

Trustees' Annual Report

(Accompanying Receipts and Payments Accounts)

Section 1 Legal and Administrative Information

Charity Name Deal Pentecostal Church
Registered Charity Number 1054371
Financial Year Beginning 01/01/2025 **Ending** 31/12/2025
Charity's Address 69 Mill Hill, Deal, Kent. CT14 9EW

Names of Charity Trustees	Office (if any)	Dates acted, if not for whole year	Name of person (or body) entitled to appoint trustee
Revd Paul S Fermor	Chairman		<i>de facto</i> as Minister
Mrs Margaret D Fermor			Trustees of Charity
Mr Raymond Teague			Trustees of Charity
Mrs Jean Odon			Trustees of Charity
Mr Mark Toogood			Trustees of Charity
Mrs Geraldine Farrugia			Trustees of Charity
Miss Joy Crick			Trustees of Charity

Governing document: Model Trust Deed for Local Assemblies of God

Objects of the charity: The objects of the Church shall be:

The objects of the Church ("the Objects") are for the benefit of the public:

- (a) 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;
- (b) 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; and
- (c) to advance education 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.

Names and Addresses of advisors regularly used:

AoG Operations Manager, Arlington House, Bloom Street, Salford, Manchester, M3 6AJ

Section 2 Activities and Achievements

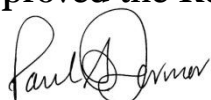
Charity's activities and achievements during the year in relation to its objects (for fuller explanation see below)

Weekly Services of Public Worship, Christian Training and Study
 Activities for all age groups including the elderly and the youth
 Special meetings for advancement of the Christian religion
 Pastoral care of the Church members, adherents and the wider community

Section 3 Declaration

The trustees have approved the Report below.

Signature:



Full name: Revd Paul S Fermor

Position: Chairman

Date: 08/03/2026

Our Church's Charity Trust Objectives are:

- (a) 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;
- (b) 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; and
- (c) to advance education 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.

Our strategy to implement these objectives is by providing

Weekly Services of Public Worship, Christian Training and Study
Activities for all age groups including the elderly and the youth
Special meetings for advancement of the Christian religion
Pastoral care of the Church members, adherents and the wider community.

Our activities throughout the year have fulfilled these objectives through:

Church Activities. Hard copies of the Sunday sermons are distributed each week and digital copies are sent via email posted on the church website. Our Guest Speakers this year included Dave Smethurst and Yan Hadley. We had our Church Christmas meal in December. We continue to advertise our Church with a Poster in Deal Post Office and by distributing handbills containing our Church details.

Social. The first Sunday of each month we have a shared lunch after the Service. We had some social activities this past year.

Mission. Our Church sponsored 3 children to attend the "*Fervent Academy*" school led by Pastor Joy Bendoy of "*God's Sufficient Grace Ministries*" in Mandaue City, Cebu, Philippines. We make monthly donations to "*Smethurst Ministries*" to enable them to support Orphanages in Latvia and Ukraine.

Ministry. Paul and the Church both hold status with *Assemblies of God (GB)*. Paul is the Appeals Clerk with *Assemblies of God (GB)*. This involves offering advice on procedural matters and adjudicating in disputes within *AoG*. He is also Treasurer for *Verah Bassett Trust Fund*—a local Christian Trust that makes small monetary grants to Pentecostal Churches in Kent. Paul is also the Senior Chaplain with *South East Coast Ambulance NHS Trust* and oversees 16 Chaplains across the Trust in Kent, Sussex and Surrey.

Our plans for the future include

- **Continued structured and inspirational Public Worship, Christian Training and Study.**
- **Planned activities for all age groups, including the elderly and the youth.**
- **Regular meetings for advancement of the Christian religion using the leaders from our Church and also other invited Speakers.**
- **The pastoral care of the Church members, adherents and the wider community, including practical help where needed, through both formal and informal activities.**
- **Repair and update the Church property and facilities.**

Reserves Policy

It is our policy to maintain a balance on unrestricted funds (if possible) which equates to at least 3 months unrestricted payments (equivalent to £7,000) to cover emergency situations that may arise from time to time. The balance of **£7,430** exceeds this target.

Church Fire Risk Assessment

The Church building has 4 potential fire risk areas: *main hall, minor hall, kitchen and ancillary rooms.*

The identified fire hazards are: *gas fires in main hall & minor hall; wooden structure of ancillary rooms.*

The identified people potentially at significant risk are: *people unable to react quickly in main hall and minor hall.*

We evaluate the risks as low due to the close proximity of fire exits and because vulnerable people are always supervised.

The existing Fire Arrangements are deemed to be adequate because:

The congregation is regularly reminded of the Fire Arrangements which are displayed on the notice-boards and also announced when appropriate; the emergency lighting and water fire-extinguisher in the main church hall is checked monthly; a powder fire-extinguisher is in the minor hall; Fire Blanket is stored in a prominent place in the kitchen.

The Church has Policies for:

Safeguarding, Complaints, Conflict of Interest, Risk Management, Behaviour, Photographs, Data Protection, Cyber Safety, Handling of DBS Certificate Information, Engaging External Speakers, Fire and Emergency. These are reviewed annually, and copies of these Policies may be obtained from the Church Office.



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Deal Pentecostal Church

**On accounts for the year
ended**

31/12/2025

Charity No

1054371

Set out on pages

1-2

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**

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").

**Independent
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

C J Bradford BSc(Hons)

Date:

2. 3. 26

Name:

Mrs C J Bradford

**Relevant professional
qualification(s) or body
(if any):**

Address:

122 London Road, Deal. CT14 9PL

Deal Pentecostal Church Accounts

(Receipts and Payments Basis) Unrestricted Funds

Receipts	2025	2024	2023
Sunday Offerings	£16,049	£13,198	£14,506
Other Gifts	£10,030	£12,300	£10,191
Gift Aid	£6,572	£6,165	£6,051
Property Income:	£400	£800	£375
Sundry Income	£0	£0	£22
Bank Interest:	£77	£95	£84
Total Receipts	£33,128	£32,558	31,228
Payments	2025	2024	2023
AoG	£645	£554	£554
Equipment	£984	£613	£0
Housekeeping	£319	£282	£477
Minister's Expenses	£325	£355	£579
Missions	£3,628	£3,023	£4,526
Outreach & Pastoral	£745	£1,364	£993
Overheads	£450	£363	£278
Property Maintenance	£1,296	£1,032	£424
Property Utilities	£7,603	£7,944	£8,320
Ministers Salary & HMRC Payments	£17,090	£18,664	£16,631
Stationary	£38	£69	£71
Sundry	£0	£0	£0
Bank Charges	£0	£0	£0
Total Payments	£33,123	£34,263	£32,853
Net of Receipts/(Payments)	£5	-£1,705	-£1,625
Cash funds last year end	£7,335	£9,040	£10,665
Cash funds this year end	£7,340	£7,335	£9,040

The Charity has no restricted funds

The Charity has no endowment funds

Statement of Church Assets and Liabilities at year end to the nearest £

	Cash Funds	2025	2024	2023
	Current Account	£1,486	£1,081	£1,001
	Deposit Account	£5,649	£5,949	£7,520
	Ministry Aid Account	£205	£305	£405
	Cash in hand	£0	£0	£114
D1	Total Cash Funds	£7,340	£7,335	£9,040

Statement of Church Assets and Liabilities at year end to the nearest £

Assets retained for the Charity's own use <i>(Please note that the current value of these assets are estimated)</i>	Cost	Current value
Property		
Property at 69 Mill Hill, Deal - Church Building	£37,000	£450,000
Property at 69 Manor Road, Deal – Church Manse	£65,000	£375,000
Sub-total: Property assets		£825,000
Furnishing/equipment assets		
Appliances including heaters, cookers, light fittings, etc.	£5,800	£2,900
Decorations	£400	£200
Electronics including P.A. systems, tape-deck etc.	£15,000	£7,500
Furnishings including chairs, carpets, tables, curtains, etc.	£19,200	£9,600
Maintenance including ladders, scaffolding, tools, etc.	£760	£380
Kitchen equipment	£6,000	£3,000
Musical Instruments including guitars, piano, organ, etc.	£7,000	£4,000
Office Equipment including paper, cabinets, computer, etc.	£8,000	£4,000
Manse furnishings etc.	£1,000	£500
Sub-total Furnishing/equipment assets	£63,160	£32,080
Total Assets		£855,080