

Bedford Pentecostal Church

Charity Registration No: 1054315

ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2024

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

Registered Charity Number 1054315

**Trustees' Report for the Year Ended 31st March
2024**

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
Mrs. Sue Horwood
Mr. Graham Arnold

The Charity employs one full time Pastor- Josiah Masih and two 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
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Independent Examiner:	Luke Silver Accountancy & Taxation Services 25 Ellicombe Close, Minehead, Somerset. TA24 6DQ
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Property/ Liability insurance:	Kingdom Bank Ltd Through Brokers: Ansvar Insurance Ansvar House St Leonards House Eastbourne East Sussex. BN21 3UR
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Shop keeper's Insurance	Allianz Insurance Plc 57 Ladymead Guildford Surrey. GU1 1DB
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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 an environment 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, Sunday School, 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: All Church meetings have been progressing well, and the Sunday Evening service is beginning to increase in attendance.

The Tuesday Morning Prayer fellowship which is followed by coffee and chat has been immense blessing to all that attend.

The weekly prayer and Bible study continue to take place on zoom which makes it easier for some of the elderly to be part of the meeting.

The kids in the church have really developed with the new start of the kid's club and youth club that takes place on a monthly basis.

I am pleased to say the church overall is growing in attendance and we are thankful to God's blessing upon Bedford Pentecostal Church.

The highlight of year was the 60th celebration of the church building which took place in November 2023. People were invited that had been associated with the church over the past six decades, along with the current congregation and some local church ministers. This event was also attended by the Mayor of Bedford Tom Wootton and his wife.

Some of the things that had taken place over the sixty years of the church were celebrated. The radio work, television broadcast, the purchase of the Haven in Park Avenue (home for the Elderly retired ministers and missionaries- which is now part of Pilgrims Friend Society as Dorothea Court). The purchase of the Blarney Stone Pub across the road which is now the 3:16 charity shop. Also, projects that had taken place overseas in Uganda and Montana over the years, and the Italian and Asian fellowships that started from this church.

The whole event was well appreciated by all that attended, and we are so blessed with all that has taken place at the church over the last sixty years. In celebration of this event we produced some memorabilia, mugs and coasters which were given out to all those that attended. We finished the day with a lovely spread of food which was enjoyed by all.

At the Christmas carol service, we had a nativity play which was produced to a very high standard, with sound plus lighting and with the characters that took part presented at the end as if a film had been shown. This was well received by the congregation, and probably the best nativity play that we have had at the Church.

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 two part-time managers and supported by ten volunteer workers. The opening hours are 10am - 4.00pm, Monday - Saturday. 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.

The coffee area in the rear part of the shop is progressing well and we now have volunteers helping to run this area.

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.

This year we also started serving breakfast every Sunday morning from 7-8:30am near the local bus station for the homeless.

Christmas Dinner was also served at the Church to eighty people. Some were homeless and others in difficult situations.

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.

One Hundred and nine Christmas Shoe boxes was sent in December to Children round the world.

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 2024

**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 2024

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: 10 December 2024

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: 10 December 2024

BEDFORD PENTECOSTAL CHURCH
REPORT OF THE CHURCH COUNCIL
FOR THE YEAR ENDED 31ST MARCH 2024

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

Graham Arnold 32 Chiltern Avenue, Bedford MK41 9EH

Susan Horwood 6 Lincoln Road, Shortstown, Bedford, MK42 0UX

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: 16/12/24

Bedford Pentecostal Church

Statement of Financial Activities for the year ended 31st March 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	Total 31.03.24 £	Total 31.03.23 £
<u>Incoming Resources</u>					
Incoming Resources from donors	2	106,739	0	106,739	115,895
Other Income	3	11,713	0	11,713	30,984
3 - 16 Charity Shop	4	29,125	0	29,125	25,632
Investment Income	5	651	0	651	236
Total Incoming Resources		148,228	0	148,228	172,747
<u>Resources Expended</u>					
<u>Charitable Activities</u>					
Pastoral & Ministry Costs	6	61,650	0	61,650	59,402
Church Family Costs	7	12,535	0	12,535	7,837
Departments	8	0	0	0	477
3 - 16 Charity Shop	9	31,344	0	31,344	26,145
Total Charitable Activities		105,529	0	105,529	93,861
<u>Support Costs</u>					
Establishment Costs	10	33,325	0	33,325	120,849
Administrative Costs	11	4,341	0	4,341	5,977
Total Support Costs		37,666	0	37,666	126,826
Total Expenditure		143,195	0	143,195	220,687
Net Movement in Funds		5,033	0	5,033	(47,940)
Fund Balances b/fwd at 01.04.23		433,213	69,068	502,281	550,221
Fixed Assets		0	0	0	0
Transfers		0	0	0	0
Fund Adjustment		0	0	0	0
Fund Balances c/fwd at 31.03.24		438,246	69,068	507,314	502,281

Bedford Pentecostal Church

<u>Balance Sheet</u>	Notes	2023 / 24		2022 / 23	
		£	£	£	£
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		75,314		70,281
Current Liabilities					
Kingdom Bank Mortgage			0		0
Net Current Assets			75,314		70,281
Net Assets			507,314		502,281
Accumulated Fund					
		Unrestricted	Restricted	Total	
		£	£	£	
Balance brought forward		433,213	69,068	502,281	
Funds Generated by Operations		5,033	0	5,033	
Balance Carried Forward		438,246	69,068	507,314	

Bedford Pentecostal Church
Notes to the Accounts
for the year ended 31st March 2024

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 2024 £	Restricted 2024 £	Total 31.03.24 £	Total 31.03.23 £
2. Income - Church Giving				
Offerings	26,163		26,163	29,598
Tithes (Standing Order)	80,576		80,576	86,297
CAF / GA Donations	0	0	0	0
HMRC: Gift Aid Rebate	0	0	0	0
Donations	0	0	0	0
Total Income - Church Giving	106,739	0	106,739	115,895
3. Income - Other Income				
Flat Rent	7,828	0	7,828	7,841
Flat Bills & Expenses	2,572	0	2,572	2,464
Weddings & Funerals	100	0	100	0
Miscellaneous	1,213	0	1,213	20,679
Total Income - Other Income	11,713	0	11,713	30,984
4. 3 - 16 Charity Shop				
Counter Sales	29,125	0	29,125	24,845
Miscellaneous Income	0	0	0	787
HMRC Furlough	0	0	0	0
Bank Interest	0	0	0	0
	29,125	0	29,125	25,632
5. Income - Investment				
Interest	651	0	651	236
Total Income	148,228	0	148,228	172,747

Notes to the Accounts
for the year ended 31st March 2024 (continued)

	Unrestricted 2024 £	Restricted 2024 £	Total 31.03.24 £	Total 31.03.23 £
<u>Expenditure</u>				
6. Pastoral & Ministry Costs				
Ministry Remuneration	48,479	0	48,479	47,939
Pensions	8,800	0	8,800	7,871
AoG Subs / Gifts	1,638	0	1,638	1,638
Ministry Expenses	2,383	0	2,383	1,604
Ministry Gifts	350	0	350	350
Total Pastoral & Ministry Costs	61,650	0	61,650	59,402
7. Church Family Costs				
Books and Study Materials	528	0	528	87
Sound / Music Equipment	273	0	273	1,829
Conferences / Training	4,883	0	4,883	1,751
Flower Gallery	325	0	325	0
Evangelism / Outreach	5,504	0	5,504	2,020
Communion Costs	494	0	494	353
Missionary Work	300	0	300	0
Ministry Costs	200	0	200	194
Youth & Juniors	0	0	0	1,588
Sunday School	28	0	28	15
Total Church Family Costs	12,535	0	12,535	7,837
8. Departments				
Departmental Expenditure	0	0	0	0
Mens Activities	0	0	0	0
Ladies Activities	0	0	0	477
Total Departments	0	0	0	477

Notes to the Accounts
for the year ended 31st March 2024 (continued)

	Unrestricted 2024 £	Restricted 2024 £	Total 31.03.24 £	Total 31.03.23 £
9. 3 - 16 Charity Shop				
Rent & Rates	442	0	442	867
Refuse Collections	673	0	673	431
Water	466	0	466	627
Electricity	5,073	0	5,073	3,000
Gas	0	0	0	0
Shop Overheads	332	0	332	1,150
Insurances	0	0	0	0
Telephone	511	0	511	751
Salaries	20,012	0	20,012	17,443
Pensions	2,015	0	2,015	1,010
Licences	344	0	344	0
Security	670	0	670	670
Building Repairs / Services	0	0	0	0
Furniture / Equipment	0	0	0	130
Bank Charges	237	0	237	66
Refreshments	169	0	169	0
Sundry Expenses	400	0	400	0
Total 3 - 16 Charity Shop	31,344	0	31,344	26,145
10. Establishment Costs				
Electricity	1,941	0	1,941	924
Gas	2,571	0	2,571	3,598
Water	488	0	488	309
General Overheads	5,805	0	5,805	7,172
Insurance	2,461	0	2,461	2,263
Repairs & Renewals	641	0	641	1,278
Furniture & Equipment	1,627	0	1,627	770
Security	698	0	698	1,861
Catering Costs	3,246	0	3,246	3,250
Cleaning Materials	209	0	209	171
Salary Cleaner	1,540	0	1,540	1,120
Capital Building Expenditure	12,098	0	12,098	98,133
Capital Building Purchase	0	0	0	0
Total Establishment Costs	33,325	0	33,325	120,849

Notes to the Accounts
for the year ended 31st March 2023 (continued)

	Unrestricted 2024 £	Restricted 2024 £	Total 31.03.24 £	Total 31.03.23 £
11. Administrative Costs				
Salaries	0	0	0	140
Stationery / Copying / Printing / Postage	223	0	223	252
Child Protection Services	247	0	247	331
Equipment / Software	1,438	0	1,438	2,043
Copyright Licences	93	0	93	1,566
Data Protection	35	0	35	35
Telephone & Internet	43	0	43	95
Professional Fees	632	0	632	632
Publicity	0	0	0	65
Bank Charges	709	0	709	199
Miscellaneous	921	0	921	619
Total Administrative Costs	4,341	0	4,341	5,977
	£	£	£	£

12. Cash in Hand & Bank	2024	2023
	£	£
Natwest Current Account	22,943	7,916
Natwest Business Reserve Account	49,430	57,912
Natwest Current Account No: 62139886	2,974	4,196
Cash in Hand	(33)	257
Mastercard	0	0
	75,314	70,281