



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st of Jan 2024 Period start date. **To:** 31st 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

INCOME	Previous 2023	Current 2024	EXPENDITURE	Previous 2023	Current 2024
Voluntary Income:			Governance		
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
Sub Total	31,722	33,477	Sub Total	16,159	13,133
			Minister's Costs		
			Salaries/NI/Travel/Pension	22,353	22,321
			AoG Conferences	642	0
			Sub Total	22,995	22,321
Income from Charitable activities			Ministry Costs		
Missions Fund	3,202	1,800	Missions/Mission trips	4,552	4,075
			Other Ministries	1,233	550
Sub Total	3,202	1,800	Sub Total	5,785	4,625
Church Sub Total	34,924	35277	Church Sub Total	44,939	40,079
Profit/Loss for Period					<u>-4802</u>
Account Balance as of 31st December 2024					<u>£11,276</u>

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

Signature(s)

Joseph Sherwin

Deborah Bull

Full name(s)

Joseph Sherwin

Deborah Bull

**Position
(eg Secretary, Chair, etc)**

Chair/
Senior Leader

Trustee/
Leadership Team

Date

27/10/2025



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:

Date:

21-10-24

Name:

CHRIS HARLEY

Relevant professional
qualification(s) or body

MAAT

(if any):

Address:

24 CHAPEL CLOSE
RUSHDEN
NN10 0FM.

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.