

ANNUAL REPORT & FINANCIAL STATEMENTS

For the year 1st January 2025 to 31st December 2025



CONTENTS

	PAGE
CHARITY AND COMPANY INFORMATION	3
EXECUTIVE SUMMARY	4
TRUSTEES' REPORT	6
INDEPENDENT AUDITOR'S REPORT	22
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES	25
BALANCE SHEETS – CHARITY AND GROUP	26
CONSOLIDATED STATEMENT OF CASH FLOWS	27
NOTES TO THE FINANCIAL STATEMENTS	28
APPENDICES TO THE TRUSTEES' REPORT (THESE DO NOT FORM PART OF THE FINANCIAL STATEMENTS)	
1. CHURCH ACTIVITIES	45
2. PASTORAL	47
3. RE-TRACK	48
4. KA APOSTOLIC	49
5. SEND	51
6. KING'S ARMS HISTORY AND DEVELOPMENT	52

CHARITY AND COMPANY INFORMATION

Trustees/Directors	Roydon Loveley (Chair)	Ruth Barnett
	Simon Holley	Peter Humphrey
	Sandra Kamchira-Mangwiza	Nicola Marfleet
	Rotimi Odeniran	Philip Varley
Elders	Simon Holley (Lead Elder)	Stephen Wilson
	Philip Wilthew	
Charity Number	1116359	
Company Number	05899019	
Registered Office	King's House 245 Ampthill Road Bedford MK42 9AZ	
Independent Auditor	Streets Audit LLP Chartered Accountants and Registered Auditors Potton House Wyboston Lakes Great North Road Bedford MK44 3BZ	
Business Address	King's House 245 Ampthill Road Bedford MK42 9AZ	
Solicitors	Sharman Law 1 Harpur Street Bedford MK40 1PF	Wellers Law Group LLP 65-68 Leadenhall Street London EC3A 2AD
	Avensure Ltd South Central, 11 Peter Street Manchester, M2 5QR	
Bankers	Unity Trust Bank Plc 4 Brindleyplace Birmingham B1 2JB	National Westminster Bank Plc 81 High Street Bedford MK40 1YN
	Virgin Money Plc Jubilee House Gosforth Newcastle upon Tyne, NE34PL	Nationwide Building Society Nationwide House Pipers Way Swindon SN38 1NW
	Shawbrook Bank Ltd Lutea House Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE	

EXECUTIVE SUMMARY

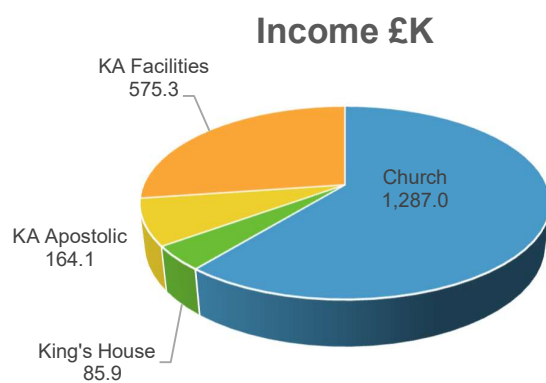
KING'S ARMS TRUST (BEDFORD)

The King's Arms Trust (Bedford) had an encouraging year with a total income of £2,112.3k, an increase of 1.8% compared with 2024.

The main charitable activities of the Trust (being the company and its subsidiary), all of which provide public benefit, are:

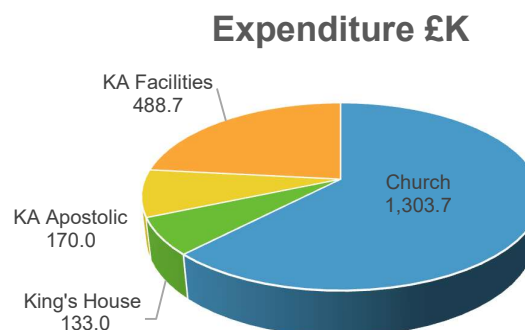
- **King's Arms Church** – A vibrant church of around 1,400 adults, children and youth with numerous meetings and activities held, in-person, and on-line. The church also operates **Re-Track** – which has participated in various projects to support those in need in Bedford and beyond. Within King's Arms Church there are also two key further activities identified as separate designated funds that assist in furthering the objectives of the Trust; -
 - **King's House** – the building owned by the Trust, providing the home for the majority of its activities.
 - **KA Facilities (Bedford) Ltd** – A wholly owned subsidiary company from within which a coffee shop, conferencing and facilities rental are operated.
- **KA Apostolic** – the focus of the work of King's Arms Church in supporting leaders and churches in the UK and other nations.

A summary of the income and expenditure of each of the activities of the Trust is shown in the pie charts. It should be noted that the finances of the various activities of the Trust are controlled and monitored independently of each other.



Income totaled £2,112.3k. The majority of the Church income of £1,287.0k came from individuals attending the King's Arms Church.

Expenditure totaled £2,095.4k, with the Church, KA Facilities and the King's House building being the three largest areas.



The net assets of the Trust at the end of 2025 were £2,719.6k, an increase of £16.9k compared to 2024.

EXECUTIVE SUMMARY

KING'S ARMS TRUST (BEDFORD)

The vision of the King's Arms Church is to **Worship** God, **Love** one another and **Multiply** disciples, groups and churches everywhere **until we see God's kingdom fill the earth.**

2025 was the fifteenth full year of the church meeting on a Sunday at King's House. The building comprises a 500-seater auditorium, coffee shop, many meeting rooms with capacities up to 250 people and office accommodation.

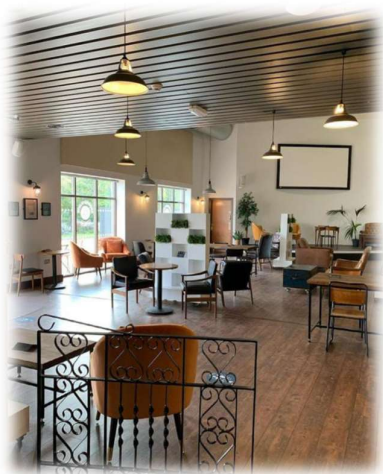
The office space, meeting rooms and auditorium are used by the church and are also made available for commercial rental. The coffee shop is open to the public as well as to visitors and users of the facilities at King's House and those who work in the building.

Each Sunday the church held three services at two locations/sites: 9:30 am (King's House), 10:30 am (Bedford Academy) and 11:30 am (King's House), with many new people attending throughout the year. In addition, in the afternoon every other week, a smaller congregation met in the nearby village of Blunham. The 11.30am service continued to be livestreamed, providing a way for people both near and far to connect to our community.

In addition, the church ran a wide variety of activities including:

- Children's and Youth meetings both on Sunday and during the week.
- Life Groups or Missional Communities meeting regularly midweek.
- A variety of activities and events for the elderly, prisoners and the local community.
- Pastoral support to those in need within the church community.
- Serving 40 different churches based in the UK and 10 different countries.
- Re-Track - which has participated in projects to support those in need in Bedford and beyond.

All of the above being supported by the numerous committed members of the church community providing volunteer support.



KA Facilities trading income was £606.9k with an operating profit of £86.6k. The main reason for this good performance was several long-term bookings for the rental of rooms at King's House. Two of our long-term contracts used King's House 5 days a week: Bedford Hospital Midwifery Services and Diabetic Eye Screening, both of which came to an end in the last quarter of the year. In addition, regular and new customers used King's House for meetings, celebrations and events and on many days all of the rooms were occupied.

The generous financial support from voluntary donations by church members continued. Expenditure continued to be tightly controlled and budget forecasts monitored with the aim of minimising any depletion of reserves.

In summary, despite the ongoing adverse economic climate, the Trust had another successful year, and the Trustees remain confident in its long-term financial sustainability.

This is the nineteenth report of the King's Arms Trust (Bedford), an incorporated charitable company, which commenced operating on 1 January 2007.



INTRODUCTION

The Trustees of the King's Arms Trust (Bedford) present herewith their group annual report, together with the financial statements of the charitable company and its trading subsidiary (KA Facilities (Bedford) Limited) for the year 1 January 2025 to 31 December 2025. The report provides details of the many and varied activities of the Trust.

PRINCIPAL OBJECTIVES

The principal objectives of the King's Arms Trust (Bedford) are that of the advancement of the Christian faith in the UK and overseas, the advancement for the public benefit of religious and other education including the relief of the aged, poor, sick and disabled.

'Public benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. This report seeks to highlight the public benefit provided by the King's Arms Trust (Bedford).

LEGAL AND ADMINISTRATIVE INFORMATION

The King's Arms Trust (Bedford) is an incorporated charitable company (Charity No. 1116359 and Company No. 05899019) which commenced operating on 1 January 2007. Prior to this date, and from 1 January 1995 to 31 December 2006, the organisation operated as 'The King's Arms Trust', an unincorporated charity (No. 1044098).

The King's Arms Trust (Bedford) is governed by its constitution as defined in the Memorandum and Articles of Association.

The King's Arms Trust (Bedford) owns the freehold of King's House, a building located at 245 Amptill Road, Bedford MK42 9AZ. Many of the activities of the Trust are undertaken at King's House.

Throughout the year the Trustees had Property Owners Liability insurance cover with an indemnity limit of £10 million. The cost of the insurance was paid by the charitable company.

The King's Arms Church operates as the principal function within the trust and King's House is registered as a Place for Religious Worship and for the Solemnisation of Marriages.

KA Facilities (Bedford) Ltd, a wholly owned subsidiary company, commenced operations on 1 January 2013. The company operates facilities within King's House:

- Ground Floor Coffee Shop.
- Rental of the meeting and conference facilities.

The King's Arms Trust (Bedford) is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches. The church also operates an Apostolic Resource Base (or hub) within Catalyst.

VISION AND LEADERSHIP

The vision of the King's Arms Church is to **Worship** God, **Love** one another and **Multiply** disciples, groups and churches everywhere **until we see God's kingdom fill the earth**, and we believe that God is calling us as a community to be:

- **Committed to God and each other**
- **Committed to making disciples**
- **Committed to the poor**
- **Committed to the next generation**
- **Committed to the nations**

During a time of mounting global pressure and economic uncertainty, we felt God's call to us to step forward as a **people fueled by hope and joy rather than fear.**

The outworking of this means that we seek to serve the local community and also to impact the UK and other nations. As a church we recognise that the pursuit of who we want to be impacts the way we live and so have defined our aspirational culture as those who live with:

Honour, Generosity, Acceptance, Authenticity and Courage

To help fulfil this vision a 'Cultural Leadership Review' of the organisation of the trust, which had been largely unchanged for several years, was undertaken during 2023 led by two Trustees. As a result, significant changes to the management structure of the trust and church were made during 2024, with final implementation during 2025. The changes will allow for further growth and the achievement of the vision. The new 'top level' organisation providing oversight of the church is shown in the chart.

Governance Oversight is provided by the Trustees/Directors and during the year these were:

- Roydon Loveley (Chair)
- Ruth Barnett (Appointed 28 September 2025)
- Simon Holley
- Peter Humphrey
- Sandra Kamchira-Mangwiza
- Nicola Marfleet
- Rotimi Odeniran
- Philip Varley



Trustees are appointed by the Elders, with the approval of the other Trustees. The Trustees met five times during 2025 and were regularly consulted and informed on matters of importance. Ruth Barnett was appointed as a Trustee because of her HR expertise. Other trustees with professional expertise in specific areas are Peter Humphrey, finance and Sandra Kamchira-Mangwiza, safeguarding.

Spiritual Oversight is provided by the Elders and during the year these were:



Simon Holley
(Lead Elder and Senior Pastor)



Stephen Wilson
(Executive Pastor)

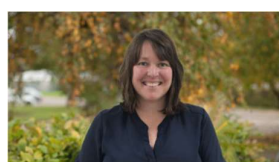


Philip Wilthew
(Preaching Pastor)

The Spiritual Oversight Team was developed during the year to include the Elders and others with recognised gifts who support the elders in guiding and shaping the church's spiritual health; focusing on Devotion, Direction, Doctrine and Discipleship through teaching, prayer, encouragement and care.



Charlene Frammingham



Nicola Marfleet



Peter Rattu



Fortune Udoh

TRUSTEES' REPORT

KING'S ARMS TRUST (BEDFORD)

Operational Oversight is provided by the Operational Leadership Team (OLT) who are responsible for the executive outworking of our vision, through strategic planning, day-to-day operations and supporting the wider body of the church. The team comprises the Elders - Simon Holley, Steve Wilson and Phil Wilthew, alongside:



Claire John
Group Life Team Leader



Josh John
Worship and Culture Pastor



Nicky Stanyard
Families Pastor

The following individuals also regularly contribute to the OLT as key management personnel:

- Rob Brown - Business Manager & CFO
- Charlene Frammingham - Prophetic & Revive School of Mission and Ministry Leader
- Philbe Kellet - Pastoral Team Leader
- Isabel Turner - KA Facilities CEO & Social Action Lead

FINANCIAL OVERVIEW

A summary of the income and expenditure (£k) of each of the activities of the Trust during 2025 is shown below. It should be noted that the finances of the various activities of the Trust are independent of each other.

	King's Arms Church	King's House	KA Facilities (Bedford) Ltd	KA Apostolic	Total
Income	1,287.0	85.9	575.3	164.1	2,112.3
Expenditure	-1,303.7	-133.0	-488.7	-170.0	-2,095.4
Internal Transfers	-178.9	267.1	-98.4	10.2	-
Net surplus/deficit	-195.6	220.0	-11.8	4.3	16.9

Income totaled £2,112.3k, an increase of 1.8% compared to the previous year. Income for the church, totaling £1,287.0k, mainly came from members and supporters of the church. Expenditure totaled £2,095.4k, a decrease of 3.2% compared to the previous year, with the church, King's House and KA Facilities being the largest areas of expenditure. The net assets of the Trust at the end of 2025 were £2,719.6k an increase of £16.9k compared to 2024. Of particular note was the KA Facilities trading income which was £606.9k with an operating profit of £86.6k compared to a profit of £101.7k in 2024 (these results include inter-company trading which are not shown in the table above as they have been eliminated on consolidation in presenting the final group financial statements). A key reason for this continued good performance was the long-term bookings for the rental of rooms at King's House.

The building loan balance outstanding at the end of 2025 was £447.7k, compared to the total initial value of £1,430k. In summary 68.7% of the total amount borrowed has been paid off in the last sixteen years.

KING'S ARMS CHURCH OVERVIEW

The King's Arms Church community is made up of around 1,400 adults, children and youth.

The church meets each Sunday for worship and teaching in three congregations at 9:30am and 11:30am at King's House and at 10:30am at the Bedford Academy. Also, we continue to Livestream our 11:30am service providing a way for people both near and far to connect to our community.



The congregations meeting at King's House are now increasingly diverse, and it has been a joy to see vibrant, celebratory cross-cultural worship emerging. A real sense of community and serving has grown during the year with many being encouraged through prayer and prophetic ministry.

Each of our Sunday meetings are led by a Meeting Pastor and team of godly, anointed leaders who want to build healthy communities that long to encounter God, build community and see us fulfil

our vision as a church. These 'core' teams were developed in 2025, so that each Sunday meeting now has recognised deacons to support their health and function.

King's House - 9.30am Meeting led by Dan Frammingham. During the year, the 9.30am congregation has continued to grow both in number and in spiritual depth, as we gather each Sunday with a shared passion to worship and encounter Jesus. The heart of our community remains firmly centred on Him, and we are now consistently welcoming over 250 adults each week.



It has been especially encouraging to see a steady increase in young adults in our meetings, we are also regularly seeing people join us on Sundays with little or no church background, many of whom are encountering the message of the gospel for the first time and responding with openness and faith. Alongside this, we are witnessing God at work in powerful ways, with people regularly experiencing healing and transformation in our midst. As we look ahead, we do so with real expectation and gratitude for all that God is doing, excited for the continued growth of our church community, both in number and in depth of faith.

King's House - 11.30am Meeting led by Fortune Udoh. The 11.30am service continues to flourish as a thriving community of Jesus-loving, Kingdom-focused individuals. The gathering has matured into a vibrant, multi-ethnic group defined by authentic joy. Over the past year, we have experienced steady attendance, with a heartening rise in passion among our young people and an increasing number of young families making this congregation their home.



This surge of energy has fostered an overwhelming sense of faith and expectation. Beyond our Sunday gatherings, the active role our people play in and around Bedford remains a hallmark of this mission. It is a privilege to witness the collective desire to impact our local area as we grow together in devotion.

TRUSTEES' REPORT

KING'S ARMS TRUST (BEDFORD)

Bedford Academy - 10.30am Meeting led by Steve Wilson. Since the launch in September 2022 with around 90 people intending to join a new congregation, it has established itself as a healthy King's Arms congregation.



Whilst we pursue the same one-church vision across each of our meetings, each meeting has its own identity and the 10.30am is known specifically for its high level of commitment and community feel. Steve Wilson the Meeting Pastor comments "Our 10.30am gathering is a beautifully diverse group of people passionate for God and eager to make a difference especially in social action. We are a group strong in young families with around 50 children and young people and with a higher proportion of the retired generation among the 150 or so who gather each week". The 10.30am hires the Bedford

Academy for its meetings but continues to seek to find a more permanent home for the congregation and with missional opportunities as the Lord leads.

King's Kids. 2025 has been a fantastic year for King's Kids. During the Spring term we restarted our Discipleship Group which meets every other Tuesday evening with 16 children aged 8 - 11 years old join us for bible study, teaching and fun! We have seen this group grow in their understanding and hunger for God, with the children stepping out in courage to pray for one another and bringing stories of how they have told their friends about Church and Jesus.



On Sundays we have up to 225 children across the 9.30am, 10.30am and 11.30am meetings supported by around 130 volunteers, helping in the children's groups and also with our welcome/sign-in desks. In addition, during the year there has been many events for the children. During the summer we held our 'summer hangouts' for parents and children of any age to come along and join us for crafts and games for a few hours once a week, to make the summer holidays feel less overwhelming. We also organised a King's Kids 'Identity Day', where children came to learn about who God has made them to be with 20 children join us for times of teaching, learning through experiments, as well as worshipping God through different forms of art and listening to who he has called us to be.

A particular highlight of the year was our 'Light and Praise Party', an alternative to Halloween. We had over 140 children join us from both the church and local community to have fun whilst celebrating Jesus being the light over darkness. We had many games, a bouncy castle, crafts and finished the evening by worshipping God with dancing and singing! Another significant event was our Christmas Family Fun, where around 200 children and adults came from both our church and the local community to enjoy an afternoon of Christmas crafts, games and bouncy castles.

We have also seen Playhouse re-start again this year at King's House, with the aim of creating a space for parents within our church to be loved and welcomed whilst their children are safe exploring toys and crafts. A parent and toddler group called 'Little Kingdom' continued at Blunham with families from the village and the surrounding area meeting weekly during term time.



Youth. 2025 was another incredible year for the youth. We meet every Wednesday and Sunday to connect, grow in community, and dive deeper into the Bible. It has been inspiring to see non-Christians from the local community join us, with many making the life-changing decision to follow Jesus. The welcome they experienced has been truly encouraging to witness.

Our youth team has grown significantly this year, allowing us to invest in more specific areas of ministry such as creating opportunities to develop our young leaders, strengthen our sixth form group, enhance preaching and social media engagement, and provide more focused one-to-one discipleship. Many volunteers have also stepped up to serve and grow in their gifts and it has been particularly exciting to see 17 and 18 year-olds taking leadership roles in group discussions, hosting gatherings, and leading worship. Our youth meetings have become not only a place of encounter with God but also a space to train and equip the next generation of leaders.



The year was filled with unforgettable moments! From our Summer Party, to our Identity conference and a week away at Newday, where we joined with 9,000 young people. The year was full of fun, connection, and community-building. These events have provided young people with opportunities to experience God, form lasting friendships, and grow deeper in their faith.

Group Life. Group Life continues to offer between 50 and 60 Life Groups, Missional Communities or Equip Groups to those attending the church. Almost 500 people signed up to a group in 2025, and over 100 people have been involved in leadership and coaching. The coaching team now consists of 17 people who have been investing in our Group Leaders.



The wide variety of groups has included traditional 'home groups' which seeks to build discipleship through friendship, community based groups, such as a Nigerian cooking group, and Equip groups aimed at empowering individuals in their Christian walk. We have also had groups that are meeting specific as well as online groups thus allowing easy accessibility for everyone. Group Leader training has emphasized the importance of accessibility in the areas of neurodivergence and physical disabilities in creating welcoming and inclusive environments.

During the autumn term, we took the decision to transition to a new model for Group Life with an emphasis on discipleship, and making the groups more easily accessible to new people joining the church. This transition will be implemented during 2026.

TRUSTEES' REPORT

Friday Night Meal (FNM). This is our weekly outreach meal to those who are either homeless or vulnerably housed in Bedford. It is based around the passage from the Bible in Luke 14 where everyone was invited to the banquet. It is a place where people can get great food, experience community but also hear the good news. We have volunteers from a range of backgrounds, mostly connected to the King's Arms Church, but also a loyal contingent from HSBC bank.

FNM continues to thrive with more volunteers attending, but there is always a need for people who are proficient in cooking simple meals for our many guests.

Some of the highlights during the year include:

- A packed out quiz night in February which raised £2,000.
- One of the guests being baptised.
- A summer 'pizza in the park' with rounders and volleyball.
- Our Christmas meal when Damian Miller came to lead Carol singing and then shared his testimony.



very grateful to: Peter Rattu, Antonia Slade, Alli Alder, Sue Herbert, Sue Nicholls and Abul Chowdhury for the amazing support they provide each week.

Crossover Service. For the past few years, we have marked the end of one year and the beginning of the next with a Crossover Service at King's House. It has become a special moment in our church calendar - a time to worship together and to give thanks to God for His faithfulness to us both as a community and as individuals. Attendance has grown steadily each year such that on New Year's Eve 2025/26 more than 700 people gathered filling the main auditorium to capacity with the service streamed into overflow spaces throughout the building. The evening was also made available online enabling many others to join us.

KING'S ARMS TRUST (BEDFORD)



We asked Re-track to provide 55 'Love Christmas' goody bags, to give away at the Christmas meal, but there were 60 guests, so Liza, who leads FNM, prayed that there would be enough for everyone. A few left early and two bags were kept back just in case. At the end of the evening, one of our regulars who looks after her Dad (who has cancer), asked if she could have one for him and was overwhelmed when she was given one. Also, another lady said that her children always complained that she never got them anything and so she was given the last bag. Praise God!

With a limited budget of around £100 per evening the quality of the meals continues to be amazing and Lisa is



Other Activities. In addition to the activities described previously, a wide variety of other church activities continued during the year, as described in more detail in Appendix 1, including:

- **Alpha.** The Alpha course gives people the chance to explore the Christian faith in a relaxed environment.
- **Prison Ministry.** Sunday services in the Bedford Prison Chapel once a month.
- **Belong.** A group for newcomers to the church meeting weekly with between 10 and 20 people attending.
- **Prayer.** 21 days of Prayer & Fasting and monthly 'Prayer and Pursuit' evenings, giving the church the opportunity to pray, worship and hear God.
- **The Well.** Provides afternoon tea each month for those over 65 years of age.
- **Worship & PA.** The musicians, sound engineers and production team continued to play a vital role in serving the King's Arms.
- **Design & Communications.** Various resources were generated by the D&C team.
- **Baptisms.** These took place at King's House and also in the lake at Box End Water Park.



Pastoral Support. As a church we want to care for one another and also offer support to the wider community. Specific areas of support described in Appendix 2 were with respect to: Mental Health and Wellbeing, Racial integration and Marriages.



Re-track. This seeks to help people get their lives back on track. Based at King's House, Re-Track has participated in various projects to support those in need in Bedford and beyond as described in Appendix 3.

KA Apostolic. This area oversees and spearheads the trans-local work of the church in serving other local churches and apostolic networks as described in Appendix 4.

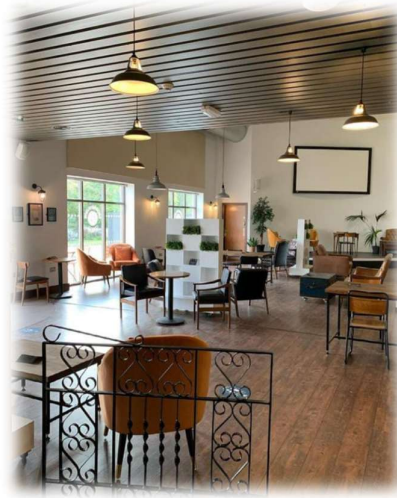
Send. We continue to support people from the King's Arms Church working overseas as missionaries as described in Appendix 5.

King's House & KA Facilities Overview

Throughout the working week, King's House remains a well-used community facility, hosting a wide range of meetings, conferences and events. Our established partnerships with the NHS continued until the autumn of 2025, with space provided for diabetic retinal eye screening and community midwifery services. It was sad to see both of these customers move to their new homes, but what we initially thought was a short term contract, did actually turn out to be a lot longer than expected (See pictures of the farewell below).

From a financial perspective, 2025 proved to be challenging, with the combined impact of rising food costs, increases to the National Living Wage and higher employers' National Insurance contributions. While these pressures increased operating costs, King's House remained committed to paying staff fairly and maintaining the quality of its services. As a result, a smaller surplus was generated, with £98,360 gifted to the Trust.

During the year, King's House hosted a varied programme of large and mid-scale events across corporate, educational, cultural and community sectors. These included corporate conferences, use of the auditorium for GCSE examinations, and a number of recurring commercial events, alongside celebrations and awards evenings for local organisations. Several of these events also generated additional income through catering and bar sales.



Supporting local organisations and church life remains a key part of King's House's work. Alongside commercial activity, King's House continued to make space available at no cost to support a wide range of community health, wellbeing and outreach initiatives. Complimentary room use was provided for church members' weddings and funerals, and a range of King's Arms Church meetings and conferences. In addition, rooms were given at either no cost or significantly subsidised to health screening programmes, local authority and prison service meetings, community engagement events, family and

therapeutic activities, and staff wellbeing initiatives for local employers. This ongoing provision reflects our commitment to serving the needs of the wider community alongside our income-generating activities.

Ground Floor Coffee Shop, located in the main foyer, has continued to operate Monday to Friday and remains a central feature of the building's daily activity. Continued investment in staff and product quality has supported an increase in customer numbers. For much of 2025, our social media presence was managed by a freelance content creator; since the summer, this work has been successfully brought in-house.



Isabel Turner writes:
***SAD DAYS!!** Yesterday the midwives saw their last newborn baby / pregnant mum at King's House, and today they are clearing up and leaving. We have absolutely loved having them with us for the past 2+ years and they loved being here too - and we'll miss them all hugely. They wanted photos with us all and gave us certificates of excellence and gifts too!*



TRUSTEES’ REPORT

KING’S ARMS TRUST (BEDFORD)

Greenhouse Gas Emissions (GGEs). Electricity consumption by King’s House has been shown to be the greatest contributor to our production of GGEs. The 120 solar panels installed on the roof of King’s House reduce our use of electricity from the National Grid by around 30% in the Summer. On Saturdays and other days when the building is less active we generate surplus electricity which is exported to the National grid. Other energy savings measures include installing LED lights and additional insulation where practical. The possibility of installing more solar panels and EV Charging Points is being investigated.



Building Developments. In September 2024 significant flood damage occurred inside the building. This led to repairs being carried out during 2024 and 2025 and required the flooring to be replaced in the main auditorium and some other rooms and offices. All these costs were covered by insurance. In addition, during 2025 a room was developed into a 24/7 prayer space (Upper Room) and new PA Systems were installed in the main auditorium and other rooms.

GOVERNANCE

With the increasing size and complexity of the Trust, the Trustees implemented further changes to the meeting structure. At each meeting there are two main agenda items as follows:

	Main Agenda Items	
Feb	Staff Review of HR issues and policies	Cultural Audit
Apr	Safeguarding Review using CC 10 Actions Template	Strategic Review Vision / Future Plans
Jun	Annual Report and Accounts Review and approve for previous year.	Investment/Reserves Review of financial policies
Sep	Risk Register Review and update	Finance Including review of initial budget for next year
Nov	Budget Review and approval for the next year	Health & Safety Review of policies and issues

In addition to the oversight provided by Trustees, the Chief Financial Officer, Rob Brown oversees and manages the finances for the Trust and leads the Finance Team, consisting of three Finance Officers (all part-time) with each being responsible for a separate area of the work of the Trust. Monthly management accounts are generated, showing income and expenditure against the agreed budgets and also annual forecasts.

STAFF

At the end of 2025 there were 86 staff roles, broken down as follows:

	Church (incl Apostolic)	Building and Facilities	Total
Full time	7	3	10
Part time / Zero Hours	35	41	76
Total	42	44	86
Full time equivalent	21.6	7.3	28.9

Church staff includes three full time Elders. Several staff have more than one role and thus have multiple contracts of employment.

A 'Death-in-Service' life insurance scheme was continued in 2025, at no cost to employees, with cover of four times salary. The Trust also contributes to a staff pension scheme. Further staff benefits have been introduced including a Sabbatical Policy and Long Service Awards providing additional time off work and financial rewards.

All staff, including paid Trustees, are subject to a formal annual review/appraisal, the outcome of which assists in determining any salary increases. Salary scales are regularly 'benchmarked' against similar churches, charities and other equivalents.

SAFEGUARDING

A major change in Safeguarding was the appointment of Jess Fordham as Deputy to Tim Brown the Designated Safeguarding Lead (DSL). This came out of an awareness that to provide the necessary skilled safeguarding cover to all the activities of the King's Arms a fully trained deputy was essential. Jess also leads the Kings Kid's activities across the whole of the church. Tim and Jess have conducted annual reviews of all Sunday and long-term activity Risk Assessments to ensure they remain robust and up to date.

In line with a previous objective to raise the profile of safeguarding and to ensure its importance is communicated across the church, King's Arms participated in Safeguarding Sunday along with churches across England and Wales. This involved Tim, the DSL, and Sandra Mangwiza, the Safeguarding Trustee, visiting all three sites to speak during the services about safeguarding, what it is, how it is the responsibility of every church member and to remind everyone how to report safeguarding concerns. Updated safeguarding posters continue to be on display at key points across all buildings and the time spent at the Sunday Services introducing the Safeguarding Trustee and DSL has increased the profile of safeguarding across the church.

The key objective for the first half of 2025 was to introduce revised safeguarding training for all staff and volunteers. This was achieved and included a video format refresher training accompanied by an online assessment thus ensuring an appropriate



level of understanding of safeguarding, and that all staff and volunteers are equipped to deal appropriately and sensitively with safeguarding concerns. An in-depth code of conduct for all volunteers has been introduced in line with recommendations from the safeguarding professionals who provide external support to the safeguarding team. In addition, enhanced training covering the topics of domestic violence, coercive and controlling behaviour has been provided to all staff with a further advanced training session in relation to identifying grooming behaviour is planned for the first half of 2026. The DSL is currently working on Martin's Law policies and procedures to ensure that the King's Arms is compliant prior to the implementation date. The trustees adopted the process recommended by the Charity Commission (shown opposite) to review all aspects of Safeguarding at the Arms on a regular basis and this is reflected in the work of the Safeguarding Team carried out in 2025.

KA FACILITIES (BEDFORD) LTD

The wholly owned subsidiary company 'KA Facilities (Bedford) Ltd' (Company No: 08314420) commenced trading on 1 January 2013. The Ground Floor Coffee Shop and facilities bookings operate within this subsidiary company which gifts any trading surplus to the parent Trust.

No staff are employed by the subsidiary company. Staff working in its support are employed by the parent Trust and their costs, including salary, NI and pension, are recharged to the subsidiary company. The company also pays an annual rental charge of £30k for the use of the coffee shop facilities.

The turnover of the company in 2025 was £606.9k, a small increase compared to £580.6k in 2024. Profits of £86.6k were lower than the £101.7k in 2024. Refer to Note 28.

Further details of the activities of the subsidiary company are provided in the heading King's House and KA Facilities Overview.

King's Arms Church, Blunham

A new Sunday and mid-week meeting location was launched in the Autumn of 2023 at an old Baptist church in the village of Blunham. The building is owned and operated by the Blunham Old Meeting Baptist Church Trust (BOMBCT) and has six Trustees, two of whom are also trustees of the King's Arms Trust, namely Roydon Loveley and Peter Humphrey. The BOMBCT (Charity No: 237680) continues to be responsible for the building and a



collaboration agreement has been generated. The BOMBCT and King's Arms Trust are considered to be related parties due to the presence of two common Trustees.

Regular activities of the King's Arms at the Blunham building during 2025 were:

- Sunday afternoon worship services twice a month with between 15 and 20 people attending.
- 'Little Kingdom' on Friday mornings during term time for children under 5 years of age and their parents/carers.
- KA Vine is a group for young adults which meets on Sunday evenings.
- Prayer meetings twice a month on Thursday evenings.

CATALYST

As mentioned previously, the King's Arms Trust is affiliated with Catalyst Network of Churches a charitable company registered in England and Wales (Company No: 08284434, Charity No: 1150242). The King's Arms Trust and Catalyst share two Directors/Trustees in common, namely Roydon Loveley and Simon Holley. Simon Holley leads Catalyst and provides key management to their strategy team made up of leaders from churches who are also part of the Catalyst network. Although Simon Holley is employed by the King's Arms Trust, during 2025 Catalyst provided grant funding equivalent to approximately 30% of his salary cost (increasing to 35% from January 2026) to support his role in leading the strategy team. Whilst neither charity controls the other, they are considered to be related parties due to the presence of shared Directors/Trustees and the provision of key management services between the organisations.

BUSINESS RATES

Since the purchase of King's House in 2009, the Trust has not been required to pay business rates. As a charity the trust enjoys the 80% government mandatory relief from business rates and as a registered Place of Religious Worship the trust has also been exempt from the final 20% of business rates. (The only exception has been when non-charity companies have rented office space at King's House and they have paid the necessary business rates to the Local Authority). However, the situation changed in early 2024 when the Valuation Office Agency, on the basis that they believed King's House was a conference centre, issued a notice requiring the trust to pay £126k for business rates backdated for the 7 years from April 2017 to March 2024, plus a further £43k for subsequent years to March 2026. We have appealed this decision and are waiting on the outcome of the Valuation Tribunal held 20 April 2026. See further detail on page 19 and "Note 8 - Exceptional Expenditure" on page 34.

FUTURE PLANS

Along with continuing the current activities, plans for 2026 and beyond include:

- Full implementation of the new organisation and staff restructuring as outlined previously.
- Seeking an alternative venue in Bedford suitable for hosting the 10:30am Sunday meeting.
- Transition to a new model for Group Life emphasising discipleship, and making the groups more easily accessible to new people joining the church.
- Further development of our on-line services and activities.
- Appointing additional Trustees, ideally with expertise in legal matters.
- Further development of meetings and activities in Blunham at the building known as Blunham Old Meeting Baptist Church.
- Initiatives to further reduce our carbon footprint.
- Various refurbishments at King's House, including the installation of four overflow outlets in the parapet walls at the front and back of the building to prevent the build-up of water on the roof.
- Initiatives to build reserves to a level that meets the Reserves Policy.
- Seeking new long-term customers and bookings for KA Facilities.

POST BALANCE SHEET EVENTS

The activities of the Trust have continued into 2026 with attendance at our Sunday services being maintained and the other many and varied church activities, the facilities bookings and the Ground Floor Coffee Shop at King's House all operating in a satisfactory manner.

Financial support from voluntary donations by church members to the end of 2025 was maintained, but increased expenditure, particularly staff costs, meant that the budget for 2026 necessitated a significant increase in income.

As a result, various measures were implemented in late 2025 and early 2026:

- A preaching series at all three Sunday Services on Biblical Giving was commenced in December 2025 and continued to February 2026 where Biblical generous giving to the church was taught. Those attending and committed to the King's Arms Church were encouraged to:

- Increase their financial giving to the church if already giving regularly each month.
- Give regularly each month if not giving regularly each month.
- Commence giving regularly if never given.
- No further staff roles should be recruited, including the replacement of staff who have resigned, unless in exceptional circumstances and with agreement from the Trustees.
- Expenditure to be minimised wherever possible.
- A Vision Offering is planned for May 2026 with the intention to raise £170K. This has been done annually for the past few years with £226.3K, £198.2K and £173.4K being given in the 2023, 2024 and 2025 Vision Offerings respectively.
- With the agreement of Unity Trust Bank, an interest only period has been agreed on the loan on King's House, initially for a period of 6 months which would defer approximately £36K of expenditure from 2026. The decision to implement this has been deferred to June 2026 pending a review of the Trust's finances at that time to consider if this would still be required.

At the end of April 2026, compared with the same four-month period in 2025, giving to the church had increased by £78k. In addition, there were approximately 25 new givers each month during the four months to April 2026 compared to December 2025. Total group income increased by £26k, while total group expenses decreased by £81k, resulting in an improvement in net cash surplus of £107k compared with the same period in 2025. This produced a cash surplus of £23k to April 2026, compared with a cash deficit of £84k to April 2025. Excluding any business rates refunds as referred to below, the forecast group cash surplus for 2026 is currently expected to be £124k (excluding depreciation or any deferral of loan capital payments).

The imposition of Business Rates at King's House is an ongoing matter. The Trust has taken on the services of a professional Chartered Surveyor from Colliers International to assist with the "Check, Challenge and Appeal" process with the Valuation Office Agency (VOA). The Chartered Surveyor has submitted data to the VOA for the "Check" stage and a "Challenge" to the VOA's findings has also been lodged. The VOA has rejected our submission, and as mentioned previously, the Trust has appealed and is waiting on the outcome of the Valuation Tribunal held 20 April 2026. The total cost of Business Rates to March 2026, including backdated charges from April 2017, is £169k, which the Trust paid in full by March 2026 as legally required.

In April 2026 during the course of the appeal process, the valuation for the period April 2017 to March 2023 was significantly reduced, resulting in a refund becoming due of £115.5k together with associated interest income of approximately £10k. These amounts have been recognised in the current year, being considered virtually certain at the reporting date. Professional fees of £23.3k incurred in relation to securing the reduction have also been recognised.

At the reporting date, the ratable valuation for the period from April 2023 onwards has yet not been revised by the Valuation Office. Accordingly, business rates charges for the current year have continued to be recognised based on the prevailing assessment. The ratable valuation remains subject to the ongoing appeal. However, based on advice from Colliers, there is a high level of confidence that the appeal will result in a further significant reduction in the total charge, possibly by as much as 100%. However, the appeal process may not be concluded during 2026.

The Trustees are satisfied that apart from the areas that continue to be monitored as mentioned above, there are no other events or conditions that cast significant doubts on the ability of the group to continue as a successful ongoing concern.

PUBLIC BENEFIT

All the many and varied activities of the Trust, as described in this report, are available to, and for the benefit of, the public across the complete age spectrum of children, teenagers and adults. The development of King's House, located in the Cauldwell area of Bedford, has significantly enhanced the scope of the activities that the Trust is able to provide to the benefit of the local and wider community. Thus, the Trust believes that it fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

FUNDRAISING

Most funds are provided by voluntary donations from those who attend the King's Arms Church. The Trust does not employ staff, or use professionals, whose sole job is to raise funds. On occasions, grant applications are made to provide funds for Re-Track and other activities, and to develop King's House. No grant applications were made during 2025.

TRUSTEE INDUCTION AND TRAINING

The Trustees are also Directors of the Company. Trustees are appointed by the Elders, with the approval of the other Trustees in accordance with the Memorandum and Articles of Association. Normally, new Trustees are already familiar with the work of the Trust, as they are committed members of King's Arms Church. However, in certain circumstances someone from another church, with whom we have a relationship, will be invited to become a Trustee. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee as defined in the Trustee Job Description
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.
- The Trustee Induction Procedure.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charitable company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the profit or loss of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and that are sufficient to show and explain the company's transactions. This ensures that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

RESERVES

The Reserves Policy, agreed by the Trustees, is to maintain a level of unrestricted group cash balances (including designated cash balances) to mitigate against the risk that the Trust experiences an unexpected event which would put it in financial difficulty. The Trustees believe that the appropriate level of unrestricted cash balances should be a minimum of 3 months of overall annual expenditure (excluding depreciation).

Using the above criteria, a detailed review has estimated that unrestricted cash balances should be at least £509k. At 31 December 2025, the Group held unrestricted cash balances of £160k, equating to 1 month of annual expenditure. This is £350k below the organisation's reserves policy target of 3 months' expenditure. The Trustees consider this position to be reasonable in the context of the recent organisational restructure and the exceptional Business Rates charges incurred during the year. The subsequent increase in donations in the first four months of 2026, together with the Vision offering planned in May 2026 and the pending Business Rates refund of £115.5k means unrestricted cash balances are expected to increase to above 2.5 months by July 2026. The Trustees will continue to monitor the level of unrestricted cash balances on a monthly basis with the intention of returning to the 3 months policy level. In addition, the reserves policy will be reviewed annually to ensure it remains appropriate to the Trust's financial circumstances and priorities.

The restricted reserves held at the end of the year were £51,200 represented by:-

- £2,353 being the remaining unspent balance of specific Church donations
- £48,847 being the balance Apostolic funds

INVESTMENT POLICY

Reserve funds are invested with the intention that the total in any one bank/building society is ideally less than the £120k guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit, accounts have been maintained with Virgin Money Plc and Nationwide Building Society, along with the Trust's main bank, Unity Trust Bank Plc. However, the FSCS guaranteed protection of funds up to £120k applies to funds held within a banking group. So, if two banks are in the same banking group, the protection guarantee covers only £120k held in total across the two banks. As Virgin Money Plc and Nationwide Building Society are within the same banking group, the trust plans to move some of its reserves to other banking groups.

RISK MANAGEMENT

The major financial risks, as recognised by the Trustees, are as follows:

Church. For the church the risks are considered to be low due to the broad donor base. However, the risks have increased during the past few years due to the greater length of service being accumulated by staff and the contractual payments required should the church lose its donor base.

Building. The main risk associated with King's House is that sufficient income may not be generated to cover the costs associated with the operation and management of the building. These include loan repayments, staff salaries, operating and maintenance and any building developments. Risk is minimised by capital expenditure on building development only being sanctioned when funds are available from the church's Vision Offerings or from transfers from general church reserves when necessary.

The finances for King's House, including KA Facilities (Bedford) Ltd are monitored and controlled separately from the other areas of the work of the Trust with the main source of income being the gifts and regular giving from members of the church, office rental and the surplus generated by KA Facilities (Bedford) Ltd. A detailed cash forecast has been generated to the end of 2027. Future building developments will only be undertaken when funding is available. Any significant surplus money may be used to reduce the bank loans.

A detailed Risk Register has been generated and the financial and other risks have been reviewed and systems established to manage and mitigate these risks.

POLICIES AND PROCEDURES

The Trust has established policies which apply to both staff and those who take part in the community life and/or visit the church and building. During the past year existing policies, including Health & Safety policies, have been reviewed and upgraded and various new policies generated. Aversure have been appointed on a 3-year contract to provide legal services and assist with Human Resources and Health & Safety issues.

STATEMENT OF DISCLOSURE TO THE AUDITOR

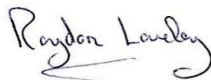
The Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

As far as the Trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware. The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on: 3 June 2026

and signed on their behalf:

Roydon Loveley
Chair of Trustees



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

OPINION

We have audited the financial statements of King's Arms Trust (Bedford) (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 December 2025 which comprise of the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Charitable company Balance Sheet, the Consolidated Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2025 and of the Group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Council's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- the parent charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specific by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group, or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the company and sector in which it operates;

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, General Data Protection Regulations (GDPR), safeguarding of adults and children, employment and taxation legislation, anti-bribery, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statements and disclosures to underlying supporting documentation;
- reading the minutes of governor meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF THE AUDIT REPORT

This report is made solely to the charitable company's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Linda J Lord BSc FCA TEP (Senior Statutory Auditor)
For and on behalf of Streets Audit LLP
Chartered Accountants
Registered Auditors

Date: 15 June 2026

Consolidated Statement of Financial Activities – Year Ended 31 December 2025

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
	Note				
Income from:					
Donations	3	1,217,181	130,348	1,347,529	1,376,477
Charitable activities	4	23,727	115,892	139,619	94,108
Other trading activities	5	608,468	-	608,468	599,614
Investments	6	16,673	1	16,674	3,902
Total income		1,866,049	246,241	2,112,290	2,074,101
Expenditure on:					
Raising Funds – trading activities (KA Facilities)		488,677	-	488,677	452,832
Charitable activities	7	1,354,134	252,555	1,606,689	1,711,263
Total expenditure		1,842,811	252,555	2,095,366	2,164,095
Net income / (expenditure)		23,238	(6,314)	16,924	(89,994)
Transfer between funds		(10,100)	10,100	-	-
Net movement in funds	23	13,138	3,786	16,924	(89,994)
Reconciliation of funds:					
Total funds brought forward	23	2,655,235	47,414	2,702,649	2,792,643
Total funds carried forward	23	2,668,373	51,200	2,719,573	2,702,649

The Group's income and expenditure all relate to continuing operations. The Group has no recognised gains or losses other than those included above.

The notes on pages 28 to 44 form part of these financial statements.

Balance Sheet - Year Ended 31 December 2025

		King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	Note	Total funds 2025	Total funds 2025	Total funds 2024	Total funds 2024
		£	£	£	£
Fixed assets:					
Tangible assets	16	2,879,131	2,879,131	2,897,407	2,897,407
Current assets:					
Stock	17	-	2,711	-	2,649
Debtors	18	162,177	174,000	69,439	99,453
Cash at bank and in hand		209,192	217,149	408,174	430,252
Total current assets		371,369	393,860	477,613	532,354
Liabilities:					
Creditors: Amounts falling due within one year	19	(159,728)	(182,219)	(237,622)	(280,644)
Net current assets		211,641	211,641	239,991	251,710
Total assets less current liabilities		3,090,772	3,090,772	3,137,398	3,149,117
Creditors: Amounts falling due after more than one year	20	(371,199)	(371,199)	(446,468)	(446,468)
Total net assets		2,719,573	2,719,573	2,690,930	2,702,649
The funds of the charity:					
Restricted funds	24	51,200	51,200	47,414	47,414
Unrestricted funds	24	2,668,373	2,668,373	2,643,516	2,655,235
Total charity funds	24	2,719,573	2,719,573	2,690,930	2,702,649

The notes on pages 28 to 44 form part of these accounts.

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

The financial statements were approved and authorised for issue by the Trustees on 3 June 2026 and signed on their behalf.

R. Loveley
Trustee



P. Humphrey
Trustee



Consolidated Statement of Cash Flows Year Ended 31 December 2025

	Note	Total funds 2025 £	Prior year funds 2024 £
Cash flows from operating activities:	25	(120,189)	45,636
Cash flows from investing activities:			
Interest from investments	6	16,674	3,902
Proceeds from the sale of property, plant and equipment		350	319
Purchase of property, plant and equipment	16	(39,469)	(37,439)
Net cash provided by (used in) investing activities		(22,445)	(33,218)
Cash flows from financing activities:			
Repayments of borrowings		(70,469)	(60,171)
Net decrease in cash and cash equivalents		(213,103)	(47,753)
Cash and cash equivalents at 1 January		430,252	478,005
Cash and cash equivalents at 31 December		217,149	430,252

Analysis of cash and cash equivalents	Current Year 2025 £	Prior Year 2024 £
Cash in hand	217,149	346,053
Notice deposits (less than 3 months)	-	84,199
Total cash and cash equivalents at 31 December	217,149	430,252

ACCOUNTING POLICIES**1.1 General information**

King's Arms Trust (Bedford) Limited is a private company limited by guarantee (05899019), incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of its registered office and principal place of business is disclosed in the company information on page 3 of this Annual Report.

The principal objectives of the King's Arms Trust (Bedford) are that of the advancement of the Christian faith in the UK and overseas, the advancement for the public benefit of religious and other education including the relief of the aged, poor, sick and disabled. These are achieved through the main activities of the Trust;

- King's Arms Church – A vibrant church of around 1,400 adults, children and youth with numerous meetings and activities held, in-person, and on-line. The group also operates through KA Facilities (Bedford) Ltd – a wholly owned subsidiary company from within which a coffee shop and facilities rental are operated.
- KA Apostolic – the focus of the work of King's Arms Church in supporting leaders and churches in the UK and other nations.

The group consists of King's Arms Trust (Bedford) Limited and its subsidiary KA Facilities (Bedford) Ltd.

1.2 Accounting convention and basis of preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months in authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

1.3 Basis of Consolidation

The income and expenditure and assets and liabilities of King's Arms Trust (Bedford) and KA Facilities (Bedford) Limited are consolidated within these Group financial statements to reflect control. All amounts in respect of group balances and transactions have been eliminated in arriving at the group figures.

Under Section 408 of the Companies Act 2006 the charitable company is exempt from the requirement to present its own statement of financial activities. The surplus for the year within the accounts for the charitable parent company was £28,643 (2024: deficit £66,271).

1.4 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund are set out in the note 23 to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund are set out in the note 23 to the financial statements.

1.5 Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA). When the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognized, the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt, it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to estimate the fair value items due to the volume of low value items, they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Interest income is recognised using the effective interest method.

1.6 Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes the costs of the trading subsidiary
- Expenditure on charitable activities includes all costs relating directly or indirectly to those activities

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1.7 Allocation of costs

All costs, including salaries and pensions, are allocated directly to each activity as far as possible. Any shared support costs are allocated to King's Arms Church with a fixed cost being allocated to KA Facilities and KA Apostolic as agreed annually.

1.8 Pension costs

Pension costs in the financial statements represent contributions to employees' defined contribution pension plans.

1.9 Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charitable company is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

1.10 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. There was no tax due on trading subsidiary profits as they were all paid via gift aid to the parent charity within required timescale.

1.11 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less the estimated residual value of each asset over its expected useful life, as follows:

Freehold land	not depreciated
Freehold buildings	1% straight line
Fixtures & fittings	4%-33% straight line
Motor vehicles	25% reducing balance

The threshold for capitalising tangible fixed assets is £500.

1.12 Stock

Stock is held at the lower of cost and net realisable value.

1.13 Debtors and creditors receivable / payable within one year

Debtors (and creditors) with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.14 Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

1.15 Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the sum of digit method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

1.16 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.17 Judgments in applying accounting policies and key sources of estimation uncertainty

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The Trustees' judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made, and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods.

A key area of estimation is the depreciation of freehold buildings. Please refer to accounting policy 1.11, and notes 11 and 16.

NOTES TO THE FINANCIAL STATEMENTS KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

2 Comparative Consolidated Statement of Financial Activities

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
	Notes			
Income from:				
Donations	3	1,280,844	95,633	1,376,477
Charitable activities	4	43,836	50,272	94,108
Other trading activities	5	599,614	-	599,614
Investments	6	3,902	-	3,902
Total income		1,928,196	145,905	2,074,101
Expenditure on:				
Raising funds - trading activities		452,832	-	452,832
Charitable activities	7	1,543,414	167,849	1,711,263
Total expenditure		1,996,246	167,849	2,164,095
Net income / (expenditure)		(68,050)	(21,944)	(89,994)
Transfer between funds		(11,123)	11,123	-
Net movement in funds	23	(79,173)	(10,821)	(89,994)
Reconciliation of funds:				
Total funds brought forward	23	2,734,408	58,235	2,792,643
Total funds carried forward	23	2,655,235	47,414	2,702,649

3 Income from donations

	2025 £	2024 £
Gifts	1,347,529	1,376,477
Total income from donations	1,347,529	1,376,477

Income from donations was £1,347,529 (2024: £1,376,477) of which £130,348 (2024: £95,633) was attributable to restricted and £1,217,181 (2024: £1,280,844) was attributable to unrestricted funds.

Included within donations are gifts received via other charities, comprising: The Rowney Trust £55,000 (2024: £28,500) and Stewardship Services (UKET) Limited £17,521 (2024: £14,000).

4 Income from charitable activities

	2025	2024
	£	£
King's Arms Church		
Performance related grants	35,900	26,000
Conferences, events and serving other churches	24,870	15,730
Sale of books and media	117	106
Total King's Arms Church	60,887	41,836
King's Arms Apostolic		
Conferences, events and serving other churches	78,732	52,272
Total King's Arms Apostolic	78,732	52,272
Total income from charitable activities	139,619	94,108

Income from charitable activities was £139,619 (2024: £94,108) of which £115,892 (2024: £50,272) was attributable to restricted and £23,727 (2024: £43,836) was attributable to unrestricted funds.

No government grants were received in the year or in the prior year 2024.

5 Income from other trading activities

	2025	2024
	£	£
Coffee Shop sales (counter and catering)	244,504	238,083
Room and equipment hire	328,543	314,599
Office rentals	30,548	43,413
Other	4,873	3,519
Total income from other trading activities	608,468	599,614

All income from trading activities was attributable to unrestricted funds.

6 Income from investments

	2025	2024
	£	£
Interest income	16,674	3,902

Income from investments was £16,674 (2024: £3,902) of which £1 (2024: nil) was attributable to restricted and £16,673 (2024: £3,902) was attributable to unrestricted funds.

7 Analysis of expenditure on charitable activities

Charitable activities 2025	Activities undertaken directly	Support Costs	Total
	£	£	£
King's Arm Church	1,194,312	242,409	1,436,721
KA Apostolic	159,972	9,996	169,968
Total	1,354,284	252,405	1,606,689

Charitable activities 2024	Activities undertaken directly	Support Costs	Total
	£	£	£
King's Arm Church	1,135,447	425,436	1,560,883
KA Apostolic	140,380	10,000	150,380
Total	1,275,827	435,436	1,711,263

Expenditure on charitable activities was £1,606,689 (2024: £1,711,263) of which £252,555 (2024: £167,849) of the above costs were attributable to restricted funds. £1,354,134 (2024: £1,543,414) of the above costs were attributable to unrestricted funds.

8 Exceptional Expenditure

As detailed on pages 18 and 19, in 2024, the Valuation Office issued a retrospective Business Rates assessment effective from April 2017. In April 2026, the valuation was reduced, resulting in a refund becoming due of £115,470 together with associated interest income of approximately £10,000. These amounts have been recognised in the current year, being considered virtually certain at the reporting date. Professional fees of £23,257 incurred in relation to securing the reduction have also been recognised.

At the reporting date, the ratable valuation for the period from April 2023 onwards has yet not been revised by the Valuation Office. Accordingly, business rates charges for the current year have continued to be recognised based on the prevailing assessment.

The net impact of the above is an exceptional rates credit of £93,692 (2024: exceptional charge of £129,173). At the year-end, £114,500 is included within other debtors in respect of amounts recoverable for both rates and associated interest (2024: £78,530 included within accruals).

The ratable valuation remains subject to an ongoing appeal. A further reduction in business rates charges may arise, however, as the outcome of the appeal is not considered virtually certain at the reporting date, no additional amounts have been recognised in these financial statements. Any potential further refunds and associated interest income will be recognised in the period in which they become virtually certain.

Year Ended 31 December 2025

9 Allocation of support costs

Support costs 2025	King's Arms Church	KA Facilities	KA Apostolic	Total
	£	£	£	£
Central costs including governance	17,270	-	6,000	23,270
Building usage	225,140	30,000	3,996	259,136
Activity Total	242,410	30,000	9,996	282,406

Support costs 2024	King's Arms Church	KA Facilities	KA Apostolic	Total
	£	£	£	£
Central costs including governance	12,112	-	6,000	18,112
Building usage	413,324	30,000	4,000	447,324
Activity Total	425,436	30,000	10,000	465,436

Basis of allocation; -

All costs including salaries and pensions are allocated directly to each activity as far as possible. Any shared support costs are allocated to King's Arms Church with a fixed cost being allocated to KA Facilities and KA Apostolic as agreed annually.

10 Governance costs

	Note	2025	2024
		£	£
Trustee expenses	13	2,121	1,125
Auditor's remuneration	12	14,880	14,400
Consultancy		5,163	1,198
Legal fees		1,106	1,390
Total governance costs		23,270	18,113

11 Net income / (expenditure) for the year

Net income / (expenditure) is stated after charging / (crediting):

	Note	2025	2024
		£	£
Depreciation of tangible fixed assets	16	57,628	62,745
(Gain) / loss on sale of tangible fixed assets	25	(233)	157
Operating lease rentals	21	3,246	3,019

Year Ended 31 December 2025

12 Auditor's remuneration

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
Audit fees	14,880	14,880	14,400	14,400
Total	14,880	14,880	14,400	14,400

13 Trustees and key management remuneration and expenses

Trustees' remuneration during the year was £93,611 (2024: £90,267) being the total remuneration and benefits (including employer national insurance and pension contributions) for one Trustee employed by the King's Arms Trust (Bedford) for services provided under employment contracts.

Trustee	Role	2025			2024		
		Salary	Employer National Insurance	Employer Pension	Salary	Employer National Insurance	Employer Pension
		£	£	£	£	£	£
Simon Holley	Senior Pastor & Team Leader	76,695	10,397	6,519	74,835	9,071	6,361
Total		76,695	10,397	6,519	74,835	9,071	6,361

Trustee remuneration is paid in accordance with the Trust Memorandum & Articles of Association for services provided to the Trust.

Trustee expenses were reimbursed to one (2024: three) Trustees during the year totaling £2,121 (2024: £1,125) being food and travel costs.

Key management personnel for the group are considered to be the Board of Trustees and the Operational Leadership Team Plus (OLT+). The OLT+ was previously called the Strategic Leadership Team (SLT), however from June 2024 onwards, as part of an organisational restructure, the SLT ceased to function as key management personnel and was replaced by OLT+. The remuneration and benefits (including employer national insurance and pension contributions) of key management personnel during the year were £552,657 (2024: £438,187).

14 Staff costs and employee benefits

	2025 £	2024 £
Salaries and wages	1,269,366	1,211,240
Social security costs	120,052	91,505
Pension	85,656	82,384
Total	1,475,074	1,385,129

The average number of persons employed by the Group during the year was 66 (2024: 63) with majority of those being part-time or on zero hours contracts. The total number of Full Time Equivalent (FTE) employees at the end of the year was 28.9 (2024: 29.2)

NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

The number of employees whose total employee benefits (excluding employer national insurance and pension costs) for the year within the band £60,000 to £70,000 was two (2024: one), and £70,000 to £80,000 was one (2024: one).

During the year defined contribution pension costs of £101,301 (2024: £82,384) were paid on behalf of 53 (2024: 55) employees to pension schemes administered independently of the charitable company.

The Trust also provides a group life insurance scheme as an additional benefit available to all staff, the cost in the year was £5,308 (2024: £4,947).

The company incurred termination costs of nil (2024: £15,000) in respect of payments made to staff under settlement agreements. These payments were made as part of agreed exit arrangements following organisational restructuring and role changes within the charity.

15 Interest payable

	2025	2024
	£	£
Bank loans	32,393	41,519

16 Fixed assets

Tangible fixed assets

Group and Charity	Freehold land & buildings	Fixtures & fittings	Total
	£	£	£
Cost			
As at 1 January 2025	3,137,913	522,368	3,660,281
Additions	-	39,469	39,469
Disposals	-	(4,048)	(4,048)
Cost at 31 December 2025	3,137,913	557,789	3,695,702
Depreciation			
As at 1 January 2025	364,145	398,729	762,874
Charge for the year	23,524	34,104	57,628
Disposals	-	(3,931)	(3,931)
Depreciation at 31 December 2025	387,669	428,902	816,571
Net book value			
At 31 December 2025	2,750,244	128,887	2,879,131
At 31 December 2024	2,773,768	123,639	2,897,407

NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

17 Stock

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
Food and drinks	-	2,711	-	2,649
Total	-	2,711	-	2,649

18 Debtors

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
Trade debtors	2,660	18,052	3,484	35,989
Due from subsidiary	1,360	-	-	-
Other debtors, including prepayments and accrued income	158,157	155,948	65,955	63,464
Total debtors	162,177	174,000	69,439	99,453

19 Creditors falling due within one year

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
Bank loan	76,477	76,477	71,677	71,677
Trade creditors	13,985	15,394	15,370	17,580
Accruals and deferred income	47,910	47,910	116,012	128,916
Taxation and social security	-	19,210	-	23,833
Other creditors	21,356	23,228	34,563	38,638
Total creditors	159,728	182,219	237,622	280,644

NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

20 Creditors due after one year

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
Bank loan	371,199	371,199	446,468	446,468
Total creditors due after one year	371,199	371,199	446,468	446,468

The original bank loan was taken out with Unity Trust in December 2009 on the purchase of the Church building and offices (King's House). A further loan was taken out in December 2010 for the refurbishment of King's House. Both loans were consolidated into one loan in March 2019, repayable in monthly installments over a period of 12 years. The building is held as security against the loan.

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
The loan capital is repayable as follows:				
Amounts falling due:				
In one year or less, or on demand	76,477	76,477	71,677	71,677
Between two and five years	349,881	349,881	331,256	331,256
In five years or more	21,318	21,318	115,212	115,212
	447,676	447,676	518,145	518,145

21 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	King's Arms Trust 2025 Other £	King's Arms Group 2025 Other £	King's Arms Trust 2024 Other £	King's Arms Group 2024 Other £
Expiring within one year	3,169	3,169	3,070	3,070
Between 1 – 5 years	-	-	3,222	3,222

The total operating lease expense for the year was £3,246 (2024: £3,019).

22 Deferred income

	King's Arms Trust 2025 £	King's Arms Group 2025 £	King's Arms Trust 2024 £	King's Arms Group 2024 £
At 1 January	12,046	24,950	9,295	30,618
Received during the year	9,870	9,870	12,046	24,950
Released to income for the year	(12,046)	(24,950)	(9,295)	(30,618)
At 31 December	9,870	9,870	12,046	24,950

Deferred income represents amounts invoiced or received in advance in respect of the subsequent financial year and comprises room rentals, conference fees, and Revive / Amplify school fees.

NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

23 Movement in funds

Movement in funds 2025	At 1 January 2025	Income	Expenditure	Transfers	At 31 December 2025
		£	£	£	£
Unrestricted funds					
General church funds	332,085	1,216,606	(1,232,991)	(167,174)	148,526
Leadership Development (formerly TSM)	8,072	-	-	(8,072)	-
KA Media	3,498	117	(8)	(3,607)	-
King's House	2,299,862	74,008	(121,136)	267,113	2,519,847
KA Facilities	11,718	575,318	(488,676)	(98,360)	-
Total unrestricted funds	2,655,235	1,866,049	(1,842,811)	(10,100)	2,668,373
Restricted funds					
King's Arms Church	2,827	70,236	(70,662)	(48)	2,353
King's House	-	11,925	(11,925)	-	-
KA Apostolic	44,587	164,080	(169,968)	10,148	48,847
Total restricted funds	47,414	246,241	(252,555)	10,100	51,200
Total funds	2,702,649	2,112,290	(2,095,366)	-	2,719,573

Movement in funds 2024	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
		£	£	£	£
Unrestricted funds					
General church funds	343,166	1,328,480	(1,234,087)	(105,474)	332,085
TSM	8,072	-	-	-	8,072
KA Media	3,038	102	(2)	360	3,498
King's House	2,344,691	45,064	(309,325)	219,432	2,299,862
KA Facilities	35,441	554,550	(452,832)	(125,441)	11,718
Total unrestricted funds	2,734,408	1,928,196	(1,996,246)	(11,123)	2,655,235
Restricted funds					
King's Arms Church	7,827	2,091	(7,091)	-	2,827
King's House	-	10,378	(10,378)	-	-
KA Apostolic	50,408	133,436	(150,380)	11,123	44,587
Total restricted funds	58,235	145,905	(167,849)	11,123	47,414
Total funds	2,792,643	2,074,101	(2,164,095)	-	2,702,649

Unrestricted funds comprise general church funds available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

NOTES TO THE FINANCIAL STATEMENTS KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

Unrestricted designated funds comprise unrestricted funds that have been set aside by the trustees for the following purposes; -

- King's House is a fund designated by the trustees to account for money generated by and spent on the building and to also ensure funds are available for the running costs of the building.
- KA Facilities the wholly owned subsidiary company, the profits of which are gift aided to King's House.
- TSM (Training for Supernatural Ministry) ceased operating during 2023. The remaining balance of funds was re-designated to general church funds in 2025 and have been applied towards Leadership Development programmes.
- KA Media continues to operate at a minimal level. During 2025, the remaining balance of funds was re-designated to general church funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors as follows; -

- Church comprises donations and grants given for specific purposes from donors including activities such as the Friday Night Meeting, Re-Track, Youth, the Blunham location and supporting missionaries overseas.
- King's House comprises donations and grants given for specific purposes from donors for both the general running costs of the building, and for specific building and maintenance projects as identified by the Trustees
- KA Apostolic comprises donation and grants given for specific purposes of supporting leaders and churches in the UK and other nations

Transfers include the following:

- Transfers of the gift aid/distribution from the trading subsidiary to the King's House (designated) fund.
- Donations made from Church funds to KA Apostolic.
- Other minor transfers made between funds in the year.

24 Analysis of net assets between funds

2025	Tangible fixed assets	Stock	Debtors	Cash at bank and in hand	Creditors	Creditors more than one year	Total net assets
	£	£	£	£	£	£	£
Unrestricted funds							
General church funds	-	-	38,037	148,975	(38,486)	-	148,526
King's House	2,879,131	-	118,269	2,868	(109,222)	(371,199)	2,519,847
KA Facilities	-	2,711	15,483	7,956	(26,150)	-	-
Total unrestricted funds	2,879,131	2,711	171,789	159,799	(173,858)	(371,199)	2,668,373
Restricted funds							
King's Arms Church	-	-	-	2,353	-	-	2,353
KA Apostolic	-	-	2,211	54,997	(8,361)	-	48,847
Total restricted funds	-	-	2,211	57,350	(8,361)	-	51,200
Total funds	2,879,131	2,711	174,000	217,149	(182,219)	(371,199)	2,719,573

NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2025

2024	Tangible fixed assets	Stock	Debtors	Cash at bank and in hand	Creditors	Creditors more than one year	Total net assets
	£	£	£	£	£	£	£
Unrestricted funds							
General church funds	-	-	45,782	331,270	(44,968)	-	332,084
TSM	-	-	-	8,072	-	-	8,072
KA Media	-	-	25	3,473	-	-	3,498
King's House	2,897,407	-	17,669	2,223	(170,968)	(446,468)	2,299,863
KA Facilities	-	2,649	32,591	22,078	(45,600)	-	11,718
Total unrestricted funds	2,897,407	2,649	96,067	367,116	(261,536)	(446,468)	2,655,235
Restricted funds							
King's Arms Church	-	-	-	2,827	-	-	2,827
KA Apostolic	-	-	3,386	60,309	(19,108)	-	44,587
Total restricted funds	-	-	3,386	63,136	(19,108)	-	47,414
Total funds	2,897,407	2,649	99,453	430,252	(280,644)	(446,468)	2,702,649

25 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	Current Year	Prior Year
	2025	2024
	£	£
Net income for the reporting period (as per the Consolidated Statement of Financial Activities)	16,924	(89,994)
Adjustments for:		
Depreciation charges	57,628	62,745
Interest from investments	(16,674)	(3,902)
(Profit) / loss on the sale of fixed assets	(233)	157
(Increase) / decrease in stocks	(62)	4,431
Increase in debtors	(74,547)	(17,509)
(Decrease) / increase in creditors	(103,225)	89,708
Net cash provided by operating activities	(120,189)	45,636

26 Analysis of changes in debt

	At start of year	Cash-flows	New finance leases	At end of year
	£	£	£	£
Cash	430,252	(213,103)	-	217,149
Loans falling due within one year	(71,677)	(4,800)	-	(76,477)
Loans falling due after one year	(446,468)	75,269	-	(371,199)
Total	(87,893)	(142,634)	-	(230,527)

27 Related party transactions

KA Facilities (Bedford) Limited is a wholly owned subsidiary of the charity and as such has taken advantage of the exemptions conferred by FRS102 section 33 Related Party Disclosures to not disclose transactions within the group.

The King's Arms Trust (Bedford) shares two common Directors/Trustees with, and provides key management services to, Catalyst Network of Churches, the network to which the Trust is affiliated. Accordingly, Catalyst is considered a related party of the Trust. During the year, the Trust donated £22,000 (2024: £18,000) to Catalyst to support their activities. It also received income of £28,700 (2024: £28,300) from Catalyst of which £28,700 (2024: £28,000) were grants received in respect of the Trust providing key management services. Expenses of £4,634 (2024: £1,373) were paid by the Trust to Catalyst. The Trust also charged expenses to Catalyst of £11,394 (2024: £7,984). At the year-end an amount of nil (2024: £4,000) was owed by the Trust to Catalyst.

King's Arms Trust (Bedford) and Blunham Old Meeting Baptist Church Trust (BOMBCT) are considered to be related parties due to the presence of two common Trustees. During the year the Trust received grant income of £7,200 (2024: nil) from BOMBCT in respect of salary costs associated with the Blunham congregation. Expenses of £3,100 (2024: £3,377) were paid by the Trust to BOMBCT. The Trust also charged expenses to BOMBCT of nil (2024: £385).

The total amount of aggregate donations received without conditions from all key management personnel and close family members defined as related parties were £83,276 (2024: £87,191). The total amount of aggregate payments made to all key management personnel and close family members defined as related parties were £737,989 (2024: £599,624). This total includes remuneration, benefits, employer National Insurance and pension contributions, and expenses for 26 individuals (2024: 32 individuals). The individuals included Trustees, members of the OLT+, and any related parties employed by the Trust during the year.

Professional fees paid during the year to Philip Varley, who is also a Trustee of the Trust, for consulting services relating to the Cultural Development and Restructuring process were nil (2024: £1,068). The agreement to pay for these services and the rate of payment were determined by the other Trustees and do not relate to any services provided in serving as a Trustee.

28 Trading Subsidiary

The wholly owned subsidiary undertaking is KA Facilities (Bedford) Limited (company number 08314420), a company which is limited by guarantee and registered in England and Wales. The registered office is the same as that of King's Arms Trust (Bedford). It will gift aid its taxable profits to suitable charities as agreed by the Trustees. A summary of its trading results is shown below.

	Year ended 31 December 2025	Year ended 31 December 2024
	£	£
Turnover	606,928	580,602
Cost of Sales	(106,926)	(107,513)
Gross Profit	500,002	473,089
Administrative expenses	(413,360)	(371,371)
Operating profit	86,642	101,718
 Profit on ordinary activities before tax	 86,642	 101,718
Tax	-	-
Gift Aid distribution	(98,360)	(125,441)
Net movement in reserves	(11,718)	(23,723)
 Net assets	 -	 11,718

CHURCH ACTIVITIES

In addition to the Sunday Services, King's Kids, Youth, Group Life and FNM activities as described earlier in the main part of the report, there are many other church-related activities and events described in this section.

Alpha

The Alpha course was run twice during the year, with around 78 guests attending. It continues to be a strong feature of the King's Arms and is the course to which we would direct those who are new to the Christian faith or are exploring Christianity. The course consists of 10 sessions and offers the opportunity for people to discuss and challenge views, hear talks, develop friendships and be a part of a welcoming community. We share a meal together on seven of the evenings and have hot drinks and desserts on the other evenings. At the end of the course, we have a social evening where people celebrate with each other.

Prison Ministry (Inside Out)

There are 14 volunteers who go into Bedford prison once a month to lead a Sunday morning service with worship, a talk, sharing of stories and every attendee given the opportunity for individual prayer at the end. Just before Christmas we had a special time praying by candlelight for families and loved ones, before singing carols and then enjoying mince pies and hot chocolate. We also run courses for fathers (licensed by the charity Care for the Family): a general parenting course for dads and one focused on handling anger within the family. We usually run one or two per term and have had excellent feedback from prisoners who have found these courses insightful, reflective and have strengthened their relationships and personal resilience. One team member is a weekly prison visitor as part of the chaplaincy team, and another works in education at Milton Keynes prison. We are part of the wider chaplaincy team at HMP Bedford, and we are always pleased to help in various ways as opportunities arise.

Belong

Each Sunday the Belong team seeks to meet newcomers attending the King's Arms Church services and get to know them and make them feel welcome. Newcomers are encouraged to join the Belong Group, which meets on Monday evenings with between 10 and 20 people attending. The group offers the opportunity for people to make new friendships, build community, and begin to integrate into church life and culture. This year we have also run a bible study group for New Christians. Many of those attending have said how important Belong has been as part of their journey into feeling they belong to the church.

In addition, during the year we held two Connect meetings, where newcomers are able to learn more about the history, vision and culture of the church. We also ran four "Meet and Greet" sessions where newcomers can come and meet the core team from the services in an informal welcoming setting.

Prayer

We started the year again with 21 Days of Prayer and Fasting. Around 60 people gathered every morning online to pray and they also had opportunities throughout the period to pray together in person. Our Prayer and Pursuit evenings continued attended by a good number of people each month both in person and online. We've been learning to pray longer as we've launched regular half nights of prayer. We also continued our early morning Prayer Zooms on Wednesdays throughout the year. The Devoted booklet has been refreshed with our Bible reading plan and we finished the year with our biggest Crossover service yet, attended by over 600 people.



APPENDICES

THE APPENDICES DO NOT FORM PART OF THE AUDITED ACCOUNTS

The Well

The Well met 9 times during the year with between 45 and 55 over-65s attending. They enjoy a lovely afternoon tea and a short talk or a quiz. Each table has two hosts, and we offer to pray for those in need whilst enjoying each other's company. In addition, special events were held at Christmas with a banquet for 150 guests and at Easter with an afternoon tea for 108 guests.

Worship and PA

The worship team, consisting of musicians and sound and production engineers, continued to play a vital role in serving the King's Arms community. We continue to press forward with our desire to be known as a team who worship Jesus in spirit and in truth, who model being worshippers who love God with all of our hearts, minds and souls. Highlights include leading worship at our multiple carol services and at the conferences and larger meetings that take place throughout the year. It has been encouraging to have people of various ages and backgrounds being added to the team.

Design & Communications

It's been a busy and creative year for the Design & Communications team. They have supported church life with a wide range of videos, print and digital projects, including Mother's Day and Father's Day videos, Safeguarding and Testimony videos and the Vision 2025 video and booklet. On the print side, they produced flyers, booklets, banners, and signage, refreshed the King's Arms Connect and Welcome booklets, created Devoted 2025 resources, and supported events like the Prophetic Conference, Revive and Resonate. They also helped improve the foyer at King's House and reformatted the Leadership page on our website to reflect updates to our Leadership structure and teams. Ongoing work includes ePreview and eFocus emails, ongoing website updates, social media content, to name but a few, and to continue to help our church family stay informed and connected.

Baptisms

During the year 39 people were baptised - most at King's House and on one memorable occasion in July in the lake at Box End Water Park. Each baptism has been a deeply significant and joy-filled moment with friends and family gathering to hear stories of how those being baptised came to faith in Jesus. These occasions continue to be both encouraging and faith-building for our whole church community.



2. PASTORAL

Pastoral Overview. During the past year there has been various changes for the pastoral team as we said goodbye to a longstanding team member and welcomed a new colleague. We are thankful to have a team with a broad range of professional experience, including a head teacher, criminal barrister, nurse, counsellor and child psychotherapist. These skills continue to be invaluable as we support members of our church community through complex and challenging situations.

We have continued to invest in “One Church” pastoral resources and introduced a new initiative with a Home Visits Team now offering pastoral support in people’s homes or during hospital stays. This has made pastoral care more accessible to those who find it difficult to attend church-based support. All safeguarding requirements were carefully followed, and the team has carried out 25 visits. Check-in appointments also continue to be used by our church community, with 55 appointments over the past year.



Women’s Events. Our women’s events remain well attended and continue to provide space for connection, encouragement and teaching. Events are held termly with around 70 women attending. In March 2025, we marked International Women’s Day with a women’s breakfast. Our speaker explored how the phrase “strong woman” can sometimes be misleading and encouraged us to find strength through letting go and leaning into God. In June, the focus was on prayer and members of the team shared what inspires their prayer lives. In October, we welcomed a young poet who shared her personal story alongside one of her poems.

Reconciled. Prompted by a reduction in resources, due to a team member being on maternity leave, we decided to seek God for direction on the Reconciled pillar of our Pastoral Care by sensitively leaning into the current emotional climate and needs of the church. While reconciliation across racial divisions remains vital, we have recognised that many believers experience a deep dissonance between faith and circumstance in other areas of life, such as, fractured relationships, parenting struggles, loss, trauma, and prolonged seasons of suffering. This period of reflection has allowed us to discern a broader call to support believers whose faith feels worn or strained, affirming that reconciliation with God, self, and others is an ongoing process in all seasons of life.

Living in Freedom. We have continued to offer the Living in Freedom events as a supportive space for those facing personal challenges and seeking healing or breakthrough. Topics have included *Healing from Burnout* with 32 participants, *Healthy Relationships: Breaking Free of Control* attended by 50 people, and *Nurturing Peace*, which had 13 participants. These sessions have continued to meet a real need within our church community.

Marriages. We have focused on helping couples invest in their marriages, while also offering support to those experiencing difficulties. Our Marriage Evenings have been attended by nearly 100 different couples, with the wide diversity of our church reflected in those who attending. Topics covered include Healthy Communication and Crafting a Vision Statement for Your Marriage. We also launched a monthly marriage email, which is currently subscribed to by 71 couples, this includes a mix of interviews, practical activities and signposting to helpful resources. With the support of an expanded team of volunteers, we have been able to walk alongside couples through challenging seasons, offering guidance and encouragement. Alongside this, we have invested in upskilling the team to respond appropriately to more complex situations, including domestic violence and coercive or controlling behaviour.

Sozo. This continues to be an important part of the prayer ministry of the church. During 2025 we provided 29 Sozo sessions, three on Zoom and the rest in-person. People continue to appreciate the freedom that Sozo brings, experiencing a deeper relationship with the three Persons of the Godhead – Father God, Jesus and the Holy Spirit. This is the aim of Sozo: it is not a counselling session, but it enables the person to forgive and move on from wounds and hurts from the past, so that they can fully live in the purposes that God has for them. A Sozo is conducted by two team members – the first leading the person in prayer and helping them to hear from God for themselves. The second records all the positive things they hear from God, which are then given to the guest to take away with them. We continue to support team members with in-house training and encouraging all the team to have Sozos themselves.

3. Re-Track



Re-Track is the Social Action arm of the church. Our aim is to be *good news* to our town and beyond by mobilising church members to offer practical, hands-on support. Re-Track focuses on helping individuals get their lives back on track and is overseen by a part-time employee supported by a team of over 50 volunteers who regularly give their time to carry out simple but meaningful acts of kindness.

Throughout 2025, we provided emergency food parcels donated by church members, including delivering them directly to people's homes. For those needing longer-term help, we also offered ongoing support and referrals to the Trussell Trust Food Bank.

We distributed Easter eggs, Mother's Day gifts, and an incredible 271 Christmas boxes to some of the most deprived families, individuals, and elderly people in our community. In addition, we led Easter and Christmas carol services at a residential home in Kempston and provided places for 13 families at our Church Christmas Family Fun Day.

During the year, we successfully responded to 28 referrals from social workers, the council, social prescribers, and GPs, providing one-off support to individuals and families facing significant need.

Some of the ways our volunteers made a difference during 2025 were:



- clearing a garden for an elderly lady living with dementia.
- helping a single mother of four to declutter her home and create more space for her children.
- providing clothing and food for a mother and daughter who had fled domestic violence with nothing.
- supplying cycles for a family of five who had fled their country due to persecution.
- providing food, clothing, and SIM cards for a refugee family of seven.
- helping an elderly lady lift and sort boxes after moving house.
- working with the Council to pick litter in Cauldwell, the area surrounding King's House



4. KA Apostolic

King's Arms Apostolic oversees and spearheads the trans-local work of the church in serving other churches and apostolic networks. As a church, we have the privilege and opportunity to help serve churches across the world.

King's Arms is part of Catalyst, a relational network serving over 80 churches in the UK and around 800 established and new churches in other nations across the world. In the UK, Catalyst is led through a number of Apostolic Hubs that care for churches and provide strategic direction. Both Simon Holley and Phil Wilthew are part of the core apostolic team and have been actively involved in serving at events such as the Catalyst Leaders Weekend, Leadership Training, Impact training and the first International Leaders' Summit in Albania attended by numerous leaders from our Hub churches across the world for a week of worship and teaching.



Bedford Hub. The Hub serves over 40 Churches, mostly in the UK, with a geographical spread from London to Dundee. We also support churches in 8 countries outside the UK, which receive regular input from our strategy team and church leaders.

In 2025 churches in the Hub were supported through seven ministry trips to Ashford, Aylesbury, Milton Keynes, High Wycombe, Dundee and Paris. Phil and a team, including some of the worship team from the King's Arms, were able to support the church in Dundee as they put on a conference

bringing churches together across Scotland. We also supported our friends in Paris where a team joined them for a prophetic conference (see pictures below). Simon has also supported churches in different nations through his role of leading Catalyst and has often taken a team from the King's Arms with him.



Equipping and training huddles. Our on-line leadership training huddles continued to develop during the year, including a European Leaders Huddle led by Phil Wilthew and Duncan Hanton to support leaders in related churches in other European countries, and a New Zealand huddle led by Phil Wilthew to support church leaders in NZ who due to the time difference often find it challenging to join our on-line Hub gatherings. Simon Holley also continues to run a Huddle for some of our Hub leaders.

Hub Gatherings. We continue to meet as a Hub at King's House every other month, with 50-60 attending in person and others, mainly from overseas, joining us online. As a Hub Strategy team, we decided that we should focus on prayer and decided that twice a year we would spend the whole morning of the Hub meeting in worship and prayer. We had our first Prayer Morning in September, led by Duncan Hanton who is part of Hub Strategy team and who brought the worship team from his church in London to lead us.

APPENDICES

THE APPENDICES DO NOT FORM PART OF THE AUDITED ACCOUNTS

Resonate. We were excited to host our annual Resonate Leaders' Summit (new name for the event) in February 2025, themed "Passion and Purpose" with over 215 guests attending in person and online and we were honoured to have Paul Manwaring come and share with us. The event felt very much like a family moment for us as we had friends join us from Spain, France, Germany, Scotland, Switzerland and Russia.

Amplify Prophetic School. For the fourth year we ran another very successful on-line Prophetic school, led by Phil Wilthew, Charlene Frammingham and Sarah Brown. This school ran mostly on-line via zoom with one day in-person at Kings House when we were joined by Julian Adams from South Africa and Karen Kircher, who is a workplace prophet and a member of the King's Arms Church. The school ran for 6 months with 50 students and 16 coaches, including for the first time an overseas group from Africa and South Africa.

Revive. In 2025 the school was run for the second time in a revised format with 2 options, one being a Thursday evening school for our King's Arms community and the other a Friday and Saturday weekend school. The Thursday evening school had a team of 6 leaders, Charlene Frammingham, Sarah Brown, Andy and Becky Flood, Peter Rattu and Kathryn Crane and 31 students from all different ages and stages of life which was double the number from last year.



The Weekend School had 8 leaders across the 2 days (Charlene Frammingham, Mike and Louise Saunders, Philippa and Steve Westwood, Tsitsi Mbanje, Jerry Rosenfield and Graham Moore and had 15 students, including students from five other churches joining us with some travelling from Truro (see picture opposite). We were pleased to have students from last year join the team this year and through the school we have been able to encourage and raise up leaders into different areas of church life and beyond.

The school's vision is to ignite hearts and see personal transformation, corporate awakening and multiplication of what we learn shared and implemented in our spheres of influence. The school has many leaders from the Bedford Hub coming to share and teach the students and we have seen miracles, and answers to prayer. We also had our first Revive intern, Lucas Bentley. His parents planted a church in Spain and are part of our Hub family.

Revive Conference. The Revive School hosted a conference called "Revival Fires" with the speakers being Martin and Karin Koonstra from Holland. There were 178 delegates for the 2 day conference and it was a special time with many saying how they had been deeply impacted and met with God in a personal way. Our favourite story was from a current Revive School lady who was healed from 10 years of medicated back pain and is now pain free.



5. SEND

2025 was the 12th year for Paula O’Sullivan, originally from the King’s Arms Church, working as a missionary in ‘Hope Zone’ in Tijuana, Mexico. She celebrated her third wedding anniversary with Uriel and also the birth of her son Wesley and writes: ‘God has given me a physical and a spiritual home here’. We are thankful for the lives she has faithfully impacted for God and her dedication, hard work and commitment to that desperately needy part of Mexico.



Paula has continued to support local mums with life skills courses, serve in the newly established Medical Centre and go out onto the tough streets with the light and hope that the message of Jesus brings. She says: “it’s the mums who influence the families, so if they know the Lord, the families come to know him too. Working on the streets gives us the opportunity to invite people to join our programmes so they can be part of a godly community, and we love to share Jesus with new people each week.”

In October 2025 a team from the King’s Arms church travelled to Tijuana, a city with many homeless and poor people and the biggest red-light district in North America. The team went for a week and joined in with Paula’s day-to-day work and also helped to build a house for a needy family in a village just outside of the city. It was eye-opening for the team to experience practical Christianity in a different culture, and everyone was deeply impacted by the trip. Plans for a return trip in 2026 are already underway.



The beginning of 2025 saw a return to the UK of JS who had been serving God in North Africa for the previous 2 years. Whilst there they had been learning a different dialect of Arabic and using that location as a steppingstone to their next long-term adventure in East Africa. As part of these plans, they spent 2025 in the UK strengthening their support from the King’s Arms church community both in prayer and financially. They had many opportunities to teach church groups about what it’s like to take the good news of Christianity to people who

have never heard it before, and the need for more workers like themselves to join in this vital mission. Having been a team member for many years, the time had come for them to step up into team leadership, so they also spent the year writing their strategy paper and recruiting a team. They launch into their new location in early 2026 and we look forward to their new adventure stories.



6. KING'S ARMS HISTORY AND DEVELOPMENT

King's Arms Church was established in 1992 with the support and oversight of Woodside Free Church, Bedford (now Woodside Church). The King's Arms Trust was registered as a charity on 1 January 1995. Prior to this date, the accounts were included within those of Woodside Free Church.

King's Arms Church began to meet separately from Woodside in October 1992, initially on Sunday evenings. Since 1995 the church met to worship on most Sundays and has grown steadily in attendance. The church met in the dining room at Dame Alice Harpur School (now Bedford Girl's School) for many years before moving to King's House in 2010. King's House, which was purchased by the Trust in December 2009, was previously a factory manufacturing Crayola Crayons.

Throughout its history King's Arms has been caring for poor and disadvantaged people in Bedfordshire. The King's Arms Project commenced work among Bedford's homeless in 1989 when a residential house located in Clarendon Street, Bedford was established. The Project has developed with additional houses and elements, all of which have been set up to cater for the needs of poor and disadvantaged people. In order to facilitate its further growth and development, in 2011 the Project was established as a separate charitable company called King's Arms Project (Bedford). In 2025 the Project was rebranded as 'HopeWorks'.

As a result of the growth in attendance, the King's Arms Church now meets on Sundays as three congregations on two sites in the Bedford area.

In addition, several new churches have been established in the UK and overseas by members of the King's Arms Church and other churches are now being led by people who once attended the King's Arms Church. These include:

David Stroud, the founder of King's Arms Church, led a team to South Birmingham in 1998 to plant a church and now leads Christ Church, London with four congregations meeting across the city at Mile End, Stockwell, Sutton and Central London.

Matt and Philippa Hatch who moved to Leeds in 2002 and lead Mosaic Church, a multi-site church meeting in three Leeds locations: North Central, South and Holbeck. They have also planted new churches in South Africa and UK.

Adrian and Lucy Hurst, Oasis Church, Birmingham.

Nick and Tracey Priggis, Hope Church, Shrewsbury.

Tim and Vicki Simmonds, Christ Church, Manchester a multisite church with eight meetings each Sunday in six locations across the city.

Robin and Hannah Vincent have planted churches in Bromsgrove and The Hill Church, Swansea.

Mike and Jen Milner. Vineyard Church, Guam.

Olivier and Elodie Sarkis, Montêlimar, France.

Matt and Maëllou Trefcon, Montêlimar, France.

Many of these churches are located in multi-racial environments in deprived inner-city areas, with an emphasis on caring for poor and disadvantaged people.