
Current liabilities	(8,118)	-	(8,118)	(9,483)
	<u>132,111</u>	<u>1,741,132</u>	<u>1,873,243</u>	<u>1,785,540</u>

14. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	50,597	84,846	(3,332)	132,111
<b>Restricted funds</b>				
Bear Cubs Fund	40,043	(107)	-	39,936
Building project fund	1,690,403	7,195	-	1,697,598
English friday fund	958	(131)	-	827
DRSA projects fund	2,771	-	-	2,771
Social projects fund	768	(4,100)	3,332	-
	<u>1,734,943</u>	<u>2,857</u>	<u>3,332</u>	<u>1,741,132</u>
<b>TOTAL FUNDS</b>	<u>1,785,540</u>	<u>87,703</u>	<u>-</u>	<u>1,873,243</u>



Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	187,207	(102,361)	84,846
<b>Restricted funds</b>			
Bear Cubs Fund	45,758	(45,865)	(107)
Building project fund	111,781	(104,586)	7,195
English friday fund	4,439	(4,570)	(131)
Social projects fund	-	(4,100)	(4,100)
	<u>161,978</u>	<u>(159,121)</u>	<u>2,857</u>
<b>TOTAL FUNDS</b>	<u>349,185</u>	<u>(261,482)</u>	<u>87,703</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	43,570	7,027	50,597
<b>Restricted funds</b>			
Bear Cubs Fund	39,052	991	40,043
Building project fund	1,308,472	381,931	1,690,403
English friday fund	1,196	(238)	958
DRSA projects fund	3,188	(417)	2,771
Social projects fund	4,743	(3,975)	768
	<u>1,356,651</u>	<u>378,292</u>	<u>1,734,943</u>
<b>TOTAL FUNDS</b>	<u>1,400,221</u>	<u>385,319</u>	<u>1,785,540</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	180,832	(173,805)	7,027
<b>Restricted funds</b>			
Bear Cubs Fund	45,578	(44,587)	991
Building project fund	401,736	(19,805)	381,931
English friday fund	4,373	(4,611)	(238)
DRSA projects fund	-	(417)	(417)
Social projects fund	225	(4,200)	(3,975)
	<u>451,912</u>	<u>(73,620)</u>	<u>378,292</u>
<b>TOTAL FUNDS</b>	<u>632,744</u>	<u>(247,425)</u>	<u>385,319</u>

15. RELATED PARTY DISCLOSURES

Expenses are on occasion reimbursed to the Trustees and key management personnel in the instance that such expenses are incurred wholly on the Church's behalf. Reimbursement of expenses to Trustees and Key Management Personnel amounted to £ £33,659 (2024: £42,367).

The Trustees, key management personnel and their families also contribute to the Church's income through donations. These are unrestricted in nature and are considered confidential by the Church. The cumulative contributions by trustees, key management personnel, their family and other related parties to the Church's general fund in the year amounted to £45,184.(2024: £47,410).

The Church also pays a housing allowance in respect of the housing of the Church Leader as she is required to be living within the pastoral catchment area of the Bear Church. The amounts are payable monthly and are set out within the Pastoral Pay Policy, which are agreed by the Trustees. The Church has paid rent of £1,700 per month (£20,400 per annum) (2024: £20,400) for Church Leader's accommodation (see Note 13 above). However, the Church Leader contributed £600 per month for 12 months (£7,200 per annum) (2024:£8,310 per annum) to the Church in respect of the rent.







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THE CHARITABLE TRUST  
OF THE BEAR CHURCH



**The Deptford Ragged Trust**

The Shaftesbury Christian Centre,  
Frankham Street,  
London,  
SE8 4RN

**Charity No. 1177319**