

NEW COVENANT CHURCH

Northampton

TRUSTEES REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

30 June 2025

JASH BURTON B'CHAUCER

Chartered Certified Accountants & Tax Advisors

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NEW COVENANT CHURCH
Annual Trustees Report and Financial Statements
Year ended 30 June 2025

CONTENTS

	Page
Legal and administrative information	1
Report of the Trustees	2-6
Independent Examiners' Report	7-8
Statement of financial activities	9
Balance sheet	10
Notes to the financial statements	11-14
Detailed Income and expenditure accounts	15

NEW COVENANT CHURCH
Annual Trustees Report and Financial Statements

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Chibuzor Onwuaraghi Remi Popoola Oluwole Abe Chris Okhueleigbe Kudzaishe Shodunke
Registered office:	38-40 Kettering Road Northampton NN3 4AH
Charity number:	118591
Accountants:	Jash Burton B'Chaucer 27 Old Gloucester Street London WC1N 3AX
Bankers:	CAF Bank Plc Natwest Plc

NEW COVENANT CHURCH NORTHAMPTON

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025 Registered Charity Number 1182591

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a Declaration of Trust 2012.

Organisational structure

The Trustees held 4 meetings in the year under consideration to promote the charity's strategies and policies. Also, to review the implementation of the various programmes and projects geared towards achieving the charitable objectives, including ensuring activities (existing and new) are permitted within objects.

Risk management

The Trustees continue to identify, review, and manage risks to which the Charity is exposed and to ensure appropriate controls are put in place to mitigate and give reasonable assurance against errors. Board Resolutions were passed, and ongoing review of delegated authority and appropriate processes are in place e.g., approval limits for financial transactions, procurement, and contract services. The charity ensured that policies and procedures that enable the governance of its operations, staff, and volunteers are in place and relevant to existing statutes.

OBJECTIVES AND ACTIVITIES

Constitution, Objectives and aims and Organisation of our Work

The Objectives of the Church is set out in the Declaration of Trust

- 1) The advancement of Christian Faith in the United Kingdom.
- 2) Support for general education by supporting the enrichment of education, sponsorship, training, and charitable activities.
- 3) The relief of persons who are vulnerable and poor, including support and rehabilitation of those who are alcoholics, homeless and habitually indulging in substance misuse in the United Kingdom.

Principal activities

The Principal Activities of the charity are Christian worship and the involvement of various ministries and ministers of religion in propagating the Christian Tenets of faith to members (and non-members) who seek to learn and develop an understanding of the Gospel through the various meetings provided by the Church. There is also an extension of the Christian Faith through other direct community outreach programmes provided by the church.

NEW COVENANT CHURCH NORTHAMPTON

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025 Registered Charity Number 1182591

Charitable activities

The Boards of Trustees are pleased to report as follows:

PUBLIC BENEFIT

THE ADVANCEMENT OF THE CHRISTIAN FAITH

The Trustees of the charity having due regard for reporting the public benefit provided by the charity in line with the Charities Act 2011, are pleased to report that the church has continued its involvement with many communities focused Outreach programmes and projects providing direct benefits for the public in the United Kingdom. As a charity, we continued to ensure the welfare of our congregation and the communities we

Places of worship

The New Covenant Church in 2025 has continued its commitment to the advancement of the Christian Faith in line with its charitable objectives through the provision and maintenance of our place for Christian Worship in the United Kingdom. The continued provision of a place of Christian Worship is an important function of the Charity's activities which provide members of the public with the ongoing opportunity to grow and develop in the Christian faith, teachings, and principles. We provide a place of worship in person every Sunday, the Sunday service is live streamed on Facebook and YouTube for those who are unable to attend in person for one reason or the other. The church runs a Bible study every Wednesday online on Zoom, Facebook, and YouTube.

Evangelism

Evangelism is a core value and outreach strategy of the church to reach out to communities. During street evangelism, the Evangelism Teams engage with the community informally and direct them to the relevant projects and supporting agencies that will give them needed advice and practical support. The team also refers them to the food bank in the church that is open every Tuesday and Thursday.

Youth Ministry

Young children are involved in age-appropriate bible teachings.

The ministry focused on building self-confidence and raising high self-esteem in each child. This was achieved through teaching, music, and drama sessions. As a ministry, we cater for the spiritual needs of children every Sunday through scriptural teachings.

Also, Sunday School continues to help children enhance their learning of the bible through engaging activities during their lessons.

NEW COVENANT CHURCH NORTHAMPTON

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025 Registered Charity Number 1182591

Public Benefit - continued

Children Ministry

Young children are involved in age-appropriate bible teachings.

The ministry focused on building self-confidence and raising high self-esteem in each child. This was achieved through teaching, music, and drama sessions. As a ministry, we cater for the spiritual needs of children every Sunday through scriptural teachings. Also, Sunday School continues to help children enhance their learning of the bible through engaging activities during their lessons.

RELIEF OF PERSONS IN CONDITIONS OF NEED, HARDSHIP, DISTRESS, SICK OR AGED

The Charity provides relief to persons who are in conditions of need, hardship, or distress or who are sick or vulnerable through its welfare support activities.

Women's Refuge - This is a refuge for women who have suffered domestic abuse. The charity collects a list of women and children who are living at the refuge at Christmas and provides age-appropriate Christmas gifts for everyone on the list.

Christmas Hamper Gift – The Charity offers Christmas hampers to individuals and businesses within our community as a way of sharing the love of Christ our Saviour during this important event celebrated by Christians all over the world.

Pastoral Care & Bereavement Support

The Charity continues to provide care and counselling to bereaved families who have lost loved ones. The charity additionally provides financial help to bereaved families to assist them in such times of difficulty. The charity also provides informal counselling services to members and non-members of the church and students.

RELIEF OF POVERTY

New Covenant Church Northampton work in partnership with Shine CIC to run a Foodbank. People in need come to the church during the week and pick up supplies of tinned food, dry food items and toiletries. The food bank also provides a delivery service for those who are unable to collect supplies in person due to illness or some other reason. An example was a sickle cell lady who at times could be bedridden. The food bank is open on Tuesdays and Thursdays.

New Covenant Church Northampton also work in partnership with Liberty, a ministry under the New Covenant Church where the voluntary expertise of many of the church members is deployed to reach out to the poor and needy, those existing on subsistence level in many parts of the African villages.

NEW COVENANT CHURCH NORTHAMPTON

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025 Registered Charity Number 1182591

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and The New United Kingdom Generally Accepted Accounting

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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with all applicable Laws. 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 have complied with the duty in section 17(5) of the 2011 Charities Act to have due regard to guidance published by the Charity Commission (i.e. public benefit statement).

In so far as the trustees are aware:

- there is no relevant information of which the charity's accountants are unaware;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the Accountants are aware of that information.

FINANCIAL REVIEW

The book values of the assets held at the year end are, in the opinion of the Board of Trustees, as stated in the financial statements. Also, in its opinion, adequate assets are available to fulfil the obligations of the charity.

A summary of the result of the New Covenant Church Northampton's activities during the period is given in the Statement of Financial Activities on page 9.

Total income of the charity amounted to £84,081 (2024: £96,050) including income from regular sunday tithes and offering of £74,795 (2024: £86,787).

NEW COVENANT CHURCH NORTHAMPTON

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 JUNE 2025 Registered Charity Number 1182591

Total resources expended in the year include direct costs of £28,475 (2024: £30,559) primarily relating to the operational costs of running the charity, and financing costs of £8,914 (2024: £11,722). The governance costs were mainly made up of accountancy fees and legal and professional expenses. The governance costs are approved by the Trustees.

The total funds as at 30 June 2025 was £251,783 (2024: £242,702) majority of which related to unrestricted funds.

RESERVE POLICY

The Charity maintains unrestricted funds, which are the free reserves of the charity, at a level that is at least twelve months of committed expenditure, excluding financing and other costs. Excess unrestricted funds, to the extent represented by liquid assets, will be used to meet recurrent operational costs, except where the Trustees consider that the funds should be retained for possible future projects.

INVESTMENT POLICY

The Trustees have the power to invest in such assets as they deem fit. The charity's investment policy is appropriate to the nature of the funds for which the investment is held. The primary investment aim is to provide a high degree of security and liquidity and to maximise returns whilst adopting a conservative approach.

GRANT-MAKING POLICY

The Charity does not provide grants and therefore do not have a policy on grant-making. The Trustees however, give gifts and donations as an effective means of delivering support and assistance to other programmes that fit within the objectives of the Charity.

INDEPENDENT EXAMINER

A proposal that Jash Burton B'Chaucer be re-appointment as Independent Examiners of the charity will be put to the Board of Trustees at the forthcoming Annual General Meeting.

By Order of the Board of Trustees


Chibuzor Onwuaraghi (Feb 19, 2026 18:00:00 GMT)

Chibuzor Onwuaraghi
Trustee

Date: 3rd Day Of December 2025

NEW COVENANT CHURCH - BERMONDSEY

INDEPENDENT EXAMINERS' REPORT FOR THE YEAR ENDED 30 JUNE 2025

We have examined the financial statements on pages 9 to 15 for the period ended 30 June 2024, which comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

The report is made solely to the charity's trustees, as a body, in accordance with Section 44 of the Charities Act 1993. The Trustees of the charity are of a general opinion that audit is not required in accordance with Section 43(2) of the 1993 Act or Section 144 of the Charities Act 2011, and have opted for an independent examination instead.

Respective responsibilities of trustees and examiners

The Trustees, who are also the directors, have responsibilities for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. These are set out in the Statement of Trustees' Responsibilities in the Report of the Trustees.

Our responsibility as independent examiners of the charity are:

- examine the accounts under section 145 of the 2011 Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act,
- and, to state whether particular matters have come to our attention.

We report to you whether the financial statements have properly been prepared in accordance with the Financial Reporting Standard (FRS) 102 (effective 1 January 2015) and in accordance with the Charities Act 2011.

We also report to you whether the information given in the Trustees' Report is consistent with the financial statements. We consider the implications of our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements

In addition we report to you if the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our work, or if information specified by law regarding trustees' remuneration and other transactions with the charity is not disclosed.

NEW COVENANT CHURCH - BERMONDSEY

INDEPENDENT EXAMINERS' REPORT FOR THE YEAR ENDED 30 JUNE 2025

Basis of opinion

Our examination was carried out in accordance with the General Directions provided by the Charity Commission. The examination includes a review of the books and documents other accounting records kept by the charity and comparing these with the accounts presented. Our examination also includes consideration of any unusual disclosures or items in the accounts, and seeking explanations from the Trustees. It is imperative to state here that the procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view. Our report is therefore limited to the statements below:

Independednt examiners' statement

In connection with our examination, we report that no matter has come to our attention, which gives cause to believe that the following have not been met:

- Keeping proper accounting records in accordance with section 130 of the Charities Act; and
- Preparing accounts which accord with the underlying accounting records and which are in compliance with the Charities Act; and
- Consistency of the information contained in the Trustees Report with the financial statements.

Jash Burton B'Chaucer

.....
JOHN BOYE FCCA

Jash Burton B'Chaucer
Chartered Certified Accountants
Coleridge Road, Surrey CR0 7BQ

Date: 4th Day of December 2025

NEW COVENANT CHURCH - Northampton

STATEMENT OF FINANCIAL ACTIVITIES (SOFA) (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 30 JUNE 2025

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
INCOMING RESOURCES				
<u>Voluntary income</u>				
Donations, tithes and offerings	74,795	-	74,795	86,787
<u>Other incoming resources</u>				
Gift aid receivable	-	-	-	-
Sundry income	-	-	-	1,850
Building fund and rental income	9,040	-	9,040	7,370
Bank interest	245	-	245	43
Total incoming resources	<u>84,081</u>	<u>-</u>	<u>84,081</u>	<u>96,050</u>
RESOURCES EXPENDED				
<i>(Costs of activities in furtherance of the objects of the charity)</i>				
Direct Charitable activities	28,475	-	28,475	30,559
Management and Support activities	34,540	-	34,540	38,450
Governance costs	3,071	-	3,071	5,566
Finance costs	8,914	-	8,914	11,722
Total resources expended	<u>75,000</u>	<u>-</u>	<u>75,000</u>	<u>86,297</u>
Net movement in funds for the period	9,081	-	9,081	9,753
Total funds brought forward	242,702	-	242,702	232,949
Total Funds as at 30 June 2025	<u>251,783</u>	<u>-</u>	<u>251,783</u>	<u>242,702</u>

All of the above results are derived from continuing activities. All gains and losses recognised in the period are included in the above.

NEW COVENANT CHURCH - Northampton

BALANCE SHEET AS AT 30 JUNE 2025

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
	£	£	£	£
FIXED ASSETS				
Tangible assets	285,040	-	285,040	294,056
Current assets				
Debtors and prepayments	-	-	-	-
Cash at bank and in hand	75,751	-	75,751	110,489
	<u>75,751</u>	<u>-</u>	<u>75,751</u>	<u>110,489</u>
Creditors: amounts falling due within one year	45,469	-	45,469	40,066
Net current assets	<u>30,283</u>	<u>-</u>	<u>30,282</u>	<u>70,424</u>
Total assets less current liabilities	315,322	-	315,322	364,479
Creditors: amounts falling due after more than one year	(63,538)	-	(63,538)	(121,777)
Net assets	<u>251,783</u>	<u>-</u>	<u>251,783</u>	<u>242,702</u>
Financed by:				
Funds	251,783	-	251,783	242,702
Total funds	<u>251,783</u>	<u>-</u>	<u>251,783</u>	<u>242,702</u>

The financial statements were approved by the Board of Trustees on 3rd December 2025 and were signed on its behalf by:

Sign: Chibuzor Onwuaraghi
Chibuzor Onwuaraghi (Feb 19, 2025, 18:00:00 GMT)
Chibuzor Onwuaraghi
Trustee

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

1. Principal accounting policies

The following accounting policies have been applied in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP): Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

Funds

General funds are unrestricted funds available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

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 purpose.

Tangible fixed assets

Tangible fixed assets are stated at their purchase or revalued amounts, together with any incidental cost of acquisition.

Depreciation is provided on all tangible fixed assets, from the dates they are brought into use, at rates calculated to write off the costs/valuation over their expected useful economic lives as follows:

Land and building	2%	cost/valuation
Fixtures and fittings	25%	reducing balance
Computer and other equipment	20%	straight line

Incoming resources

Voluntary income, comprising donations in the form of regular offerings and tithes, provides core funding. This is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contributions made by volunteers can be found in the Trustees' Report.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

Resources expended

Direct costs comprise those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Expenditure is recognised on an accruals basis as liability is incurred. Charitable and non-charitable expenditure is allocated to the respective activities and any shortfall is funded from unrestricted funds. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

Governance costs

Governance costs are the costs associated with the strategic direction of the organisation and with meeting the constitutional, legal and regulatory requirements of the charity.

2. Voluntary income	<u>2025</u>	<u>2024</u>
	£	£
Tithes, offerings and donations	74,795	86,787
Rental income	9,040	7,370
Other Income	-	1,850
Mission contribution received	-	-
	<u>83,835</u>	<u>96,007</u>
3. Governance costs	<u>2025</u>	<u>2024</u>
The governance costs of the charity consisted of the following:	£	£
Accountancy fees	1,500	1,500
Legal and professional	1,571	4,066
	<u>3,071</u>	<u>1,700</u>
4. Finance costs	<u>2025</u>	<u>2024</u>
	£	£
Mortgage interest	8,914	11,722
	<u>8,914</u>	<u>11,722</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025**

5. Net incoming resources

The net incoming resources are stated after charging the following costs:

	<u>2025</u>	<u>2024</u>
	£	£
Depreciation	9,014	10,019
Independent examiners' remuneration	1,500	1,500
	<u>1,500</u>	<u>1,500</u>

6. Tangible fixed assets

All assets are held for charitable purposes

	<u>Land & buildings</u>	<u>Fixtures & fittings</u>	<u>Computer equipment</u>	<u>2025 Total</u>	<u>2024 Total</u>
<u>Cost</u>	£	£	£	£	£
Balances b/f	300,000	3,500	19,276	322,776	322,776
Additions	-	-	-	-	-
Balances c/f	<u>300,000</u>	<u>3,500</u>	<u>19,276</u>	<u>322,776</u>	<u>322,776</u>
<u>Accumulated depreciation</u>					
Balance b/f	18,000	2,023	8,697	28,720	14,684
Charge for the year	6,000	370	2,646	9,016	10,021
Balances c/f	<u>24,000</u>	<u>2,393</u>	<u>11,343</u>	<u>37,736</u>	<u>24,705</u>
<u>Net book value</u>					
At 30/06/2025	<u>276,000</u>	<u>1,107</u>	<u>7,933</u>	<u>285,040</u>	<u>298,071</u>
At 30/06/2024	<u>282,000</u>	<u>1,477</u>	<u>10,579</u>	<u>294,056</u>	<u>308,092</u>

7. Debtors

	<u>2025</u>	<u>2024</u>
	£	£
Other Debtors	-	-
	<u>-</u>	<u>-</u>

8. Creditors due within 1 year

	<u>2025</u>	<u>2024</u>
	£	£
Accruals	1,500	1,500
Mortgage loan	9,234	13,701
Other creditors	34,736	24,865
	<u>45,469</u>	<u>40,066</u>

NEW COVENANT CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

9. Creditors due after 1 year

	<u>2025</u>	<u>2024</u>
	£	£
Mortgage loan	63,538	121,777

10. Taxation

The church is a registered charity and is not liable to corporation tax on its charitable activities. Gift aid donations for which declarations have been received from the respective donors confirming that the given donation be treated as Gift Aid donation are reclaimed by the church ("the Charity").

11. Reconciliation of funds

	Balances at	<u>Movement in Resources</u>		Balances at	Balances at
	<u>01/07/2024</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>30/06/2025</u>	<u>30/06/2024</u>
	£	£	£	£	£
Unrestricted funds	242,702	84,081	(75,000)	251,783	242,702
Restricted funds	-	-	-	-	-
	<u>242,702</u>	<u>84,081</u>	<u>(75,000)</u>	<u>251,783</u>	<u>242,702</u>

	<u>2025</u>	<u>2024</u>
	£	£
Represented by:		
Fixed Assets	285,040	294,056
Current Assets	75,751	110,489
Liabilities	(109,008)	(161,843)
	<u>251,783</u>	<u>242,702</u>

12. Related party transactions

Other than donations and funds received there were no transactions with related parties during the period.

NEW COVENANT CHURCH - Northampton

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 30 JUNE 2025

	2025		2024	
	£	£	£	£
INCOME				
<i>Donations, tithes and offerings:</i>				
- Unrestricted		74,795		86,787
<i>Other income</i>				
Interest receivable	245		43	
Rental income	9,040		7,370	
Sundry income	-		1,850	
Building fund	-	9,285	-	9,263
		84,081		96,050
EXPENDITURE				
<i>Direct Charitable Costs:</i>				
Honorarium	3,950		550	
Travelling expenses	2,424		1,106	
Evangelism/outreach work	330		400	
Welfare support	2,781		6,538	
Training	6,240		12,361	
Conferences and Meetings	8,025		2,916	
Missions	450		3,000	
TV, Airtime & publicity	2,074		1,189	
Gift and donations	2,200		2,500	
	28,475		30,559	
<i>Management & Support</i>				
Insurance	3,116		2,782	
Light and heat	4,639		5,725	
Telephone	438		1,211	
Postage and stationery	113		183	
Computer and internet expenses	6,380		7,597	
Depreciation - Freehold property	6,000		6,000	
Depreciation - Fixture & Furnitures	369		492	
Depreciation - Computer Equipment	2,645		3,527	
Repairs and renewals	10,839		10,933	
	34,540		38,450	
<i>Governance costs:</i>				
Legal & Professional	1,571		4,066	
Accountancy fees	1,500		1,500	
	3,071		5,566	
<i>Finance Costs:</i>				
Loan interest	8,914		11,722	
	8,914		11,722	
		75,000		86,297
Surplus for the period		9,081		9,753







NCCNorthampton - Accounts 30 June 2025

Final Audit Report

2026-02-19

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