

TRUSTEES ANNUAL REPORT

Charity Name: Agape Tabernacle Church

Charity Number: 1210708

Reporting Date: 30 October 2024 to 31 December 2025



1. Objectives and Activities for the Public Benefit

The trustees present the annual report for the period ending December 2025. The charity's core vision and aims are fulfilled through the provision of regular worship services, public ministry, community outreach, and Christian education tailored to all age groups.

Core Worship & Community Fellowship

- **Sunday Worship Services:** The charity schedules weekly Sunday Worship services in both English and Malayalam to serve a multicultural congregation.
- **Cottage Meetings:** Regular community fellowship is actively sustained through Malayalam-language Cottage Meetings incorporating personal testimonies.
- **Prayer Ministry:** A dedicated pipeline for personal prayer requests is managed continuously by Shine Joseph through text messaging or in-person submissions.
- **Special Services:** Specific time blocks have been allocated for congregation testimonies during the upcoming New Year's Eve Watch Night service.
- **Sacraments:** The administration and coordination of water baptisms are formally arranged by the church.

Youth and Christian Education

- **Sunday School:** Regular faith-based education is provided on Sundays through structured classes conducted in English.
- **Youth Ministry:** Target-specific Youth Meetings are hosted monthly on a designated Saturday to support the development and engagement of young people.

Charitable and Outreach Works

The charity actively coordinates and funds local and international benevolent programmes, including and not limited to below:

- Direct provisioning and volunteer support for local food banks.
- Community-level outreach and evangelism activities.
- Financial and strategic support directed to mission-aligned partner churches, pastors, and Christian children's orphanages operating in India

2. Achievements, Performance & Operational Framework

During the reporting period, the trustees reviewed the operational calendar and performance metrics to ensure efficient resource allocation and alignment with charitable aims.

Annual Events Portfolio

The charity coordinates several key seasonal programmes annually to maximise community engagement. This portfolio includes: Vacation Bible School (VBS), the New Year's Eve prayer and meeting, Ignite (Youth Conference), targeted Youth Events, the Annual Church Conference, Sports Day, and organised Church Outings.

Administrative Directive: Financial operational budgets for all upcoming annual activities and events are mandated to be completely finalised and set by the end of the current calendar year.

External Ministry and Speakers

To support the spiritual development of the congregation, external speakers and guest pastors are periodically engaged. For the signature month-end 3-day fasting and prayer meetings, the board has formally ratified the following standard honourarium framework:

- **Guest Pastor Honourarium:** Fixed rate structured at £200 to £250 per engagement.
- **Travel Expenses:** Covered against actual costs and strictly capped at a maximum ceiling of £50.

3. Financial Review & Reserves Management

Financial Reserves Policy

To ensure long-term operational resilience, continuity of ministries, and appropriate risk management, the trustees have instituted the following cash reserves guidelines:

- **Liquidity Buffer:** A strict baseline minimum of £2,000 must be always maintained in the primary current account.
- **Savings Sweeps:** On the first week of every calendar month, any balance exceeding the liquidity buffer is programmatically transferred into the charity's savings account (denominated in thousands).
- **Capital Security:** Accumulated reserves are securely held within a 95-day notice savings account to balance optimisation of yield with appropriate access to funds.

Internal Financial Controls Policy

To safeguard charity assets, mitigate financial risks, and enforce clear transparency, a multi-tiered authorisation protocol governs all operational and capital expenditures

Expenditure Threshold	Authorisation and Documentation Protocol
Below £1,000	Must be formally reviewed and agreed upon by at least two (2) appointed Trustees and funds exceed £1,000 should be consulted with all church members in a poll or in meeting with exemption of day-to-day running of church examples: paying rent, food expense, external speakers, bible study classes and buying musical equipment's for worship leaders and choir
Above £1,000	Requires explicit broader church consultation. The proposed spend must be put to a church-wide poll and the full verification record must be formally archived for future auditing. Example: payment towards other charities in support and any other activities not listed under activities

4. Structure, Governance, and Compliance

Safeguarding and Vetting Standards

The trustees maintain a rigorous approach to safeguarding and duty of care, ensuring a safe and secure environment for all participants, children, and vulnerable adults.

- **Safeguarding Champions:** Reeba Ushas and Bindu Mathew serve as the designated Safeguarding Champions for the charity.
- **Training and Compliance Vetting:** The Safeguarding Champions are fully empowered to organise mandatory safeguarding training and ensure robust Disclosure and Barring Service (DBS) checks are executed for all trustees, Sunday School teachers, VBS coordinators, and Ignite organisers.

Governing Policy Review Cycle

To align with evolving statutory requirements and Charity Commission guidelines, the board maintains a rolling review cycle. The following key policy documents are currently under active evaluation and formal revision:

- Safeguarding Policy and Procedures
- Bullying and Harassment Policy and Procedure
- Trustees' Conflicts of Interest Policy
- Serious Incident Reporting Framework
- Complaints Handling Policy and Procedures

Administrative Meetings

The Board of Trustees formally convenes every three (3) months to monitor financial performance, check governance compliance, and oversee operations. The next scheduled quarterly board meeting is set for August 2026.

The Trustees' Annual Report was formally reviewed, approved, and authorised for public submission by the Board of Trustees.



Signature (Trustee 1)

ANAND RAMAKRISHNAN

Print Name (Trustee 1)



Signature (Trustee 2)

WILSON MATHEW

Print Name (Trustee 2)



Signature (Trustee 3)

VARKEY VARUGHESSE

Print Name (Trustee 3)



Signature (Trustee 4)

REEBA USHAS

Print Name (Trustee 4)

21/07/2026

Date of Sign-off

Agape Tabernacle Church 29th Oct 2024 - 31st Dec 2025		Amount (£)
Income:		
Tithes bank transfers		38,968.77
Cash Offerings/ cash tithes		7,046.40
Interest received		2,686.90
Total Income		48,702.07
Expenses:		
Food		1,995.35
Rent		9,304.50
Other expenses		2,320.19
Guest Pastor and COG subscription cost		1,130.70
COG and other subs		1,706.27
Total expenses		16,457.01
Net Income		32,245.06

	Bank	
Balance b/f		51,654.87
Balance c/f		83,899.93
Bank balance		83,899.93
var.		-

11th March 2026

Christine Davies

Wildways

Bramley Road

Sherfield on Loddon

Hants RG27 0DF

07941 860896

To whom it may concern

Agape Tabernacle Church Accounts October 2024 to December 2025

I have verified that the transactions from the bank statements for the accounting period October 2024 to December 2025 have been analysed and included in the numbers shown in the attached Income and Expenditure account.

I confirm that the bank balances as at the end of the period December 2025 are correct to the bank statements.



Christine Davies

Retired Finance Director