The Full Gospel Bible Study

Trustees' Annual Report for the Year Ended 31 December 2025

1. Reference and Administrative Details

Charity Name: Full Gospel Bible Study (also known as Voice of God Tabernacle)

Registered Charity Number: 802221

Principal Address: 10 Swindale, Bedford, MK41 7TT

Trustees during the year:

Miss S Yates

Mrs G Huggins

Mrs L M Haughton

Rev S P Bent

Mr J Campbell

Mr A J Frederick

Mr A Wilson

Ms A Fender

Mr D Reynolds

Administration

Independent Examiner: Ms C Pieterson

Banker: Lloyds Bank plc

2. Structure, Governance and Management

Full Gospel Bible Study is a registered charity governed by the declaration of Trust dated 8th January 1989. The charity is an unincorporated association managed by a board of trustees, who are responsible for its strategic direction and overall management. New trustees are appointed by existing members in accordance with the constitution. The trustees meet regularly to review the church's activities, finances, and compliance with legal responsibilities.

Rev S P Bent is the Chairman and Pastor.

Joseph Campbell is the Secretary

3. Objectives and Activities

The charity's object is: "To advance the Christian religion and to promote and declare a thorough understanding of the Bible tenets, to prompt members into active study and practice of the Bible's doctrines in order to prepare for the second coming of our Lord.''

During the year, the church continued its program of worship services and Bible studies. All activities are open to the public and delivered by volunteers, supported by member contributions and donations.

4. Achievements and Performance

During 2025, the church:

- Held weekly worship services and Bible study sessions.
- Maintained a consistent level of attendance and engagement.
- Continued to meet all financial commitments, including insurance, utilities, and maintenance costs.

5. Financial Review

As per the receipts and payments statement.

6. Reserves Policy

No reserves in place.

7. Public Benefit Statement

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning the charity's activities. All activities are undertaken to advance the Christian faith and serve the wider community.

8. Plans for Future Periods

In 2026, the charity plans to:

- Continue regular worship services and Bible studies.

9. Statement of Trustees' Responsibilities

The trustees are responsible for:

- Ensuring that proper accounting records are kept.
- Preparing the annual accounts in accordance with the Charities Act 2011.
- Safeguarding the assets of the charity and applying them in accordance with its purposes.

10. Approval

This report was approved by the trustees on 13/09/2026 and signed on their behalf by:

__Rev S P Bent_____ Chair / Trustee

__Mr J Campbell_____ Treasurer

The Full Gospel Bible Study Charity

Receipts & Payments accounts

Year to 31st December 2025

Opening balance

Lloyds bank balance	188,601

Receipts

Description	**Amount**
Member contributions	86,999

Payments

Description	**Amount**
Payroll	55,018
Telephone & Utilities	1,637
Insurance	817
Administration Costs	718

Closing balance

Lloyds bank balance	217,410

The Full Gospel Bible Study Charity

Statement of Assets and Liabilities

Year to 31st December 2025

Assets	
Lloyds Bank current account:	217,410
Liabilities	
Liabilities	0
Net Assets	**217,410**
Represented by:	
Unrestricted funds	**217,410**

The Full Gospel Bible Study

Independent Examiner's Report to the Trustees for the Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Full Gospel Bible Study for the year ended 31 December 2025.

Respective Responsibilities of Trustees and Examiner

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

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 explanations sought from the trustees concerning such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that:
1. Accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
2. The accounts do not accord with those accounting records; or
3. The accounts do not comply with the accounting requirements of the Charities Act 2011; or
4. There is any other matter to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: __C Pieterson_____

Name: Clara Pieterson

Profession: Chartered Accountant

Qualification: Chartered Institute of Management Accountants (CIMA)

Address: 91 Severn Way, Bletchley, MK3 7QE

Date: 15/09/2026