

Bedford Pentecostal Church

Charity Registration No: 1054315

ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2022

Index

Item	Page
Trustees Report	1-5
Independent Examiner's Report on the Accounts	6-7
Independent Examiner's Report to the Trustees and Church Council	8-9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Accounts	12-15

**Bedford Pentecostal Church
Roise Street
Bedford MK40 1JE**

Registered Charity Number 1054315

Trustees' Report for the Year Ended 31 March 2022

Reference and administration information:

The name of the Charity is Bedford Pentecostal Church; it is registered with the Charity Commission under the charity registration number 1054315.

The Church Buildings are situated at:
Bedford Pentecostal Church
Roise Street
Bedford
MK40 1JE

The 3:16 Charity Shop
2 Roise Street
Bedford
MK40 1JE

The Trustees serving as at the date of this report:

Mr. Josiah Masih
Mr. Paolo Capoluongo
Miss Linda Akran
Mr. Simon Gill

The Charity employs one full time Pastor- Josiah Masih and three part-time workers as managers in the 3:16 Charity Shop.

The charity's main agents currently are:

Bankers:	National Westminster Bank 81 High Street Bedford. MK40 1NY
Independent Examiner:	Luke Silver Accountancy & Taxation Services 12 Oliver Street Pontypridd Mid Glamorgan CF37 2RD
Property/ Liability insurance:	Kingdom Bank Ltd Through Brokers: Ansvar Insurance Ansvar House St Leonards House Eastbourne East Sussex. BN21 3UR
Shop keeper's Insurance	Allianz Insurance Plc 57 Ladymead Guildford Surrey. GU1 1DB

Structure and Management:

Bedford Pentecostal Church has been affiliated with Assemblies of God in England since 1927, and was registered with the Charity Commission for England and Wales in April 1996.

The church operates with model constitution with trust deed, which mentions, management of the Church by the church council, membership, appointment of Church officers, Pastoral office, records and accounts and an Annual General Meeting to be held where reports by Church officers are presented to the Congregation.

The Trustees/ Elders meet regularly to make decisions and discuss the general aspects of the management of the Church, they take responsibility to ensure all necessary working procedures and policies are in place with regular reviews to conform to ongoing legal requirements.

The Trustees believe that this report and accompanying accounts comply with the current charity law, taking into consideration the implications of SORP 2005, and the Charities Act 2011.

Objectives and Activities:

The objectives of the Church are for the benefit of the public:

- To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
- To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council from time to time think fit.
- To advance education in such ways and such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

The activities of the Church are based on three pillars:

- Church Environment
- Local Community
- Overseas Ministry

Church Environment: The church mission statement is to give every man, woman and child the opportunity of understanding the gospel and to provide a church where they can grow and develop in ministry for the glory of God.

Various meetings in the church take place to provide the following: Worship Service, Kids Club, Youth group, Men's and Ladies Fellowship, Bible study and Prayer meetings.

The Congregation consists of people of different cultures – English, Asian, African, West Indian, Italian, Philippines, Hungarian, Romanian, Iranian, and Portuguese that are united together in fellowship because of one faith in the Lord Jesus Christ.

To accommodate some of the different cultures - there are house groups that meet for fellowship in the Punjabi and Italian languages.

Activities: This year has been largely spent building and putting into place activities that had stopped over the covid period. Slowly most of the meetings have all started again. The weekly prayer and Bible study continue to take place on zoom. In addition, two special worship/prayer evenings took place during the year.

A visit also took place from Compassion Uk -and the Church made further commitment in sponsoring children in third world countries. Also Dr. Andrew Fox, a Bible teacher visited us from USA.

Sadly, the Israel tour from the Church had to be postponed due to additional restrictions and requirements still in place for travel. We are hoping and looking forward for this to take place next year.

The Church continues to support the activities in the community and also working along with Hope in Bedfordshire.

Further maintenance work was carried out to the Church building. New energy sufficient lighting has been installed, new chairs purchased for the minor hall and window blinds replaced in the main sanctuary.

Local Community:

Every Wednesday morning, we are involved in Christian witness in the town centre and good relationships have been developed with the market stores and the general public.

The 3:16 Charity shop: The shop is managed by three part- time managers and supported by volunteer workers. The opening hours are 10am - 4.00pm, Monday - Saturday. Previously located at 1 North Parade, Greyfriars. The current premises is on Roise Street was bought in 2012. This was a closed down Public House which has been completely gutted out and refurbished. It was opened in May 2014, by Richard Fuller, M.P. for Bedford and Kempston. In addition to sale of items, the shop provides support to the local Community, and items are at times given free to the less fortunate.

In January 2016 we opened a coffee area in the rear part of the shop for customers and the public and we are hoping that this will add an additional asset to the work of the shop.

From time to time, financial support is given to local charities, as well as for projects overseas

The shop continues to serve the local community.

Overseas Ministry

Pakistan, India and Africa are countries where the Church have made connections over the years and continue to do so with ministry support.

Statement of Trustees' Responsibilities:

The financial statements have been prepared in accordance with applicable accounting standards and with current charity law in the form of 'Accounting by Charities', the Statement of Recommended Practice (SORP), in order to give a true and fair view of the state of affairs of the charity and its financial results for the year. In preparing those financial statements, the trustees are required:

- Select suitable accounting policies and then apply them consistently.
- Make judgement and estimates that are reasonable and prudent.
- Prepare the financial statements on the 'going concern' basis.

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 relevant law. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

By order of the Trustees

Josiah Masih (Trustee/ Chairman of the Church Council)

BEDFORD PENTECOSTAL CHURCH

ROISE STREET

BEDFORD

MK40 1JE

Registered Charity: 1054315

STATEMENT OF ACCOUNT

AND

INDEPENDENT EXAMINATION REPORT

FOR THE YEAR ENDED 31ST MARCH 2022

**Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

Independent Examiner's Report on the Accounts

Accrual Accounts

Report to the trustees/members of Bedford Pentecostal Church

Registered Charity Number 1054315

On the accounts for the year ended 31st March 2022

Set out on the following pages

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. 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' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- Have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed *L A Silver*

Date: 25 November 2022

Luke Silver, HNC Business & Finance
Accountancy Practitioner

Accountancy & Taxation Services
25 Ellicombe Close, Minehead, Somerset. TA24 6DQ

Independent Examiners Report to the Trustees & Church Council

Introduction

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work. Therefore I will keep my comments to a minimum.

Charity Law and Financial Regulations

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

Signing of Accounts

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees and Church Council. A spare copy is enclosed.

Conclusion

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

Luke Silver

Date: 25 November 2022

BEDFORD PENTECOSTAL CHURCH
REPORT OF THE CHURCH COUNCIL
FOR THE YEAR ENDED 31ST MARCH 2022

ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.

The principal activity throughout the year under review was that of the advancement of the Christian faith and the extension of the Kingdom of God.

CHURCH COUNCIL MEMBERS

Josiah Masih 6 Harrington Drive, Bedford MK41 8DB Tel: 01234 325446

Linda Akran Flat 44 Oliver Court, Union Street, Bedford. MK40 2UU

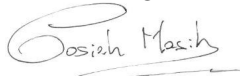
Simon Gill 2 St Paul Road, Bedford. MK40 4NT Tel: 07838 377263

Paolo Capoluongo, 40 Putnoe Street, Bedford Mk41 8HN. Tel 07443 008010

STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES



Please print name: JOSIAH MASIH

Date: 30/11/22

Bedford Pentecostal Church

Statement of Financial Activities for the year ended 31st March 2022

	Notes	Unrestricted 2022 £	Restricted 2022 £	Total 31.03.22 £	Total 31.03.21 £
<u>Incoming Resources</u>					
Incoming Resources from donors	2	133,154	40,634	173,788	86,638
Other Income	3	22,364	0	22,364	10,507
3 - 16 Charity Shop	4	23,643	0	23,643	13,816
Investment Income	5	6	0	6	15
Total Incoming Resources		179,167	40,634	219,801	110,976
<u>Resources Expended</u>					
<u>Charitable Activities</u>					
Pastoral & Ministry Costs	6	54,559	0	54,559	51,841
Church Family Costs	7	4,734	0	4,734	3,519
Departments	8	250	0	250	123
3 - 16 Charity Shop	9	20,103	0	20,103	26,025
Total Charitable Activities		79,646	0	79,646	81,508
<u>Support Costs</u>					
Establishment Costs	10	50,275	0	50,275	21,493
Administrative Costs	11	6,242	0	6,242	4,645
Total Support Costs		56,517	0	56,517	26,138
Total Expenditure		136,163	0	136,163	107,646
Net Movement in Funds		43,004	40,634	83,638	3,330
Fund Balances b/fwd at 01.04.21		426,017	27,331	453,348	450,018
Fixed Assets		0	0	0	0
Transfers		0	0	0	0
Fund Balances c/fwd at 31.03.22		469,021	67,965	536,986	453,348

Bedford Pentecostal Church

<u>Balance Sheet</u>	Notes	2021 / 22		2020 / 21	
		£	£	£	£
Fixed Assets					
Building Premises			270,000		270,000
Contents			52,000		52,000
Building Purchase			110,000		110,000
Current Assets					
Debtors			0		0
Cash at Bank	12	118,221		59,725	
Current Liabilities					
Kingdom Bank Mortgage			0	25,142	
Net Current Assets			118,221		34,583
Net Assets			550,221		466,583
Accumulated Fund					
		Unrestricted £	Restricted £	Total £	
Balance brought forward		439,252	27,331	466,583	
Funds Generated by Operations		43,004	40,634	83,638	
Balance Carried Forward		482,256	67,965	550,221	

Bedford Pentecostal Church
Notes to the Accounts
for the year ended 31st March 2022

1.Accounting Policies

(a) These accounts have been prepared on a accruals basis and include income which has been received or that is receivable at the year end.

(b) The recommendations of charities SORP have been followed in the preparation of these accounts.

	Unrestricted 2022 £	Restricted 2022 £	Total 31.03.22 £	Total 31.03.21 £
2. Income - Church Giving				
Offerings	37,841	40,634	78,475	28,308
Tithes (Standing Order)	95,313	0	95,313	56,132
CAF / GA Donations	0	0	0	0
HMRC: Gift Aid Rebate	0	0	0	0
Donations	0	0	0	2,198
Total Income - Church Giving	133,154	40,634	173,788	86,638
3. Income - Other Income				
Flat Rent	7,133	0	7,133	7,776
Flat Bills & Expenses	1,726	0	1,726	1,717
Weddings & Funerals	0	0	0	0
Miscellaneous	13,505	0	13,505	1,014
Total Income - Other Income	22,364	0	22,364	10,507
4. 3 - 16 Charity Shop				
Counter Sales	18,259	0	18,259	4,361
Miscellaneous Income	5,384	0	5,384	495
HMRC Furlough	0	0	0	8,960
Bank Interest	0	0	0	0
	23,643	0	23,643	13,816
5. Income - Investment				
Interest	6	0	6	15
Total Income	179,167	40,634	219,801	110,976

Notes to the Accounts
for the year ended 31st March 2022 (continued)

	Unrestricted 2022 £	Restricted 2022 £	Total 31.03.22 £	Total 31.03.21 £
<u>Expenditure</u>				
6. Pastoral & Ministry Costs				
Ministry Remuneration	43,214	0	43,214	41,938
Pensions	8,175	0	8,175	6,377
AoG Subs / Gifts	1,638	0	1,638	1,688
Ministry Expenses	1,332	0	1,332	1,788
Ministry Gifts	200	0	200	50
Total Pastoral & Ministry Costs	54,559	0	54,559	51,841
7. Church Family Costs				
Books and Study Materials	0	0	0	180
Sound / Music Equipment	130	0	130	0
Conferences / Training	156	0	156	0
Flower Gallery	75	0	75	84
Evangelism / Outreach	3,062	0	3,062	0
Communion Costs	0	0	0	755
Missionary Work	1,200	0	1,200	2,500
Ministry Costs	111	0	111	0
Total Church Family Costs	4,734	0	4,734	3,519
8. Departments				
Departmental Expenditure	0	0	0	26
Mens Activities	0	0	0	0
Ladies Activities	250	0	250	97
Total Departments	250	0	250	123

Notes to the Accounts
for the year ended 31st March 2022 (continued)

	Unrestricted 2022 £	Restricted 2022 £	Total 31.03.22 £	Total 31.03.21 £
9. 3 - 16 Charity Shop				
Rent & Rates	216	0	216	77
Refuse Collections	462	0	462	820
Water	552	0	552	610
Electricity	2,325	0	2,325	2,178
Gas	59	0	59	0
Insurances	8	0	8	162
Telephone	784	0	784	741
Salaries	14,330	0	14,330	13,957
HMRC: Tax & National Insurance	0	0	0	127
Pensions	797	0	797	782
Licences	108	0	108	0
Security	100	0	100	0
Building Repairs / Services	0	0	0	0
Furniture / Equipment	0	0	0	0
Bank Charges	12	0	12	295
Kingdom Bank Mortgage	0	0	0	6,276
Sundry Expenses	350	0	350	0
Total 3 - 16 Charity Shop	20,103	0	20,103	26,025
10. Establishment Costs				
Electricity	861	0	861	797
Gas	1,355	0	1,355	727
Water	215	0	215	470
General Overheads	40	0	40	1,069
Insurance	2,002	0	2,002	1,872
Repairs & Renewals	467	0	467	2,226
Furniture & Equipment	0	0	0	355
Security	1,641	0	1,641	1,265
Catering Costs	768	0	768	245
Cleaning Materials	450	0	450	36
Capital Building Expenditure	37,830	0	37,830	6,431
Capital Building Purchase	3,103	0	3,103	0
Mortgage Repayment	1,543	0	1,543	6,000
Total Establishment Costs	50,275	0	50,275	21,493

Notes to the Accounts
for the year ended 31st March 2022 (continued)

	Unrestricted 2022 £	Restricted 2022 £	Total 31.03.22 £	Total 31.03.21 £
11. Administrative Costs				
Salaries	1,531	0	1,531	0
Stationery / Copying / Printing / Postage	606	0	606	78
Child Protection Services	129	0	129	194
Equipment / Software	818	0	818	857
Copyright Licences	1,176	0	1,176	1,454
Data Protection	51	0	51	35
Telephone & Internet	106	0	106	823
Professional Fees	580	0	580	784
Miscellaneous	1,245	0	1,245	420
Total Administrative Costs	6,242	0	6,242	4,645
	£	£	£	£
12. Cash in Hand & Bank	2022	2021		
	£	£		
Natwest Current Account	28,943	16,869		
Natwest Business Reserve Account	84,417	42,051		
Natwest Current Account No: 62139886	4,709	692		
Cash in Hand	152	113		
Mastercard	0	0		
	118,221	59,725		