

# Bedford Pentecostal Church

Charity Registration No: 1054315

## ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2025

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

**Registered Charity Number 1054315**

**Trustees' Report for the Year Ended 31 March 2025**

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, two part-time workers as managers in the 3:16 Charity Shop and a Church cleaner.

The charity's main agents currently are:

Bankers: National Westminster Bank  
81 High Street  
Bedford. MK40 1NY

Independent Examiner: Luke Silver  
Accountancy & Taxation Services  
25 Ellicombe Close,  
Minehead,  
Somerset. TA24 6DQ

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 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 there has been a general increase in church attendance.

The weekly prayer and Bible study that took place on zoom in the previous four years have moved to a service back into the church premises and is called the Thursday family fellowship.

An Evangelism team has also started this year and meets on Wednesday evenings for study and training at the church and alternative weeks outreach takes place in the town centre.

Further progression has taken place with the youth work, with the start of the young adult's group that meet on a monthly basis.

The water baptism service took place in October 24. Seventeen people were baptised, this being the highest number in one baptism service and included both teenagers and adults.

We have also been blessed by an allotment that was given to us by the previous members of the Church that moved to Scotland. Products from the allotment are given to the work of the pantry. This is a food store in the Kingsbrook area of Bedford to help families on low income with food. The pantry operates much like a food bank.

In February 25 a new department was created to oversee all the media aspects of the Church.

On a practical side further maintenance work has been carried out to the 3:16 Charity Shop, with the whole of the external building being painted. Some work was also carried out in the 2a Flat that is above the charity shop.

### **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.

The serving of breakfast continues to take on Sunday morning from 7-8:30am near the local bus station for the homeless.

Christmas Dinner was also served at the Church to Ninety 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.

A visit was made to Pakistan in November 24. This resulted in the 3:16 Sewing Centre being opened. Young women are trained in the art of sewing; giving them the potential to earn money and provide some support for their families.

A visit to India also took place in February 25, which involved some ministry, and visits to projects we have supported in the past years.

One Hundred and four Christmas Shoe boxes was sent in December 25 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 31<sup>ST</sup> MARCH 2025**

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

**Mobile: 07710 456376**

**E-mail: [luke-silver@puresilver.org.uk](mailto: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 31<sup>st</sup> March 2025**

**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: 1 December 2025**

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: 1 December 2025**

**BEDFORD PENTECOSTAL CHURCH**  
**REPORT OF THE CHURCH COUNCIL**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025**

**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: 02/12/25

# Bedford Pentecostal Church

## Statement of Financial Activities for the year ended 31st March 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 31.03.25 £	Total 31.03.24 £
<b><u>Incoming Resources</u></b>					
Incoming Resources from donors	2	100,282	0	100,282	106,739
Other Income	3	10,772	0	10,772	11,713
3 - 16 Charity Shop	4	22,640	0	22,640	29,125
Investment Income	5	689	0	689	651
<b>Total Incoming Resources</b>		<b>134,383</b>	<b>0</b>	<b>134,383</b>	<b>148,228</b>
<b><u>Resources Expended</u></b>					
<b><u>Charitable Activities</u></b>					
Pastoral & Ministry Costs	6	64,754	0	64,754	61,650
Church Family Costs	7	12,047	0	12,047	12,535
Departments	8	150	0	150	0
3 - 16 Charity Shop	9	23,548	0	23,548	31,344
<b>Total Charitable Activities</b>		<b>100,499</b>	<b>0</b>	<b>100,499</b>	<b>105,529</b>
<b><u>Support Costs</u></b>					
Establishment Costs	10	46,591	0	46,591	33,325
Administrative Costs	11	8,369	0	8,369	4,341
<b>Total Support Costs</b>		<b>54,960</b>	<b>0</b>	<b>54,960</b>	<b>37,666</b>
<b>Total Expenditure</b>		<b>155,459</b>	<b>0</b>	<b>155,459</b>	<b>143,195</b>
<b>Net Movement in Funds</b>		<b>(21,076)</b>	<b>0</b>	<b>(21,076)</b>	<b>5,033</b>
<b>Fund Balances b/fwd at 01.04.24</b>		<b>438,246</b>	<b>69,068</b>	<b>507,314</b>	<b>502,281</b>
<b>Fixed Assets</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Fund Adjustment</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Fund Balances c/fwd at 31.03.25</b>		<b>417,170</b>	<b>69,068</b>	<b>486,238</b>	<b>507,314</b>

# Bedford Pentecostal Church

<b><u>Balance Sheet</u></b>	<b>Notes</b>	<b>2024 / 25</b>		<b>2023 / 24</b>	
		£	£	£	£
<b>Fixed Assets</b>					
Building Premises			270,000		270,000
Contents			52,000		52,000
Building Purchase			110,000		110,000
<b>Current Assets</b>					
Debtors			0		0
Cash at Bank	12		54,238		75,314
<b>Current Liabilities</b>					
Kingdom Bank Mortgage			0		0
<b>Net Current Assets</b>			<b>54,238</b>		<b>75,314</b>
<b>Net Assets</b>			<b>486,238</b>		<b>507,314</b>
<b>Accumulated Fund</b>					
		Unrestricted	Restricted	Total	
		£	£	£	
Balance brought forward		438,246	69,068	507,314	
Funds Generated by Operations		(21,076)	0	(21,076)	
<b>Balance Carried Forward</b>		<b>417,170</b>	<b>69,068</b>	<b>486,238</b>	

**Bedford Pentecostal Church**  
**Notes to the Accounts**  
**for the year ended 31st March 2025**

**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 2025 £	Restricted 2025 £	Total 31.03.25 £	Total 31.03.24 £
<b>2. Income - Church Giving</b>				
Offerings	18,275	0	18,275	26,163
Tithes (Standing Order)	82,007	0	82,007	80,576
CAF / GA Donations	0	0	0	0
HMRC: Gift Aid Rebate	0	0	0	0
Donations	0	0	0	0
<b>Total Income - Church Giving</b>	<b>100,282</b>	<b>0</b>	<b>100,282</b>	<b>106,739</b>
<b>3. Income - Other Income</b>				
Flat Rent	8,554	0	8,554	7,828
Flat Bills & Expenses	1,628	0	1,628	2,572
Weddings & Funerals	0	0	0	100
Miscellaneous	590	0	590	1,213
<b>Total Income - Other Income</b>	<b>10,772</b>	<b>0</b>	<b>10,772</b>	<b>11,713</b>
<b>4. 3 - 16 Charity Shop</b>				
Counter Sales	22,566	0	22,566	29,125
Miscellaneous Income	74	0	74	0
HMRC Furlough	0	0	0	0
Bank Interest	0	0	0	0
	<b>22,640</b>	<b>0</b>	<b>22,640</b>	<b>29,125</b>
<b>5. Income - Investment</b>				
Interest	689	0	689	651
<b>Total Income</b>	<b>134,383</b>	<b>0</b>	<b>134,383</b>	<b>148,228</b>

**Notes to the Accounts**  
**for the year ended 31st March 2025 (continued)**

	Unrestricted 2025 £	Restricted 2025 £	Total 31.03.25 £	Total 31.03.24 £
<b><u>Expenditure</u></b>				
<b>6. Pastoral &amp; Ministry Costs</b>				
Ministry Remuneration	50,601	0	50,601	48,479
Pensions	11,465	0	11,465	8,800
AoG Subs / Gifts	1,638	0	1,638	1,638
Ministry Expenses	900	0	900	2,383
Ministry Gifts	150	0	150	350
<b>Total Pastoral &amp; Ministry Costs</b>	<b>64,754</b>	<b>0</b>	<b>64,754</b>	<b>61,650</b>
<b>7. Church Family Costs</b>				
Books and Study Materials	420	0	420	528
Sound / Music Equipment	4,630	0	4,630	273
Conferences / Training	2,234	0	2,234	4,883
Flower Gallery	0	0	0	325
Evangelism / Outreach	2,967	0	2,967	5,504
Communion Costs	430	0	430	494
Missionary Work	615	0	615	300
Ministry Costs	751	0	751	200
Youth & Juniors	0	0	0	0
Sunday School	0	0	0	28
<b>Total Church Family Costs</b>	<b>12,047</b>	<b>0</b>	<b>12,047</b>	<b>12,535</b>
<b>8. Departments</b>				
Departmental Expenditure	0	0	0	0
Mens Activities	0	0	0	0
Ladies Activities	150	0	150	0
<b>Total Departments</b>	<b>150</b>	<b>0</b>	<b>150</b>	<b>0</b>

**Notes to the Accounts**  
**for the year ended 31st March 2025 (continued)**

	Unrestricted 2025 £	Restricted 2025 £	Total 31.03.25 £	Total 31.03.24 £
<b>9. 3 - 16 Charity Shop</b>				
Rent & Rates	484	0	484	442
Refuse Collections	571	0	571	673
Water	302	0	302	466
Electricity	3,007	0	3,007	5,073
Gas	0	0	0	0
Shop Overheads	0	0	0	332
Insurances	0	0	0	0
Telephone	771	0	771	511
Salaries	15,373	0	15,373	20,012
Pensions	2,221	0	2,221	2,015
Licences	0	0	0	344
Security	0	0	0	670
Building Repairs / Services	0	0	0	0
Furniture / Equipment	0	0	0	0
Bank Charges	252	0	252	237
Refreshments	202	0	202	169
Sundry Expenses	365	0	365	400
<b>Total 3 - 16 Charity Shop</b>	<b>23,548</b>	<b>0</b>	<b>23,548</b>	<b>31,344</b>
<b>10. Establishment Costs</b>				
Electricity	1,759	0	1,759	1,941
Gas	2,875	0	2,875	2,571
Water	396	0	396	488
General Overheads	8,118	0	8,118	5,805
Insurance	2,496	0	2,496	2,461
Repairs & Renewals	22,548	0	22,548	641
Furniture & Equipment	1,864	0	1,864	1,627
Security	1,767	0	1,767	698
Catering Costs	3,228	0	3,228	3,246
Cleaning Materials	0	0	0	209
Salary Cleaner	1,540	0	1,540	1,540
Capital Building Expenditure	0	0	0	12,098
Capital Building Purchase	0	0	0	0
<b>Total Establishment Costs</b>	<b>46,591</b>	<b>0</b>	<b>46,591</b>	<b>33,325</b>



**Notes to the Accounts**  
**for the year ended 31st March 2025 (continued)**

	Unrestricted 2025 £	Restricted 2025 £	Total 31.03.25 £	Total 31.03.24 £
<b>11. Administrative Costs</b>				
Salaries	3,293	0	3,293	0
Stationery / Copying / Printing / Postage	34	0	34	223
Child Protection Services	350	0	350	247
Equipment / Software	1,147	0	1,147	1,438
Copyright Licences	1,809	0	1,809	93
Data Protection	0	0	0	35
Telephone & Internet	214	0	214	43
Professional Fees	678	0	678	632
Publicity	0	0	0	0
Bank Charges	644	0	644	709
Miscellaneous	200	0	200	921
<b>Total Administrative Costs</b>	<b>8,369</b>	<b>0</b>	<b>8,369</b>	<b>4,341</b>
	£	£	£	£

<b>12. Cash in Hand &amp; Bank</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Natwest Current Account	7,053	22,943
Natwest Business Reserve Account	45,119	49,430
Natwest Current Account No: 62139886	2,066	2,974
Cash in Hand	0	(33)
Mastercard	0	0
	<b>54,238</b>	<b>75,314</b>