PENIEL
Maesteg

REPORT AND ACCOUNTS

FOR THE YEAR ENDING 31ST DECEMBER 2025

C Management Services
69 Velindre Road
Whitchurch
Cardiff
CF14 2TF

PENIEL EVANGELICAL CHURCH

FOR THE YEAR ENDED 31ST DECEMBER 2025

CHARITY INFORMATION

Trustees:	Tim Curnow Philip Day Rev Andrew Norbury David Southwood Colin Tabor Robert Williams
Treasurer:	Tim Curnow
Charitable position:	Registered Charity number 1153632
Governing Document:	Constitution adopted 17th October 2012
Address for correspondence:	Peniel Church Station Street Maesteg BRIDGEND CF34 9AL
Independent Examiner:	Paul Burnell ACMI C Management Services 69 Velindre Road CARDIFF CF14 2TF
Bankers:	HSBC

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PENIEL EVANGELICAL CHURCH.

Report of the Trustees for the year ended 31st December 2025

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31st December 2025.

Structure, Governance and Management

As set out in the constitution, new trustees are appointed by church members having been recommended by the existing Trustees. They will receive a copy of the constitution and the latest Annual Trustee Report. A period of training from trustees ensures new trustees are familiar with other policies and operational procedures.
There were no changes to the Trustee Board during the period.

Aim and purposes

Advancement of the Christian faith in accordance with the basis of faith primarily, but not exclusively, within the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of members of the church in General Meeting and the Trustees, further the work of the Church.

Activities and Achievements

During 2025 Peniel Evangelical Church continued to hold morning and evening worship services each Sunday including regular special meetings for families and special occasions (such as Easter and Christmas) which were widely advertised in the community. Each Sunday in term-time the church held Sunday Explorers for children, parallel to the morning service. Our regular congregations have seen an increase to around 45-50 in the morning and 20 or so in the evening.

A Bible study and prayer meeting took place each Wednesday evening. We held activities based at the church premises but reaching out into the neighbourhood, for example we ran a weekly Community Café which attracted 17 or so people who are not part of the church. This provides bacon rolls and tea/coffee and a safe and welcoming space. An adviser from BAVO (Bridgend Association of Voluntary Organisations) is regularly there to signpost anyone in need to relevant services. We have maintained the kitchen facilities to be able to again receive a hygiene rating of 5 this year from the local authority. Each month there is also a Café Church which is attended by folks from the community who are not regular attenders on a Sunday.

As well as our regular Friday night activity for children aged 4-11, we ran a Holiday Club in the October half-term when upwards of 30 local children attended. We continued to run a weekly Mothers and Toddlers session which has upwards of 30 on its books. We maintained regular visits to a local care home (Bryn Celyn). For most of the year we provided support to a second family of Iranian asylum seekers who were placed by the Home Office in a house not far from the church. The parents were baptised in September. They have recently been granted leave to remain in the UK and hope to settle in the area.

Public Benefit

The trustees continue to be very aware that the church does not exist for its own benefit but must - in order to fulfil its purpose – seek to be a blessing to the community.

Financial Review

Income for the year amounted to £86,679 (2024: £85,643) and expenditure amounted to £70,137 (2024: £80,779). This gave an annual surplus of £16,542 (2024: £4,864 shortfall). Unrestricted funds carried forward at the year end were £48,893 (2024: £32,111). Restricted funds carried forward at the year end were £304 (2024: £544).

Reserves Policy

The church holds a savings account into which monies from the current account are transferred when available. When required, funds are withdrawn from the savings account to bolster the current account. We aim to keep reserves totalling £25,000.

This Report was agreed by the Trustees and signed on their behalf by:

…… ……

David Southwood – Secretary Tim Curnow – Treasurer

Date: 26th February 2026

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF

PENIEL EVANGELICAL CHURCH

I report on the accounts of the Trust for the period ended 31st December 2025, which are set out on pages 6 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

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

I 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.

Paul Burnell

Paul Burnell ACMI 26th February 2026

For and on behalf of:
C Management Services (trading name of C Mgmnt Services Ltd)
69 Velindre Road
Cardiff CF14 2TF

PENIEL EVANGELICAL CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31st DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
RECEIPTS					
Receipts from generated funds	2	82,073	1,520	83,593	84,169
Receipts from charitable activities	3	-	-	-	
Other receipts	4	2,563	-	2,563	908
Interest received		523	-	523	566
Total Receipts		85,159	1,520	86,679	85,643
PAYMENTS					
Charitable activities	5	68,377	1,760	70,137	80,779
16542 Governance costs		-	-		
Total payments		68,377	1,760	70,137	80,779
Net Receipts/(Payments)		16,782	(240)	16,542	4,864
Transfers between funds		-	-		-
Fund balances at 1st January 2025		32,111	544	32,655	27,345
Fund balances at 31st December 2025		48,893	304	49,197	32,655

The notes on page 8 form part of these accounts.

PENIEL EVANGELICAL CHURCH

STATEMENT OF ASSETS AND LIABILITIES5

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. Fixed Assets

	Insurance Value 2025 £	2024 £
The value of assets owned are:		
Buildings	1,063,407	1,003,214
Equipment	41,290	39,547
	1,104,697	1,042,761

2. Bank & Cash Balances

	2025 £	2024 £
Cash at bank and in hand	3,197	2,655
Investments	46,000	30,000
	49,197	32,655

3. Other Assets and Liabilities

	2025 £	2024 £
Assets		
Gift aid tax recovery not yet received	6,095	2,599
Liabilities		
Unbilled fee for Independent Examination	200	180

The accounts were approved by the Trustees and signed on their behalf on 26th February 2026 by Tim Curnow as Treasurer

Signed:

The notes on page 8 form part of these accounts.

PENIEL EVANGELICAL CHURCH

NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 31ST DECEMBER 2025

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities

2. Voluntary receipts	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations	73,770	1,520	75,290	68,303
Gift Aid claimed	8,303	-	8,303	15,866
	82,073	1,520	83,593	84,169

3. Receipts from charitable activities				
Conferences and events	-	-		-

4. Other Receipts	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Grant received	2,250	-	2,250	500
Rent	-	-	-	-
Other income	313	-	313	408
	2,563	-	2,563	908

5. Charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
a. Direct Charitable Costs				
Salaries & staff expenses	38,647	-	38,647	38,029
Ministry expenses	2,559	-	2,559	2,509
Children's Ministry	2,160	-	2,160	1,137
	43,366	-	43,366	41,675
b. Support and Administration				
Premises rental and expenses	12,670	-	12,670	24,953
Administration and general expenses	4,230	-	4,230	3,948
Insurance & professional fees	982	-	982	981
Catering	2,414	-	2,414	2,800
	20,296	-	20,296	32,682
c. Grants				
World Mission	3,733	620	4,353	5,327
Benevolent gifts	982	1,140	2,122	1,095
	4,715	1,760	6,475	6,422

6. Staff and Trustees

The charity has one employed member of staff and had a second employee who left at the end of January 2024. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

The Pastor, Andrew Norbury, who is also a Trustee, was employed and received a salary of £37,766 in his capacity as Pastor of the church.

No remuneration or trustee expenses were paid to any other trustee during the year, nor to any person connected to them.