



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From: 1st of Jan 2023 Period start date. **To:** 31st 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.

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

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

INCOME	Budget 2023	Actual 2022	Budget 2024	EXPENDITURE	Budget 2023	Actual 2023	Budget 2024
Voluntary Income:				Governance			
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
Sub Total	33500	31722	27500	Administration	2000	1875	2000
				Training/Development	2000	0	2000
				Sub Total	16950	16159	14950
				Minister's Costs			
				Salaries/NI/Travel/ Pension	27000	22353	25000
				AoG Conferences	500	642	500
				Sub Total	27500	22995	27500
Income from Charitable activities				Ministry Costs			
Missions Fund	2500	3202	3000	Missions/Mission trips	1000	4552	4500
				Other Ministries	1000	1233	1000
Sub Total		3202		Sub Total	2000	5785	5500
Church Sub Total		34924		Church Sub Total		44939	
Full Profit/Loss for Period						-10015*	
Operational Profit/Loss for Period						-6851*	
Account Balance as of 31st December 2023						16015	
				Total Assets		16015	

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

Date 30/10/24



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

2023 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:

26-09-24

Name:

CHRIS HARLEY

Relevant professional
qualification(s) or body

MAAT

(if any):

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.

<p>I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination other than those disclosed below (which gives the cause to believe that in any material respect:</p> <ul style="list-style-type: none">the accounting records were not kept in accordance with section 120 of the Charities Act 2011the accounts did not accord with the accounting records orthe accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2006 (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) <p>I have no concerns and have come across no other matters in connection with the examination to which a note should be drawn in this report in order to enable a proper understanding of the accounts to be reached.</p> <p>Please delete the words in brackets if they do not apply.</p> <p>Signed:  Name: </p>	<p>Set out on pages</p> <p>Responsible Officer and Cause of report</p> <p>Independent examiner's statement</p>
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