

# FULL GOSPEL CHURCH

England & Wales · Charity number 1054425

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1996-04-09

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Full Gospel Church  
60 High Street South  
Rushden  
NN10 0QX

**Phone** 01933418002

**Email** [rushdenfullgospel@gmail.com](mailto:rushdenfullgospel@gmail.com)

**Website** [www.rushdenfullgospel.org.uk](http://www.rushdenfullgospel.org.uk)

## Activities

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**Objects:** THE OBJECTS OF THE CHURCH 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; ANDC) 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.

**Activities:** A christian church committed to working with others, operating a community use building and being a key player in our local community - reaching out with Gods love to all.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** IN PRACTICE RUSHEN
- Northamptonshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£35,277	£40,079	-	-
2023-12-31	£34,924	£44,939	-	-
2022-12-31	£36,287	£40,544	-	-
2021-12-31	£33,276	£66,274	-	-
2020-12-31	£90,769	£50,173	-	-

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## Trustees

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Name	Role	Appointed
Rev Joseph Peter Sherwin	Chair	2019-07-07
Christiana Chika Obiechefu		2021-04-26
Deborah Angela Bull		2017-01-01

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**FULL GOSPEL CHURCH**

England & Wales - Charity number 1054425

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# Accounts

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## **Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> of Jan 2024 Period start date.    **To:** 31<sup>st</sup> of Dec 2024 Period end date.

**Charity name:** Full Gospel Church

**Charity registration number:** 1054425

### **Charity's principle address:**

Full Gospel Church  
60, High Street South  
Rushden  
NN10 0QX

### **Names of the charity trustees who manage the charity.**

Rev Joseph Sherwin (Minister of Religion)	Senior Leader
Deborah Bull	Leadership Team
Cristiana Chika Obiechefu	Leadership Team
Garry Richards	Leadership Team
Thein Richards	Leadership Team

This report has been prepared by the trustees to set out the achievements of the Full Gospel Church in 2024 through the activities of its members.

The activities took place towards the fulfilment of its agreed objectives outlined within the model trust deed, church constitution, the purpose statement of the church and our united faith as set out within our conditions for church membership and the underpinning statement of faith document for Assemblies of God GB Incorporated.

### **Trustee Selection Methods:**

Appointed by the Trustees/Leadership Team

### **How is the Charity Constituted?**

Trust

### **Governing Document:**

Model Constitution with Trust Deed for Local Assemblies of God

## **Objectives and Activities**

Rushden Full Gospel Church (RFGC) is an Assemblies of God, Pentecostal church based in Rushden, Northamptonshire. The church has been active since the mid 1930's is well known within the town.

We are a Christian church committed to working with others, operating a community use building and being a key player in our local community - reaching out with God's love to all.

We strive to be a church living life to the full, restoring our hurts, becoming all we can be, with Christ at the centre.

THE OBJECTS OF THE CHURCH 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;

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.

For the main activities undertaken to further the charity's purposes for public benefit, the trustees have regards to Charities Commission Guidance on public benefit.

## **Achievements and Performance**

2024 has been a good year, with a focus on being church family, strengthening our prayer life, and getting closer to Jesus together. Some of our achievements include,

- A. RFGC is a church of 40+ people with diverse age, gender, income, culture and ethnicity.
- B. We provide regular opportunity for the public to worship, pray, receive biblical teaching, take communion, and have fellowship time within our Christian community.
- C. We have seen new members join the church in 2024.
- D. We held a baptism and baby dedications in 2024.
- E. We've maintained a regular children's ministry, providing teaching and activities alongside our main Sunday Service for children aged 3-10.
- F. We continue to provide deeper pastoral care to those who require it and have seen multiple people make positive changes in their lives in 2024.
- G. We've renewed our focus on prayer, providing teaching and opportunity for our church members to get closer to God through their prayer lives.
- H. We continued our programme of summer events, running our church services throughout August in new ways that focus on community, prayer and uniting our church together.
- I. We continue to maintain volunteer teams with church members getting involved during Sunday Services and during refurbishment projects around the building.
- J. We continue to provide financial support to our missionaries including Mark and Marie Lees, and Sophie Lees in their overseas work. Missionary spending accounted for 10% of total expenditure in 2024.

Overall through the year, we have maintained a period of general stability throughout the church. We've seen new members join the church, and we've also said goodbye to some members who had felt called elsewhere and parted on good terms.

We began 2024 by continuing the path we had started in the previous year, focusing on prayer and getting closer to God through prayer. We initially began this with our new regular monthly prayer meeting called Encounter, and also continued to bring teaching on hearing God's voice on Sunday mornings.

Whilst throughout the year we saw some attendance, we never saw the growth for the Encounter meetings that we had hoped. However, during our summer events in 2024, we decided to do a special 'Encounter Sunday', bringing the prayer meeting as an alternative main Sunday Service. This was a much greater success, with a lot of positive feedback. We have since stopped doing the specific Encounter meetings with the aim to bring more regular Encounter Sundays instead.

Our Summer Events continued to be a success for their second year in a row, giving us opportunities to do church differently throughout the month of August. Running events like our picnic in the park, family activity service, and our summer BBQ remained popular, bringing us closer together as a church.

We've seen multiple occasions throughout the year where we've been able to stand alongside our members through major life events. Notably, we baptised someone, hearing of their testimony of how Jesus has impacted their life, and we've dedicated multiple babies who have been born in our community in 2024. We continue to provide deeper pastoral and prayer support for those who need it.

Whilst our congregation and activities continued to be stable, our financial situation also remains a cause for concern. We have seen some aspects of our finances grow, (our offerings were 24% higher than 2023, bolstered by a large one-off donation), but our costs also continue to remain high, most notably our utilities and insurance.

We have been working with an energy broker in the hopes of reducing our costs, and we have fixed our energy rates until 2029. We've also seen that our insurance is projected to be lower throughout the year 2025. However, we have now reached a point where we can no longer realistically cut costs without making significant changes to how we operate, and consequently we continued to run at a loss of -£4,802 for the year.

We held a meeting with our congregation in November, highlighting this situation and encouraging them to consider their regular giving in the hopes of continuing to reduce this loss. We have seen some improvements since, with some growth in giving at the end of the year, and beyond into 2025.

However, we recognise that our current finances don't take into account areas where we need to invest but can't due to lack of funds, such as making major improvements/renovations to our building, launching and running external ministries, or increasing the salary of the pastor to a competitive level. We also know that our congregation is aging, with around 40% of our offerings given by members who are over the age of 78, therefore we will naturally begin to lose this large portion of our income over the coming years.

Whilst we are managing to maintain operations as we are, we recognise that major financial challenges are on our doorstep. We are actively monitoring this situation closely, and discussing broad options for our future. We aim to make sure that the course of action we take will best serve to steward the resources given by multiple generations in our church's history, and enable it to be used to further our objectives and ultimately the wider church, both in our locality and wider.

## Financial Review

The Financial Statement below is drawn from the accounts & bank statements for the end of the year.

### **Rushden Full Gospel Church - Statement of Financial Activity & Summary**

Barclays Bank Current (Daily transactions) Account No. 10290238 - All figures in Pounds Sterling  
 Figures for 1st January - 31st December 2024 - Final Accounts Agreed on 20/10/2025

<b>INCOME</b>	<b>Previous</b>	<b>Current</b>	<b>EXPENDITURE</b>	<b>Previous</b>	<b>Current</b>
	<b>2023</b>	<b>2024</b>		<b>2023</b>	<b>2024</b>
<b>Voluntary Income:</b>			<b>Governance</b>		
Offerings	25,890	32,277	Utilities	6,348	6,109
Other grants/donations	0	0	Building/Repairs	3,543	715
Use of facilities	4,200	1,200*	Insurance	3,623	4,130
Green Pastures	1632	0	AoG affiliation	770	720
			Audit/Legal/Membership	0	0
			Administration	1,875	1,459
			Training/Development	0	0
<b>Sub Total</b>	<b>31,722</b>	<b>33,477</b>	<b>Sub Total</b>	<b>16,159</b>	<b>13,133</b>
			<b>Minister's Costs</b>		
			Salaries/NI/Travel/Pension	22,353	22,321
			AoG Conferences	642	0
			<b>Sub Total</b>	<b>22,995</b>	<b>22,321</b>
<b>Income from Charitable activities</b>			<b>Ministry Costs</b>		
Missions Fund	3,202	1,800	Missions/Mission trips	4,552	4,075
			Other Ministries	1,233	550
<b>Sub Total</b>	<b>3,202</b>	<b>1,800</b>	<b>Sub Total</b>	<b>5,785</b>	<b>4,625</b>
<b>Church Sub Total</b>	<b>34,924</b>	<b>35277</b>	<b>Church Sub Total</b>	<b>44,939</b>	<b>40,079</b>
<b>Profit/Loss for Period</b>					<b><u>-4802</u></b>
<b>Account Balance as of 31st December 2024</b>					<b><u>£11,276</u></b>

#### Total Assets

The church fully owns the 60 High Street South property: Insurance cover of £1.5M (re-sale value £0.5M)

\*A further £1,200 was received in January 2025 for use of building in 2024

Figures prepared for Trustees by Rev. Joseph Sherwin – Senior Leader for Full Gospel Church  
 Please find the Independent Examiner's Report attached at the end of this document.

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	Joseph Sherwin	Deborah Bull
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<b>Full name(s)</b>	Joseph Sherwin	Deborah Bull
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<b>Position (eg Secretary, Chair, etc)</b>	Chair/ Senior Leader	Trustee/ Leadership Team
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<b>Date</b>	27/10/2025
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Section A

Independent Examiner's Report

Report to the trustees

Charity Name: Full Gospel Church

On accounts for the year ended

2024 Charity no (if any) 1054425

Set out on pages

1-5 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 21-10-24

Name: CHRIS HARLEY

Relevant professional qualification(s) or body

MAAT

(if any):

[Empty box for additional information]

Address:

24 CHAPEL CLOSE  
RUSHMIDEN  
NW10 0FH.

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Large empty box for disclosure details]

**FULL GOSPEL CHURCH**

England & Wales - Charity number 1054425

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> of Jan 2023 Period start date. **To:** 31<sup>st</sup> of Dec 2023 Period end date.

**Charity name:** Full Gospel Church

**Charity registration number:** 1054425

### **Charity's principle address:**

Full Gospel Church  
60, High Street South  
Rushden  
NN10 0QX

### **Names of the charity trustees who manage the charity.**

Rev Joseph Sherwin (Minister of Religion)	Senior Leader
Deborah Bull	Leadership Team
Cristiana Chika Obiechefu	Leadership Team
Garry Richards	Leadership Team
Thein Richards	Leadership Team

This report has been prepared by the trustees to set out the achievements of the Full Gospel Church in 2023 through the activities of its members.

The activities took place towards the fulfilment of its agreed objectives outlined within the model trust deed, church constitution, the purpose statement of the church and our united faith as set out within our conditions for church membership and the underpinning statement of faith document for Assemblies of God GB Incorporated.

### **Trustee Selection Methods:**

Appointed by the Trustees/Leadership Team

### **How is the Charity Constituted?**

Trust

### **Governing Document:**

Model Constitution with Trust Deed for Local Assemblies of God

## **Objectives and Activities**

Rushden Full Gospel Church (RFGC) is an Assemblies of God, Pentecostal church based in Rushden, Northamptonshire. The church has been active since the mid 1930's is well known within the town.

We are a Christian church committed to working with others, operating a community use building and being a key player in our local community – reaching out with God's love to all.

We strive to be a church living life to the full, restoring our hurts, becoming all we can be, with Christ at the centre.

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For the main activities undertaken to further the charity's purposes for public benefit, the trustees have regards to Charities Commission Guidance on public benefit.

## **Achievements and Performance**

2023 has been a good year of growth, trying new things, and continuing to build church. Some of our achievements include,

- A) RFGC is a church of 50+ people with diverse age, gender, income, culture and ethnicity.
- B) We provide regular opportunity for the public to worship, pray, receive biblical teaching, take communion, and have fellowship time within our Christian community.
- C) We have seen new members join the church in 2023, particularly families with children.
- D) We've seen the new children attending our children's work on Sunday mornings, and maintained the number of children attending.
- E) We continue to provide deeper pastoral care to those who require it and have seen multiple people make positive changes in their lives in 2023.
- F) We have launched new summer events, running our church services throughout August in new ways that focus on community, prayer and uniting our church together.

- G) We continue to maintain volunteer teams with church members getting involved during Sunday Services and during refurbishment projects around the building.
- H) We continue to provide financial support to our missionaries including Mark and Marie Lees, and Sophie Lees in their overseas work. Missionary spending accounted for 10% of total expenditure in 2024.

Throughout the year, we have been encouraged to see the church grow in some key areas, whilst we also maintaining a healthy concern regarding the church's financial stability.

Our attendance has been steady, with new members joining the church, getting involved in events and activities. This includes new families, which continues our trend of seeing the average age of our congregation begin to fall, and more children attending our Sunday services.

We are continuing to put an emphasis on family, and making our Sunday services a great experience. As part of that, we launched our new Summer Sundays programme which changed our usual church services throughout August into various different activities. These included prayer walking around Rushden, a picnic at our local park, a family activity service and a BBQ. All of these services brought us together as a church, gave us the opportunity to worship Jesus differently, and enabled us to do church outside of our usual building.

We also started a new outreach programme called Open House, consisting of a warm space on Saturday mornings. We ran this for a period of a few months during winter to mixed success, as we managed to reach and provide a safe space for a few homeless individuals, but didn't see the numbers of people using the space we had hoped or anticipated. The process did however teach us a number of lessons about building teams and the willingness of our congregation to help serve.

Prayer continues to be a focus of our church, with regular weekly prayer meetings, and a major time of prayer and fasting during the start of the year. Towards the end of 2023, we launched Encounter, which is a monthly prayer meeting on Sunday evenings with a particular focus on meeting with the Holy Spirit. We've seen a core group of members join us, and we will be looking to expand and/or adapt this emphasis in our church going forward.

Financially, we do still recognise that the church is at some risk. Whilst we have seen new members join the church in 2023, we have also lost a few long-term members, who have either left for positive reasons, or passed away. Some of these members were key givers into our church, and this has led to a fall in our general offerings of approx. £3740 as compared to 2022.

Alongside this, we have seen our costs rise along with the cost of living crisis in the UK. Specifically, we have seen the cost of our energy bills increase, along with the increased cost of our church's insurance. These are both essential costs that the church needs in order to run, and whilst we have worked to keep these costs down as much as possible, we do need to adjust to the new reality of these higher costs. Overall, this has meant that the church ran at an operational loss of -£6851 for the year of 2023.

Our finances remain a situation we have been trying to bring under control as much as possible, but this has been an ongoing problem for many years. Therefore, we are now beginning to approach a point where our cash reserves will not be able to sustain such losses in the long term, with our bank balance at £16,015 at the end of 2023. Therefore, we will need to see either and/or both, an increase to our income, or significant changes in how we operate to bring costs down further.

Whilst we want to operate in faith of Christ's provision, we recognise that this situation poses a potential existential threat to our organisation. Subsequently, solving this issue will be an essential first priority for our church going forward.

## Financial Review

The Financial Statement below is drawn from the accounts & bank statements for the end of the year.

### **Rushden Full Gospel Church – Statement of Financial Activity & Summary**

Barclays Bank Current (Daily transactions) Account No. 10290238 – All figures in Pounds Sterling

Figures for 1st January – 31st December 2023

<b>INCOME</b>	<b>Budget 2023</b>	<b>Actual 2022</b>	<b>Budget 2024</b>	<b>EXPENDITURE</b>	<b>Budget 2023</b>	<b>Actual 2023</b>	<b>Budget 2024</b>
<b>Voluntary Income:</b>				<b>Governance</b>			
Offerings	30000	25890	25000	Utilities	8,000	6348	6000
Other grants/donations	0	0	0	Building/Repairs	1500	3543	1500
Use of facilities	4000	4200	2500	Insurance	2400	3623*	2400
Green Pastures	0	1632	0	AoG affiliation	800	770	800
Reserves				Audit/Legal/Membership	250	0	250
<b>Sub Total</b>	<b>33500</b>	<b>31722</b>	<b>27500</b>	Administration	2000	1875	2000
				Training/Development	2000	0	2000
				<b>Sub Total</b>	<b>16950</b>	<b>16159</b>	<b>14950</b>
				<b>Minister's Costs</b>			
				Salaries/NI/Travel/ Pension	27000	22353	25000
				AoG Conferences	500	642	500
				<b>Sub Total</b>	<b>27500</b>	<b>22995</b>	<b>27500</b>
<b>Income from Charitable activities</b>				<b>Ministry Costs</b>			
Missions Fund	2500	3202	3000	Missions/Mission trips	1000	4552	4500
				Other Ministries	1000	1233	1000
<b>Sub Total</b>		<b>3202</b>		<b>Sub Total</b>	<b>2000</b>	<b>5785</b>	<b>5500</b>
<b>Church Sub Total</b>		<b>34924</b>		<b>Church Sub Total</b>		<b>44939</b>	
<b>Full Profit/Loss for Period</b>						<b>-10015*</b>	
<b>Operational Profit/Loss for Period</b>						<b>-6851*</b>	
<b>Account Balance as of 31st December 2023</b>						<b>16015</b>	
				<b>Total Assets</b>		<b>16015</b>	

**The church fully owns the 60 High Street South property: Insurance cover of £2.75M**

**Assets also include all furniture and equipment contained and used at 60 High Street South. Insurance cover of £85,000**

\*Insurance payout includes payment for 2022. Accounting for this, we had an operational loss of -£6851 for 2023. We have since switched to a monthly payment model for improved accounting accuracy and cash flow purposes.

Figures prepared for Trustees by Rev. Joseph Sherwin – Senior Leader for Full Gospel Church  
Please find the Independent Examiner's Report attached at the end of this document as Appendix 1.

# Declarations

The trustees declare that they have approved the trustees' report above.

## Signed on behalf of the charity's trustees

Signature(s)	J. Perumn	D. Bull
Full name(s)	Joseph Sherwin	Deborah Bull
Position	Senior Leader	Leadership Team

Date 30/10/24



Section A

Independent Examiner's Report

Report to the trustees

Charity Name: Full Gospel Church

On accounts for the year ended

2023 Charity no (if any) 1054425

Set out on pages

(remember to include the page numbers of additional sheets)

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Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.

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\* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

26-09-24

Name:

CHRIS HARLEY

Relevant professional qualification(s) or body

MAAT

(if any):

[Empty box]

Address:

24 CHAPEL CLOVE

RUSHDEN

NN10 0FH

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]

Signed: \_\_\_\_\_  
Name: \_\_\_\_\_

**FULL GOSPEL CHURCH**

England & Wales - Charity number 1054425

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# Accounts

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## **Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> of Jan 2022 Period start date. **To:** 31<sup>st</sup> of Dec 2022 Period end date.

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Deborah Bull	Leadership Team
David Rutt	Leadership Team
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### **How is the Charity Constituted?**

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THE OBJECTS OF THE CHURCH 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;

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.

For the main activities undertaken to further the charity's purposes for public benefit, the trustees have regards to Charities Commission Guidance on public benefit.

## **Achievements and Performance**

2022 has been a good year of growth and stability. Having come through the COVID-19 pandemic, we’ve sought to sustainably grow and establish our church. Some of our achievements include,

- A) RFGC is a church of 50+ people with diverse age, gender, income, culture and ethnicity.
- B) We provide regular opportunity for the public to worship, pray, receive biblical teaching, take communion, and have fellowship time within our Christian community.
- C) We have seen new members join the Church in 2022, particularly families with children.
- D) We’ve seen the number of children attending our children’s work on Sunday mornings increase consistently.
- E) We continue to provide deeper pastoral care to those who require it and have seen multiple people make positive changes in their lives in 2022.
- F) We have continued to make improvements to our Main Hall facility, along with our Children's areas.
- G) We have established greater volunteer teams with more church members continually getting involved during Sunday Services and during refurbishment projects around the building.

- H) We have seen our finances become increasingly more stable, with a greatly reduced loss of -£4257 compared with -£13,996 in 2021.
- I) We continue to provide financial support to our missionaries including Mark and Marie Lees, Sophie Lees, and Jiwon Jung in their overseas work. Missionary spending accounted for 16.8% of total expenditure in 2022.

Throughout the year, we've focused on running our church with a focus on financial and operating stability. This comes in light of the loss of rental income from Encompass (formerly ENCS) who had previously been operating within our premises.

We have been successful in keeping many of our operating costs low, particularly in regards to reduced utilities usage and energy costs. We have worked with an energy broker to find better pricing, and made the best use of government support where needed.

We continued to invest in our building where appropriate, particularly refurbishing and re-carpeting our children's work facilities. We've done this whilst keeping our goals of sustainability in mind, so as to keep costs low.

We have seen the church grow throughout the year, with new members joining and staying with us as a fellowship. Much of this has come from our online livestream. Many members who have joined recently first saw our Sunday services online through our livestream which we've maintained since the pandemic.

With the increased church growth, we are seeing greater voluntary involvement. Likewise, we've seen our general offerings increase from £28,251 in 2021 to £29,628 in 2022. Along with an increased income from the use of our facilities, we are consistently seeing our income trending upwards.

One area we haven't reduced expenditure is in external mission. We are proud to support our missionaries including Mark and Marie Lees, Sophie Lees, and Jiwon Jung. Our missional giving became a greater proportion of our spending, now at 16.8%.

All of these efforts have meant that our church has continued to flourish in it's operations, whilst reducing the financial deficit by 70% from a -£13,996 loss in 2021 down to a -£4257 in 2022.

Overall, we are very pleased with our church performance in 2022, and with it's outlook into 2023 and beyond. We are moving towards sustainability, and continuing our trend of growth.

## **Financial Review**

The Financial Statement below is drawn from the accounts & bank statements for the end of the year.

### **Rushden Full Gospel Church – Statement of Financial Activity & Summary**

Barclays Bank Current (Daily transactions) Account No. 10290238 – All figures in Pounds Sterling  
Figures for 1st January – 31st December 2022

<b>INCOME</b>	<b>Budget 2022</b>	<b>Actual 2022</b>	<b>Budget 2023</b>	<b>EXPENDITURE</b>	<b>Budget 2022</b>	<b>Actual 2022</b>	<b>Budget 2023</b>
<b>Voluntary Income:</b>				<b>Governance</b>			
Offerings	27000	29628	30000	Utilities	8,000	4273	8,000
Other grants/donations	4000	0	0	Building/Repairs	1500	1382	1500
Use of facilities	2500	3600	4000	Insurance	2400	0*	2400
<b>Sub Total</b>	<b>33500</b>	<b>33228</b>	<b>34000</b>	AoG affiliation	800	770	800
				Audit/Legal/Membership	250	0	250
				Administration	2000	1558	2000
				Training/Development	2000	0	2000
				<b>Sub Total</b>	<b>16950</b>	<b>7983</b>	<b>16950</b>
				<b>Minister's Costs</b>			
				Salaries/NI/Travel/Pension	23000	24519	27000
				AoG Conferences	500	490	500
				<b>Sub Total</b>	<b>23500</b>	<b>25009</b>	<b>27500</b>
<b>Income from Charitable activities</b>				<b>Ministry Costs</b>			
Missions Fund	2500	3060	3000	Missions/Mission trips	1000	6801	1000
				Local Outreach/Visitors	6000	0	6000
				Other Ministries	1000	751	1000
				Youth Work	600	0	600
<b>Sub Total</b>		<b>3060</b>		<b>Sub Total</b>	<b>8600</b>	<b>7552</b>	<b>8600</b>
<b>Church Sub Total</b>		<b>36287</b>		<b>Church Sub Total</b>		<b>40544</b>	
<b>Profit/Loss for Period</b>						<b><u>-4257</u></b>	
<b>Account Balance as of 31st December 2022</b>						<b><u>6030</u></b>	
<b>Reserve (Green Pastures CBS Ltd)</b>						<b>20,000</b>	
				<b>Total Assets</b>		<b><u>26030</u></b>	

The church fully owns the 60 High Street South property: Insurance cover of £1.5M (re-sale value £0.5M)

Figures prepared for Trustees by Rev. Joseph Sherwin – Senior Leader for Full Gospel Church  
Please find the Independent Examiner's Report attached at the end of this document as Appendix 1.

\*Insurance for 2022 has been paid at a later date, at the beginning of 2023.

## Declarations

The trustees declare that they have approved the trustees' report above.

### Signed on behalf of the charity's trustees

<b>Signature(s)</b>	Joseph Sherwin	Debbie Bull	Dave Rutt	Cristiana Chika Obiechefu
<b>Full name(s)</b>	Joseph Sherwin	Debbie Bull	Dave Rutt	Cristiana Chika Obiechefu
<b>Position</b>	Chair/ Senior Leader	Trustee/ Leadership Team	Trustee/ Leadership Team	Trustee/ Leadership Team
<b>Date</b>	31/10/22			



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

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

**Section A Independent Examiner's Report**

**Report to the trustees**

Charity Name Full Gospel Church

**On accounts for the year ended**

2022 Charity no (if any) 1054425

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 30-10-23

Name: CHRISTOPHER HARLEY

**Relevant professional qualification(s) or body**

MAAT

(if any):

Address:

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

**FULL GOSPEL CHURCH**

England & Wales - Charity number 1054425

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> of Jan 2021 Period start date. **To:** 31<sup>st</sup> of Dec 2021 Period end date.

**Charity name:** Rushden Full Gospel Church

**Charity registration number:** 1054425

### **Charity's principle address:**

Full Gospel Church  
60, High Street South  
Rushden  
NN10 0QX

### **Names of the charity trustees who manage the charity.**

Rev Joseph Sherwin (Minister of Religion)	Senior Leader
Deborah Bull	Leadership Team
David Rutt	Leadership Team
Cristiana Chika Obiechefu	Leadership Team

This report has been prepared by the trustees to set out the achievements of the Full Gospel Church in 2021 through the activities of its members.

The activities took place towards the fulfilment of its agreed objectives outlined within the model trust deed, church constitution, the purpose statement of the church and our united faith as set out within our conditions for church membership and the underpinning statement of faith document for Assemblies of God GB Incorporated.

### **Trustee Selection Methods:**

Appointed by the Trustees/Leadership Team

### **How is the Charity Constituted?**

Trust

### **Governing Document:**

Model Constitution with Trust Deed for Local Assemblies of God

## **Objectives and Activities**

Rushden Full Gospel Church (RFGC) is an Assemblies of God, Pentecostal church based in Rushden, Northamptonshire. The church has been active since the mid 1930's is well known within the town.

We are a Christian church committed to working with others, operating a community use building and being a key player in our local community – reaching out with God's love to all.

We strive to be a church living life to the full, restoring our hurts, becoming all we can be, with Christ at the centre.

THE OBJECTS OF THE CHURCH 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;

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.

For the main activities undertaken to further the charity's purposes for public benefit, the trustees have regards to Charities Commission Guidance on public benefit.

## **Achievements and Performance**

In 2021, we continued to face the challenges presented to the world by the COVID-19 pandemic. Despite these, 2021 was a good year as we continued to support our community throughout further lockdown and beyond. Some of our achievements include,

- A) RFGC is a church of 50+ people with diverse age, gender, income, culture and ethnicity.
- B) We provide regular opportunity for the public to worship, pray, receive biblical teaching, take communion, and have fellowship time within our Christian community.
- C) We have continued to respond to the challenges of the COVID-19 pandemic, utilising online services and tools to maintain operations during times of lockdown.
- D) We have seen new members join the Church in 2021.
- E) We continue to provide deeper pastoral care to those who require it and have seen multiple people make positive changes in their lives in 2021.
- F) We have undertaken a major refurbishment of our Main Hall facility, along with our Children's areas.
- G) We have established greater volunteer teams with more church members continually getting involved during Sunday Services and during refurbishment projects around the building.

- H) We raised over £700 towards the construction of the Open Hands Compassion Centre in Leicester, a new facility reaching out to the poorest.
- I) We continue to provide financial support to our missionaries including Mark and Marie Lees, Sophie Lees, and Jiwon Jung in their overseas work. Missionary spending accounted for 12.9% of total expenditure in 2021.

From the outset of the year, we've followed the same outlook that had worked well for us throughout 2020; focusing primarily on our response to the present needs of our church community over and above long term goals during the pandemic.

In this mindset, we made the decision to close the church physically during the 3<sup>rd</sup> major lockdown in January. Whilst unlike previous lockdowns we were given the choice to remain open as a place of worship, we felt to do this went against the spirit of the lockdown in keeping both members and the wider community safe. We subsequently returned to online services using livestreaming, and without missing a Sunday.

In the first half of the year, we said goodbye to East Northants Community Services, who were renting space in our building for their night-shelter for the homeless, food bank and social outreach projects. All of these operations are ongoing in Rushden at their new facilities. This enables us to re-purpose the space as required for our longer term goals of growing our church community and outreaches, but it also comes with the loss of the rental income. This accounts for £8875 of the £13996 loss we made in 2021. However, we have known of ENCS' plans to move to new facilities for some time, so this loss of income was expected.

Further expenditure came with increased investment into our building. This included a refurbishment of our Main Hall, Children's Room, and an investment into new technical equipment. All of these are first major steps into an essential renovation of our building and facilities, enabling us to continue operating to a high standard. Whilst this did also increase our financial losses, we see this as an important investment into the future of our church's growth and long term stability.

In 2021, we continued to see our congregation grown in size. This has brought an increase in volunteering, both in the size of our teams and the quality of service. We've also seen an increase in financial giving, going from £24,729 in 2020 to £28,251 in 2021. We expect this trend to continue as our church continues it's upwards growth trend.

Overall, we believe that our outlook is bright going into 2022 and beyond. We're glad to see that our church community and reach is growing. As we move further away from the pandemic, we will continue shifting our focus back to our steady long-term growth and outreach goals.

## Financial Review

The Financial Statement below is drawn from the accounts & bank statements for the end of the year.

### Rushden Full Gospel Church – Statement of Financial Activity & Summary

Barclays Bank Current (Daily transactions) Account No. 10290238 – All figures in Pounds Sterling  
Figures for 1st January – 31st December 2021

INCOME	Budget 2021	Actual 2021	Budget 2020	EXPENDITURE	Budget 2021	Actual 2021	Budget 2022
<b>Voluntary Income:</b>				<b>Governance</b>			
Offerings	27000	28251	27000	Utilities	8000	5990	8000
Other grants/donations	4000	0	4000	Building/Repairs	8000	4010	8000
Use of facilities	12000	1700	2500	Insurance	2400	3269	2400
				AoG affiliation	1800	770	1800
<b>Sub Total</b>		29951		Audit/Legal/Membership	250	0	250
				Administration	2000	1459	2000
				Training/Development	2000	0	2000
				<b>Sub Total</b>		<b>15498</b>	
<b>Income from Charitable activities</b>				<b>Minister's Costs</b>			
NAN – Missions	2500	2325	2500	Salaries/NI/Travel/Pension	23000	23350	23000
				AoG Conferences	250	0	250
				Green Pastures Loan			
				Stock	20000	20000	20000
<b>Sub Total</b>	<b>2500</b>	<b>2325</b>	<b>2500</b>	<b>Sub Total</b>	<b>43250</b>	<b>43350</b>	<b>43250</b>
				<b>Ministry Costs</b>			
				Missions/Mission trips	1000	3845	1000
				Local Outreach/Visitors	6000	0	6000
				Northern Areas Network	2500	2105	2500
				Other Ministries	1000	1475	1000
				Youth Work	600	0	600
				<b>Sub Total</b>		<b>7425</b>	
<b>Church Sub Total</b>		<b>32276</b>		<b>Church Sub Total</b>		<b>66274</b>	
<b>Profit/Loss for Period</b>						<b>-32998</b>	
<b>Operational Profit/Loss for Period</b>						<b>-13996</b>	
<b>Account Balance as of 31st December 2021</b>						<b>10287</b>	
<b>Reserve (Green Pastures CBS Ltd)</b>						<b>20000</b>	
				<b>Total Assets</b>		<b>30287</b>	

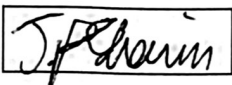
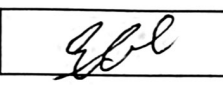
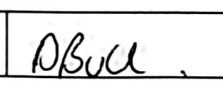
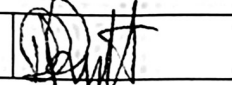

The church fully owns the 60 High Street South property: Insurance cover of £1.5M (re-sale value £0.5M)

Figures prepared for Trustees by Rev. Joseph Sherwin – Senior Leader for Full Gospel Church  
Please find the Independent Examiner's Report attached at the end of this document as Appendix 1.

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)				
Full name(s)	Joseph Sherwin	Chika Obeichifu	Debbie Bull	Dave Rutt
Position (eg Secretary, Chair, etc)	Chair/ Senior Leader	Trustee/ Leadership Team	Trustee/ Leadership Team	Trustee/ Leadership Team
Date				



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name Full Gospel Church

On accounts for the year ended

Dec 2021

Charity no (if any)

1054426

Set out on pages

1-4 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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").

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.

Independent examiner's statement

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.

\* Please delete the words in the brackets if they do not apply.

Signed: [Signature]

Date: 3-11-2022

Name: CHRIS HARLEY

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

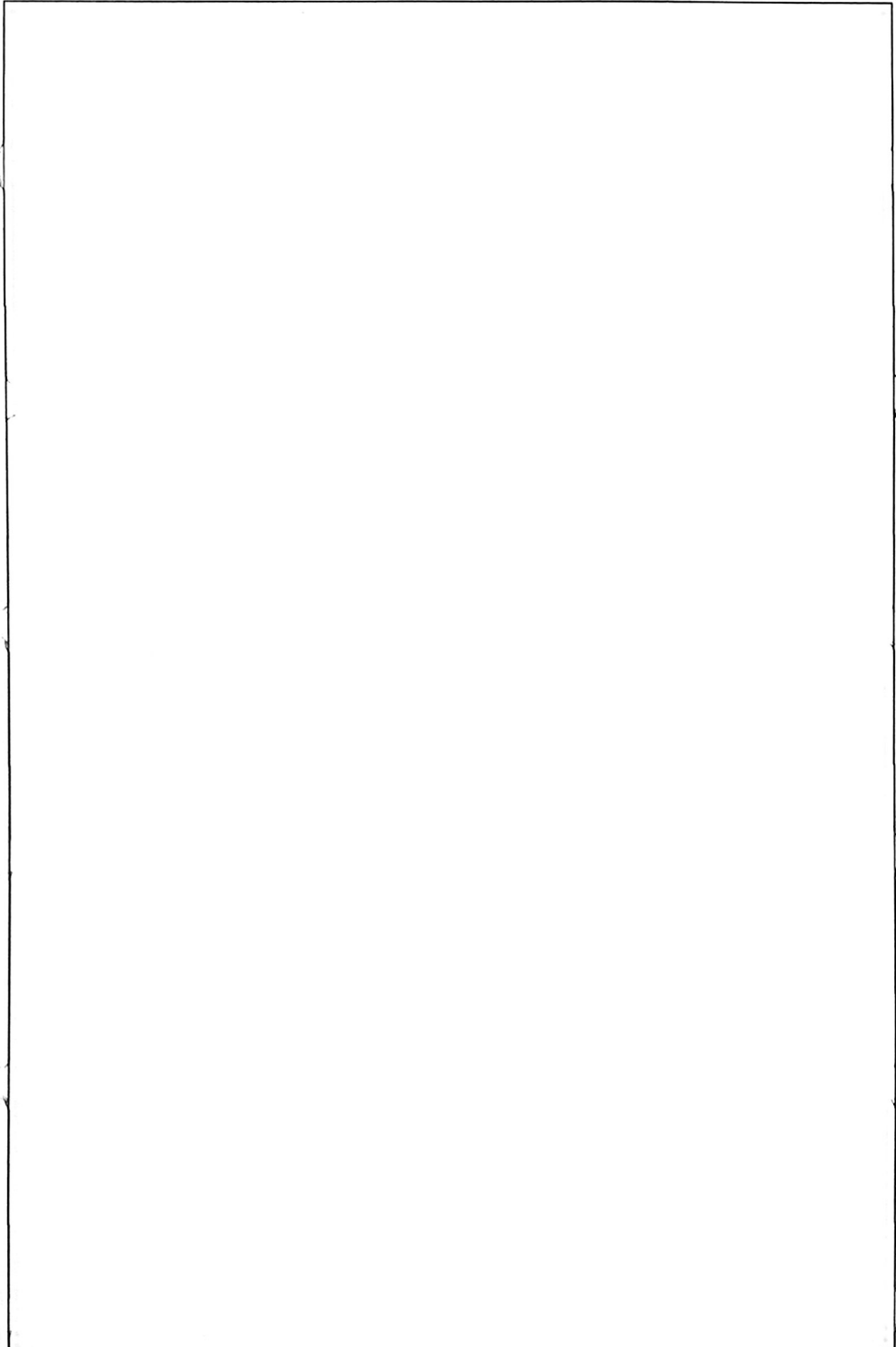
MAAT

Address:

24 CHAPEL CLOSE
RUSHDEN
NN10 0FH

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**



**FULL GOSPEL CHURCH**

England & Wales - Charity number 1054425

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# Accounts

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## **Trustees' Annual Report for the period**

**From:** 1<sup>st</sup> of Jan 2020 Period start date. **To:** 31<sup>st</sup> of Dec 2020 Period end date.

**Charity name:** Rushden Full Gospel Church

**Charity registration number:** 1054425

### **Charity's principle address:**

Full Gospel Church  
60, High Street South  
Rushden  
NN10 0QX

### **Names of the charity trustees who manage the charity.**

Rev Joseph Sherwin (Minister of Religion)	Senior Leader
Deborah Bull	Leadership Team
David Rutt	Leadership Team
Christiana Chika Obiechefu	Leadership Team

This report has been prepared by the trustees to set out the achievements of the Full Gospel Church in 2020 through the activities of its members.

The activities took place towards the fulfilment of its agreed objectives outlined within the model trust deed, church constitution, the purpose statement of the church and our united faith as set out within our conditions for church membership and the underpinning statement of faith document for Assemblies of God GB Incorporated.

### **Trustee Selection Methods:**

Appointed by the Trustees/Leadership Team

### **How is the Charity Constituted?**

Trust

### **Governing Document:**

Model Constitution with Trust Deed for Local Assemblies of God

## **Objectives and Activities**

Rushden Full Gospel Church (RFGC) is an Assemblies of God, Pentecostal church based in Rushden, Northamptonshire. The church has been active since the mid 1930's is well known within the town.

We are a Christian church committed to working with others, operating a community use building and being a key player in our local community - reaching out with God's love to all.

We strive to be a church living life to the full, restoring our hurts, becoming all we can be, with Christ at the centre.

THE OBJECTS OF THE CHURCH 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;

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.

For the main activities undertaken to further the charity's purposes for public benefit, the trustees have regards to Charities Commission Guidance on public benefit.

## **Achievements and Performance**

2020 has been a challenging year, with the COVID-19 pandemic affecting every area of church life. It has also been a good year, as we have responded to those challenges with flexibility, and done all we can to support our members through the pandemic. Some of our achievements include,

A. RFGC is a church of 50+ people with diverse age, gender, income, culture and ethnicity.

B. We provide regular opportunity for the public to worship, pray, receive biblical teaching, take communion, and have fellowship time within our Christian community.

C. Our building has an even wider reach, through our midweek activities, and those run by East Northants Community Services, who operate out of our building.

D. In the wake of the COVID-19 pandemic, we quickly shifted to doing online services without missing a Sunday. We made them as widely available as possible including providing audio CDs to those who couldn't get online.

E. We have provided in person services when possible, working hard to facilitate worship with the required COVID safety precautions, booking forms and seating arrangements.

F. We have begun new weekly online prayer and bible study meetings via Zoom.

G. We have provided additional support to those who needed it most in a variety of ways, including buying & collecting shopping, regular phone calls to those shielding and isolating, and meeting other physical or financial needs.

H. We continue to provide deeper pastoral care to those who require it.

I. The church's 12.5% share of the house at 11 Church Lane successfully sold, bringing in over £25,000 of revenue into the church.

J. We continue to provide financial support to our missionaries including Mark and Marie Lees, Sophie Lees, and Jiwon Jung.

At the start of the year, our planning was prioritised around seeking and building out future methods, ministries and activities following our leadership transition in 2019. However, this year, the COVID-19 pandemic had a significant impact on all of our operations and activities, as it has for churches and wider society across the globe.

Therefore, we changed our priorities into looking after our congregation through the pandemic as much as possible. This follows our heart for people, providing the love of Jesus by supporting and caring for them as they grapple with the challenges of coronavirus.

Upon being faced with the situation in March, the leadership team unanimously opted to close the church's physical services. However, we recognised the risk that being physically closed presented to the health of the church. Our church has never had its doors closed for this length of time in its nearly 90 year history. In response, we worked hard to maintain online services and events, regular social zoom calls, and to keep in contact with our members as much as possible.

Subsequently, we have seen the large majority of our congregation keep in contact, attending church physically when we've been able to open, and overall remain and grow more united together as a church body. This has been wonderfully encouraging.

We have also seen our income and revenue remain consistent throughout the year, with many donors choosing to use our newly set up digital giving methods. This has led to a smaller operational loss of only -£3890 compared with last year's loss of -£6506.

As we come out of the pandemic over the course of 2021, we will begin to shift our priorities again back into building out our operations and ministries, bringing change and new methods of achieving our goals following last year's leadership transition.

## **Financial Review**

The Financial Statement below is drawn from the accounts & bank statements for the end of the year.

### **Rushden Full Gospel Church - Statement of Financial Activity & Summary**

Barclays Bank Current (Daily transactions) Account No. 10290238 - All figures in Pounds Sterling  
Figures for 1st January - 31st December 2020

<b>INCOME</b>	<b>Budget 2020</b>	<b>Actual 2020</b>	<b>Budget 2021</b>	<b>EXPENDITURE</b>	<b>Budget 2020</b>	<b>Actual 2019</b>	<b>Budget 2021</b>
<b>Voluntary Income:</b>				<b>Governance</b>			
Offerings	13500	14291	13500	Utilities	8000	8829	8000
Taxable Offerings	13500	8219	13500	Building/Repairs	8000	1737	8000
Other grants/donations	4000	1250	4000	Insurance	2400	2567	2400
Gift Aid Tax refunds	8000	969	8000	AoG affiliation	1800	770	1800
				Audit/Legal/			
Use of facilities	12000	10575	12000	Membership	250	22	250
House Sale		28750		Administration	2000	965	2000
Green Pastures Loan							
Stock		25000		Training/Development	2000	550	2000
<b>Sub Total</b>	<b>51000</b>	<b>89054</b>	<b>51000</b>	<b>Sub Total</b>	<b>24450</b>	<b>15440</b>	<b>24450</b>
				<b>Minister's Costs</b>			
				Salaries/NI/Travel/			
				Pension	23000	19092	23000
				AoG Conferences	250	0	250
				<b>Sub Total</b>	<b>23250</b>	<b>19092</b>	<b>23250</b>
<b>Income from Charitable activities</b>				<b>Ministry Costs</b>			
NAN – Missions	2500	1715	2500	Missions/Mission trips	1000	8361	1000
Missions Fund	8000	0	8000	Local	6000	0	6000
				Outreach/Visitors			
				NAN Fund	2500	6903	2500

				Other Ministries	1000	377	1000
				Youth Work	600	0	600
<b>Sub Total</b>	<b>2500</b>	<b>1715</b>	<b>2500</b>	<b>Sub Total</b>	<b>11100</b>	<b>15641</b>	<b>11100</b>
<b>Church Sub Total</b>	<b>53500</b>	<b>90769</b>	<b>53500</b>	<b>Church Sub Total</b>	<b>58800</b>	<b>50173</b>	<b>58800</b>
<b>Total Profit/Loss for Period</b>							<b><u>40596</u></b>
<b>Operational Profit/Loss for Period</b>							<b><u>-3890</u></b>
<b>Account Balance as of 31st December 2020</b>							<b><u>44284</u></b>
<b>Total Assets</b>							<b><u>44284</u></b>

The church fully owns the 60 High Street South property: Insurance cover of £1.5M (re-sale value £0.5M)

Figures prepared for Trustees by Rev. Joseph Sherwin – Senior Leader for Full Gospel Church  
Please find the Independent Examiner’s Report attached at the end of this document as Appendix 1.

## Declarations

The trustees declare that they have approved the trustees’ report above.

### Signed on behalf of the charity’s trustees

<b>Signature(s)</b>	Joseph Sherwin	Dave Rutt	Debbie Bull	Christiana Chika Obiechefu
<b>Full name(s)</b>	Joseph Sherwin	Dave Rutt	Debbie Bull	Christiana Chika Obiechefu
<b>Position (e.g. Secretary, Chair, etc.)</b>	Chair/ Senior Leader	Trustee/ Leadership Team	Trustee/ Leadership Team	Trustee/ Leadership Team
<b>Date</b>	25/10/2021			

Signatures agreed digitally over recorded Zoom on date above.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Full Gospel Church

**On accounts for the year  
ended**

2020	<b>Charity no (if any)</b>	1054425
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**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**Responsibilities and  
basis of report**

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").

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.

**Independent  
examiner's statement**

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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

23/10/21

**Name:**

Henry Banks

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

ACCA

Address:	25A Rita Road
	Vauxhall, London
	SW8 1TX

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**