

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Details

Other names MILDENHALL BAPTIST CHURCH

Status Registered

Legal form Previously excepted

Registered 2009-07-24

Register [View on the Charity Commission register](#)

Contact

Address Kings Church
Market Place
Mildenhall
Bury St. Edmunds
IP28 7EF

Phone 01638515411

Email office@kcm.church

Website www.kcm.church

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: Regular public worship, prayer, Bible study, preaching and teaching Baptism, as defined in the Union's Declaration of Principle The Communion of the Lord's Supper The teaching, encouragement, welcome and inclusion of young people Nurture and growth of Christian disciples Giving and encouraging pastoral care

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Suffolk

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-12-31 | £171,955 | £192,874 | - | - |
| 2024-12-31 | £165,033 | £166,936 | - | - |
| 2023-12-31 | £181,374 | £153,549 | - | - |
| 2022-12-31 | £140,150 | £137,687 | - | - |
| 2021-12-31 | £127,841 | £145,964 | - | - |
| 2020-12-31 | £151,122 | £132,964 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------|------|------------|
| ANGELA QUIN | | |
| GRAHAM MATTHEWS | | |
| Gareth Humphreys | | 2025-05-01 |
| Katrina Arnold | | 2024-04-25 |
| MALCOLM GREEN | | |
| Rev PETER FINNIS | | |
| Rev TIMOTHY BRIGHT | | 2012-05-01 |
| SALLY GIDDINGS | | |
| Spencer Marsh | | 2025-05-01 |
| TERRY JAMES | | 2021-10-14 |

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Accounts



**Trustees Annual Report and Financial Statements
for the year ended 31 December 2025**

Market Street, Mildenhall, Suffolk IP28 7EF

Registered Charity No: 1130724

www.kcm.church

Our Purpose, Governance, Structure and Management

Our Purpose

The Charity is governed by a Constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Our Governance

King's Church Mildenhall is governed by Trustees, which in accordance with the Constitution are appointed by the Members of the Church. The Trustees are collectively known as the Leadership, and their meetings are chaired by the Pastor (or the Associate Pastor) of the Church. The Trustees are responsible for the day to day running of the church's

Our Objectives and Activities

In order to achieve our principal purpose which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. We hold our service each Sunday commencing at 10.30am. There is normally a full children's programme during the service which includes Sunday Youth Ministry and a Crèche. The church seeks to be a friendly and welcoming community and anybody is free to attend any of our services.

As 'Churches Together' with the Anglican and Methodist churches in the town we meet once per month to pray together on Saturday mornings and from time to time hold joint services as well as holding

work and witness, and the financial and legal aspects of the charity.

Our Structure and Management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ.

The members meeting normally takes place four times per year and has responsibility for the overall policy of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

an Easter march of witness through the town on Good Friday morning.

The Church runs a series of weekly Connect groups for the growth of faith and discipleship in the church coffee lounge and in the homes of some members. Each group is led by experienced church members and feature Bible study, prayer and support for those attending. We also hold two mid-week prayer meetings in the church building.

On Wednesdays we run a weekly Lunch Club with the aim of encouraging people in the town to meet and to enjoy lunch and enjoy activities together, including trips out. Our aim is to reach older lonely people, although the lunch club is open to all.

Also on Wednesdays, once per month, we run 'Messy Church'. This is aimed at families with younger children to enjoy church in a creative and 'hands-on' way to include snacks, craft, games, music and stories.

Our Objectives and Activities (continued)

The Church runs a weekly Youth Café for the 11-16 years, headed up by our youth worker. This gives young people from the town a safe space to make friends and play games in a relaxed friendly atmosphere, with free hot and cold drinks.

A coffee morning is held every Friday during market day when the church is open for the public to come in and have tea, biscuits and a chat.

The church extends its ministry to Mildenhall Lodge Care Home on Sunday afternoons once every two months. A short service of worship and reflection is conducted, after which church members have the opportunity to foster relationships with the residents.

'King's Project' is a shop in the town that we open on Monday and Friday mornings from 10am to 12 noon.

This is a community support facility that provides a free emergency foodbank (food only available using a voucher scheme). The foodbank is supported with donations from the local Sainsbury's and Fareshare. Food items and monetary donations are also given by the public.

The Pastoral Care Team operates from 'King's House' on the upper floor, providing support through both walk-in sessions and scheduled appointments. Additionally, CMA Connect @ King's offers confidential and impartial money advice and debt assistance to residents of Mildenhall and the surrounding areas, free of charge. The service is delivered in partnership with Community Money Advice. Please note that CMA @ King's is scheduled to close in 2026.

Our Achievements and Performance

2025 notable events

- In November with sadness but thanks we said goodbye to our pastor and his wife who left the church after twenty one years of faithful service to take up the pastorate of another church.
- 'Messy Church' was introduced in January as a mid-week group for younger children and their families. Since its inception, 'Messy Church' has demonstrated steady growth, enabling the church to establish relationships with new families, some coming into the church for the first time.
- Our Youth Café consistently attracts between twenty and thirty young people. Despite efforts, we were unable to find volunteers within our church to lead this ministry. However, we had an opportunity to appoint a paid part-time Youth Worker to oversee the Youth Café, who commenced their role in April.
- Our community outreach foodbank continues to help many people in the area and last year gave out 698 food parcels, supporting 1,381 individuals.

Our main challenge for 2026 and beyond

As the church enters an interregnum our main focus will be praying and seeking God for the appointment of a new pastor. We will also ensure that systems are in place so that the church continues to operate smoothly without a pastor in office. During this period we also will continue to seek God for ways to develop our current and future ministries within the church and in the community.

Public benefit:

Having regard to the Charity Commission's guidance on public benefit, all of our activities are freely open to anyone that would like to attend. We provide a benefit to the public through:

- The provision of worship services and church buildings.
- Provision of a Food Bank and Pastoral care to the community.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Providing comfort to the bereaved and less able.

Our Risk Assessment, Child Protection and Vulnerable Adults Policies

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks in conjunction with our Health & Safety Policy. The Church operates

systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and have appropriate Safeguarding training.

Our Finances

Financial Review

The Church continues to raise all the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church had a deficit for the year of £20,919 (2024 deficit of £1,903). The deficit was mainly due to refurbishing the church kitchen, carrying out some building repairs and replacing church equipment.

The Church expressed its part in the life of the wider church by making regular donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. During 2025 the Church donated 12% of its annual offerings to other charities (2024 13%).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Indeed, the Church could not operate without these volunteers.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Reserves Policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Statement of Financial Position date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

Trustees Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that year. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Financial Activities for the year ended 31 December 2025

| | Note | Unrestricted Funds General £ | Designated £ | Total 2025 £ | Total 2024 £ |
|------------------------------------|------|------------------------------------|-----------------|--------------------|--------------------|
| Income and endowments from | | | | | |
| Donations and legacies | 2 | 135,082 | 13,719 | 148,801 | 133,037 |
| Income from investments | 3 | 23,154 | - | 23,154 | 31,996 |
| Total income and endowments | | 158,236 | 13,719 | 171,955 | 165,033 |
| Expenditure on | | | | | |
| Raising funds | | - | - | - | - |
| Charitable activities | 4 | 179,155 | 13,719 | 192,874 | 166,936 |
| Other expenditure | | - | - | - | - |
| Total Resources Expended | | 179,155 | 13,719 | 192,874 | 166,936 |
| Net income (expenditure) | | (20,919) | - | (20,919) | (1,903) |
| Transfers between funds | | - | - | - | - |
| Net movement in Funds | | (20,919) | - | (20,919) | (1,903) |
| Total Funds brought forward | | 251,929 | - | 251,929 | 253,832 |
| Total Funds carried forward | | 231,010 | - | 231,010 | 251,929 |

Statement of Financial Position as at 31 December 2025

| | Note | 2025 | | 2024 | |
|---|------|---------|------------------|---------|------------------|
| | | £ | £ | £ | £ |
| Tangible Fixed Assets | 5 | | 2,923,927 | | 2,690,472 |
| Current Assets | | | | | |
| Bank and cash balances | 6 | 231,010 | | 251,929 | |
| Current Liabilities | | | | | |
| Creditors: amounts falling due within one year | 7 | - | | - | |
| Net Current Assets | | | 231,010 | | 251,929 |
| Creditors: amounts falling due after more than one year | 8 | | - | | - |
| Net Assets | | | <u>3,154,937</u> | | <u>2,942,401</u> |
| Charitable Funds | | | | | |
| Unrestricted General Funds | | | 231,010 | | 251,929 |
| Revaluation Reserve | 9 | | 2,923,927 | | 2,690,472 |
| | | | <u>3,154,937</u> | | <u>2,942,401</u> |

The Annual Report and Financial Statements for the year ended 31 December 2025 were approved by the Trustees on 11 February 2026 and signed on their behalf by

Mr G Matthews (Treasurer)

The Notes on pages 7 to 12 form part of these Financial Statements.

Notes to the Accounts

1 Accounting Policies

a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011.

King's Church Mildenhall is a registered charity (charity No 1130724) and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

c Donations

Donations are accounted for gross when received or certain it will be received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment income

Investment income is included in the accounts in the year in which it is receivable.

f Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

h Grants receivable

The church receives grants from other organisations. They are accounted for in the year in which they are received.

i Fixed Assets

Land and buildings are included in the Statement of Financial Position at insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by for the user of the accounts.

All other fixed assets are written off to the Statement of Financial Activities in the year of expenditure and no items are depreciated.

Notes to the Accounts (continued)

| | Unrestricted Funds | | Total | Total |
|---|---------------------------------------|-----------------------|--|------------------|
| | General | Designated | 2025 | 2024 |
| | £ | £ | £ | £ |
| 2 Donations and legacies | | | | |
| Foodbank donations | - | 4,624 | 4,624 | 2,332 |
| Gift Aid Tax refunds | 13,191 | - | 13,191 | 10,882 |
| Vision Fund | 480 | - | 480 | 480 |
| Insurance claim | 1,864 | - | 1,864 | - |
| Lunch Club Grant | - | - | - | 480 |
| Youth Café Grant | - | 700 | 700 | - |
| Church Weekend Receipts | - | 4,983 | 4,983 | - |
| Offerings | 116,811 | - | 116,811 | 115,707 |
| Other gifts/income received | 2,736 | 3,412 | 6,148 | 3,156 |
| | <u>135,082</u> | <u>13,719</u> | <u>148,801</u> | <u>133,037</u> |
| 3 Income from investments | | | | |
| Bank interest | 181 | - | 181 | 318 |
| Baptist Union Deposit interest | 6,553 | - | 6,553 | 9,273 |
| Property rental income | 16,420 | - | 16,420 | 22,405 |
| | <u>23,154</u> | <u>-</u> | <u>23,154</u> | <u>31,996</u> |
| 4 Expenditure on Charitable activities | | | | |
| Ministry | 74,966 | - | 74,966 | 72,595 |
| Church premises expenses | 25,997 | 3,000 | 28,997 | 28,941 |
| 4 King Street expenses | 9,924 | 4,914 | 14,838 | 9,446 |
| Manse expenses | 26,435 | - | 26,435 | 26,482 |
| Grants payable to other charities | 14,148 | 412 | 14,560 | 14,905 |
| General church administration | 11,335 | - | 11,335 | 7,397 |
| Other expenses | 7,800 | 4,693 | 12,493 | 6,658 |
| Activities of church groups | 8,550 | 700 | 9,250 | 512 |
| | <u>179,155</u> | <u>13,719</u> | <u>192,874</u> | <u>166,936</u> |
| 5 Tangible fixed assets | | | | |
| | Church Building & Contents | Manse Building | 4 King Street Building & Contents | Total |
| At 1 January 2025 | 1,926,425 | 341,146 | 422,901 | 2,690,472 |
| Revaluation | 67,455 | 41,722 | 124,278 | 233,455 |
| At 31 December 2025 | <u>1,993,880</u> | <u>382,868</u> | <u>547,179</u> | <u>2,923,927</u> |

Notes to the Accounts (continued)

| | 2025 | 2024 |
|--|-----------|-----------|
| 6 Bank balances | | |
| Unrestricted funds | | |
| Lloyds Current account | 6,179 | 5,832 |
| Lloyds Deposit account | 15,023 | 22,842 |
| Baptist Union Deposit account | 209,808 | 223,255 |
| | 231,010 | 251,929 |
| 7 Current liabilities: Amounts falling due within 1 year | - | - |
| 8 Current liabilities: Amounts falling due after more than 1 year | - | - |
| 9 Revaluation reserve | | |
| At 1 January 2025 | 2,690,472 | 2,546,446 |
| Revaluation | 233,455 | 144,026 |
| At 31 December 2025 | 2,923,927 | 2,690,472 |
| 10 Staff costs and Trustees expenses | | |
| Wages & Salaries | 76,083 | 72,771 |
| Social security costs | 720 | 600 |
| Pension costs | 8,281 | 8,200 |
| Other costs | 5,202 | 5,334 |
| | 90,286 | 86,905 |

The average number of employees during the year was 5 (2024 5).

No employee received emoluments in excess of £60,000 during the year (2024 none).

11 Staff costs and Trustees expenses (continued)

Two Trustees, who are also employees, lived in housing on a leaseback agreement with the church.

No sums were reimbursed to the Trustees for their work as Trustees (2024 none).

12 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association.

Notes to the Accounts (continued)

13 Trustee and related party donations

Aggregate donations, excluding Gift Aid tax refund, of £25,490 were received by the charity from Trustees and their spouses (2024 - £24,426).

14 Summaries of accounts of other church organisations

| | Coffee Morning | Communion Fund | Lunch Club |
|--------------------------|---------------------------|---------------------------|-----------------------|
| Balance 1 January 2025 | 1,115 | 325 | 1,543 |
| Receipts | 610 | 516 | 8,148 |
| Payments | (129) | (190) | (7,454) |
| | <hr/> | | |
| Balance 31 December 2025 | <u>1,596</u> | <u>651</u> | <u>2,237</u> |

These accounts are not administered by the Church Treasurer and not examined by the Independent Examiner.

Independent Examiner's Report to the Trustees and Members of King's Church Mildenhall

I report on the Financial Statements of King's Church Mildenhall for the year ended 31 December 2025 which are set out on pages 5 to 9.

Respective responsibilities

The church is responsible for the preparation of the financial accounts and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 (5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mrs S Smyth
16 February 2026

Reference and Administrative Details

Charity name

King's Church Mildenhall

Charity number

1130724

Registered office

King's Church Mildenhall
Market Street, Mildenhall
Suffolk IP28 7EF

Property Trustees

The Baptist Union Corporation Ltd
Baptist House, 129 Broadway
Didcot, Oxfordshire OX11 8RT

Bankers

Lloyds Bank plc
48 High Street, Newmarket, CB8 8LF

Trustees

Mrs K Arnold
Rev T Bright (Associate Pastor)
Rev P Finnis (Lay Pastor)
Mrs S Giddings
Mr M Green
Mr G Humphreys (appointed 01/05/25)
Mr T James
Mr G Matthews (Treasurer)
Mr S Marsh (appointed 01/05/25)
Rev C Morehouse (Pastor) (resigned 31/12/25)
Mrs A Quin
Mr G Slack (resigned 01/05/25)

Independent examiner

Mrs S Smyth

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Accounts



**Trustees Annual Report and Financial Statements
for the year ended 31 December 2024**

Market Street, Mildenhall, Suffolk IP28 7EF

Registered Charity No: 1130724

www.kcm.church

Our Purpose, Governance, Structure and Management

Our Purpose

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In order to achieve our principal purpose which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. We hold our service each Sunday commencing at 10.30am. There is a full children's programme during the service which includes Sunday Youth Ministry and a Crèche. The church seeks to be a friendly and welcoming community and anybody is free to attend any of our services. Occasionally we also hold a Sunday evening service entitled 'Oasis'. This is generally a more reflective service with time for quiet worship and prayer.

As 'Churches Together' with the Anglican and Methodist churches in the town we meet once per

work and witness, and the financial and legal aspects of the charity.

Our Structure and Management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ.

The members meeting normally takes place four times per year and has responsibility for the overall policy of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

month to pray together on Saturday mornings and from time to time hold joint services as well as holding an Easter march of witness through the town on Good Friday morning.

The Church runs a series of Connect groups for the growth of faith and discipleship in the homes of some members. Further details of the Connect groups as well as details of all the other activities that are held in the church each week are available to view on the church's website. Occasionally the Church runs free courses for people interested in discovering more about Christianity entitled "Alpha" and/or "Christianity Explored". We also run "The Bible Course" for those who would like to find out more about how the Bible fits together.

The Church runs a weekly Youth Café for young people as well as a weekly Toddler Group with the purpose of assisting the community and demonstrating the love of Jesus Christ.

Our Objectives and Activities (continued)

On Wednesdays we run a Lunch Club with the aim of encouraging people in the town to meet and to enjoy lunch and enjoy activities together, including trips out. Our aim is to reach older lonely people, although the lunch club is open to all.

A coffee morning is held every Friday during market day when the church is open for the public to come in and have tea, biscuits and a chat.

'King's Project' is a shop in the town that we open on Monday and Friday mornings from 10am to 12 noon. This is a community support facility that provides a

free emergency foodbank (food only available using a voucher scheme).

From the same building upstairs called 'King's House' we run a Pastoral care team (drop in and also by appointment) and access to CMA Connect @ King's. CMA Connect @ King's offers confidential, impartial free money advice and debt help to the local community in Mildenhall and the surrounding area. CMA @ King's is run in partnership with Community Money Advice.

Our Achievements and Performance

During 2024 the highlights included:

- During the year we refurbished the front entrance and the lounge area of the church building. This included new flooring, doors and furniture with the aim to update and modernise this part of the building.
- An opportunity arose during the year to provide ministry at the Mildenhall Lodge Care Home on Sunday afternoons (once a month, every other month). A team was formed, headed up by a church member and from August onwards started going into the care home to give a short service of worship and reflection for the residents. So far this has been well received by the care home staff and has seen good attendance by the residents.
- Our Youth Café continues to provide a safe and welcoming environment for about twenty young people from the town to meet once a week on Wednesday evenings. From the start of 2025 this will be headed up by a staff member from Newmarket and District Youth for Christ, paid for by KCM. The longer term aim however is to head this up from within the church, either paid or voluntary.
- Our community outreach foodbank continues to help many people in the area and last year

gave out approximately 600 food parcels, supporting just over 1,500 individuals. This is a reduction of about 30% compared to 2023.

Our main challenge for 2025 and beyond

We are seeking God for ways to develop our current and future ministries within the church and in the community, whilst also continuing to look at any opportunities that may arise to move to larger premises within the locality.

Public benefit:

Having regard to the Charity Commission's guidance on public benefit, all of our activities are freely open to anyone that would like to attend. We provide a benefit to the public through:

- The provision of worship services and church buildings.
- Provision of a Food Bank, Pastoral care and debt help to the community.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Providing comfort to the bereaved and less able.

Our Risk Assessment, Child Protection and Vulnerable Adults Policies

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks in conjunction with our Health & Safety Policy. The Church operates

systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and have appropriate Safeguarding training.

Our Finances

Financial Review

The Church continues to raise all the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church had a deficit for the year of £1,903 (2023 surplus of £27,825). Compared to 2023 we have seen a 5% reduction in offerings and our expenditure has increased by 8%, mainly due to costs associated with refurbishing our church building entrance and lounge area.

The Church expressed its part in the life of the wider church by making regular donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. During 2024 the Church donated 13% of its annual offerings to other charities (2023 12%).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Indeed, the Church could not operate without these volunteers.

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- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

Statement of Financial Activities for the year ended 31 December 2024

| | Note | Unrestricted Funds | | Total | Total |
|------------------------------------|------|--------------------|------------|---------|---------|
| | | General | Designated | 2024 | 2023 |
| | | £ | £ | £ | £ |
| Income and endowments from | | | | | |
| Donations and legacies | 2 | 128,638 | 4,399 | 133,037 | 150,197 |
| Income from investments | 3 | 31,996 | - | 31,996 | 31,177 |
| | | <hr/> | | <hr/> | |
| Total income and endowments | | 160,634 | 4,399 | 165,033 | 181,374 |
| Expenditure on | | | | | |
| Raising funds | | - | - | - | 91 |
| Charitable activities | 4 | 162,537 | 4,399 | 166,936 | 153,458 |
| Other expenditure | | - | - | - | - |
| | | <hr/> | | <hr/> | |
| Total Resources Expended | | 162,537 | 4,399 | 166,936 | 153,549 |
| Net income (expenditure) | | (1,903) | - | (1,903) | 27,825 |
| Transfers between funds | | - | - | - | - |
| Net movement in Funds | | (1,903) | - | (1,903) | 27,825 |
| Total Funds brought forward | | 253,832 | - | 253,832 | 226,007 |
| | | <hr/> | | <hr/> | |
| Total Funds carried forward | | 251,929 | - | 251,929 | 253,832 |
| | | <hr/> | | <hr/> | |

Statement of Financial Position as at 31 December 2024

| | Note | 2024 | | 2023 | |
|--|------|---------|------------------|---------|------------------|
| | | £ | £ | £ | £ |
| Tangible Fixed Assets | 5 | | 2,690,472 | | 2,546,446 |
| Current Assets | | | | | |
| Bank and cash balances | 6 | 251,929 | | 253,832 | |
| Current Liabilities | | | | | |
| Creditors: amounts falling due within one year | 7 | - | | - | |
| Net Current Assets | | | 251,929 | | 253,832 |
| Creditors: amounts falling due after more than one year | 8 | | - | | - |
| Net Assets | | | <u>2,942,401</u> | | <u>2,800,278</u> |
| Charitable Funds | | | | | |
| Unrestricted General Funds | | | 251,929 | | 253,832 |
| Revaluation Reserve | 9 | | 2,690,472 | | 2,546,446 |
| | | | <u>2,942,401</u> | | <u>2,800,278</u> |

The Annual Report and Financial Statements for the year ended 31 December 2024 were approved by the Trustees on 12th February 2025 and signed on their behalf by

Mr G Matthews (Treasurer)

The Notes on pages 7 to 12 form part of these Financial Statements.

Notes to the Accounts

1 Accounting Policies

a Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011.

King's Church Mildenhall is a registered charity (charity No 1130724) and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

c Donations

Donations are accounted for gross when received or certain it will be received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment income

Investment income is included in the accounts in the year in which it is receivable.

f Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

h Grants receivable

The church receives grants from other organisations. They are accounted for in the year in which they are received.

i Fixed Assets

Land and buildings are included in the Statement of Financial Position at insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by for the user of the accounts.

All other fixed assets are written off to the Statement of Financial Activities in the year of expenditure and no items are depreciated.

Notes to the Accounts (continued)

| | Unrestricted Funds | | Total | Total |
|---|---------------------------------------|-----------------------|--|--------------|
| | General | Designated | 2024 | 2023 |
| | £ | £ | £ | £ |
| 2 Donations and legacies | | | | |
| Foodbank donations | - | 2,332 | 2,332 | 6,740 |
| Gift Aid Tax refunds | 10,882 | - | 10,882 | 11,888 |
| Vision Fund | 480 | - | 480 | 1,700 |
| Lunch Club Grant | - | 480 | 480 | - |
| Church Weekend Receipts | - | - | - | 4,269 |
| Offerings | 115,707 | - | 115,707 | 122,403 |
| Other gifts/income received | 1,569 | 1,587 | 3,156 | 3,197 |
| | 128,638 | 4,399 | 133,037 | 150,197 |
| 3 Income from investments | | | | |
| Bank interest | 318 | - | 318 | 239 |
| Baptist Union Deposit interest | 9,273 | - | 9,273 | 8,748 |
| Property rental income | 22,405 | - | 22,405 | 22,190 |
| | 31,996 | - | 31,996 | 31,177 |
| 4 Expenditure on Charitable activities | | | | |
| Ministry | 72,595 | - | 72,595 | 66,864 |
| Church premises expenses | 28,461 | 480 | 28,941 | 16,427 |
| 4 King Street expenses | 7,114 | 2,332 | 9,446 | 12,168 |
| Manse expenses | 26,482 | - | 26,482 | 24,443 |
| Grants payable to other charities | 13,318 | 1,587 | 14,905 | 14,889 |
| General church administration | 7,397 | - | 7,397 | 9,157 |
| Other expenses | 6,658 | - | 6,658 | 8,974 |
| Activities of church groups | 512 | - | 512 | 536 |
| | 162,537 | 4,399 | 166,936 | 153,458 |
| 5 Tangible fixed assets | | | | |
| | Church Building & Contents | Manse Building | 4 King Street Building & Contents | Total |
| Valuation | | | | |
| At 1 January 2024 | 1,864,900 | 268,884 | 412,662 | 2,546,446 |
| Revaluation | 61,525 | 72,262 | 10,239 | 144,026 |
| At 31 December 2024 | 1,926,425 | 341,146 | 422,901 | 2,690,472 |

Notes to the Accounts (continued)

| | 2024 | 2023 |
|--|-----------|-----------|
| 6 Bank balances | | |
| Unrestricted funds | | |
| Lloyds Current account | 5,832 | 5,326 |
| Lloyds Deposit account | 22,842 | 34,525 |
| Baptist Union Deposit account | 223,255 | 213,981 |
| | 251,929 | 253,832 |
| 7 Current liabilities: Amounts falling due within 1 year | - | - |
| 8 Current liabilities: Amounts falling due after more than 1 year | - | - |
| 9 Revaluation reserve | | |
| At 1 January 2024 | 2,546,446 | 2,413,280 |
| Revaluation | 144,026 | 133,166 |
| At 31 December 2024 | 2,690,472 | 2,546,446 |
| 10 Staff costs and Trustees expenses | | |
| Wages & Salaries | 72,771 | 67,368 |
| Social security costs | 600 | 309 |
| Pension costs | 8,200 | 7,702 |
| Other costs | 5,334 | 5,372 |
| | 86,905 | 80,751 |

The average number of employees during the year was 5 (2023 5).

No employee received emoluments in excess of £60,000 during the year (2023 none).

11 Staff costs and Trustees expenses (continued)

Two Trustees, who are also employees, lived in housing on a leaseback agreement with the church.

No sums were reimbursed to the Trustees for their work as Trustees (2023 none).

12 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association.

Notes to the Accounts (continued)

13 Trustee and related party donations

Aggregate donations, excluding Gift Aid tax refund, of £24,426 were received by the charity from Trustees and their spouses (2023 - £25,003).

14 Summaries of accounts of other church organisations

| | Coffee Morning | Communion Fund | Lunch Club |
|--------------------------|---------------------------|---------------------------|-----------------------|
| Balance 1 January 2024 | 829 | 505 | 1,541 |
| Receipts | 415 | - | 7,855 |
| Payments | (129) | (180) | (7,853) |
| | <hr/> | | |
| Balance 31 December 2024 | <u>1,115</u> | <u>325</u> | <u>1,543</u> |

These accounts are not administered by the Church Treasurer and not examined by the Independent Examiner.

Independent Examiner's Report to the Trustees and Members of King's Church Mildenhall

I report on the Financial Statements of King's Church Mildenhall for the year ended 31 December 2024 which are set out on pages 5 to 9.

Respective responsibilities

The church is responsible for the preparation of the financial accounts and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 (5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mrs S Smyth
11th February 2025

Reference and Administrative Details

Charity name

King's Church Mildenhall

Charity number

1130724

Registered office

King's Church Mildenhall
Market Street, Mildenhall
Suffolk IP28 7EF

Property Trustees

The Baptist Union Corporation Ltd
Baptist House, 129 Broadway
Didcot, Oxfordshire OX11 8RT

Bankers

Lloyds Bank plc
48 High Street, Newmarket, CB8 8LF

Trustees

Mrs K Arnold (appointed 25/04/24)
Rev T Bright (Associate Pastor)
Mr D Chambers (resigned 17/01/24)
Rev P Finnis (Lay Pastor)
Mrs S Giddings
Mr M Green
Mr T James
Mr G Matthews (Treasurer)
Rev C Morehouse (Pastor)
Mrs A Quin
Mr G Slack

Independent examiner

Mrs S Smyth

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Accounts



**Trustees Annual Report and Financial Statements
for the year ended 31 December 2023**

Market Street, Mildenhall, Suffolk IP28 7EF

Registered Charity No: 1130724

www.kcm.church

Our Purpose, Governance, Structure and Management

Our Purpose

The Charity is governed by a Constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Our Governance

King's Church Mildenhall is governed by Trustees, which in accordance with the Constitution are appointed by the Members of the Church. The Trustees are collectively known as the Leadership, and their meetings are chaired by the Pastor (or the Associate Pastor) of the Church. The Trustees are responsible for the day to day running of the church's

Our Objectives and Activities

In order to achieve our principal purpose which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. We hold our service each Sunday commencing at 10.30am. There is a full children's programme during the service which includes Sunday Youth Ministry and a Crèche. The church seeks to be a friendly and welcoming community and anybody is free to attend any of our services. Occasionally we also hold a Sunday evening service entitled 'Oasis'. This is generally a more reflective service with time for quiet worship and prayer.

As 'Churches Together' with the Anglican, Methodist and St John's RC churches in the town we meet once

work and witness, and the financial and legal aspects of the charity.

Our Structure and Management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ.

The members meeting normally takes place four times per year and has responsibility for the overall policy of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

per month to pray together on Saturday mornings and from time to time hold joint evening services as well as holding an Easter march of witness through the town on Good Friday morning.

The Church runs a series of Connect groups for the growth of faith and discipleship in the homes of some members. Further details of the Connect groups as well as details of all the other activities that are held in the church each week are available to view on the church's website. Occasionally the Church runs free courses for people interested in discovering more about Christianity entitled "Alpha" and/or "Christianity Explored" as well as courses for those who are already Christians entitled "Freedom in Christ".

The Church runs a weekly Youth Café for young people as well as a weekly Toddler Group with the purpose of assisting the community and demonstrating the love of Jesus Christ.

Our Objectives and Activities (continued)

On Wednesdays we run a Lunch Club with the aim of encouraging people in the town to meet and to enjoy lunch and enjoy activities together, including trips out. Our aim is to reach older lonely people, although the lunch club is open to all.

A coffee morning is held every Friday during market day when the church is open for the public to come in and have tea, biscuits and a chat.

'King's Project' is a shop in the town that we open on Monday and Friday mornings from 10am to 12 noon. This is a community support facility that provides a

free emergency foodbank (food only available using a voucher scheme).

From the same building upstairs called 'King's House' we run a Pastoral care team (drop in and also by appointment) and access to CMA Connect @ King's. CMA Connect @ King's offers confidential, impartial free money advice and debt help to the local community in Mildenhall and the surrounding area. CMA @ King's is run in partnership with Community Money Advice.

Our Achievements and Performance

During 2023 the highlights included:

- Our community outreach foodbank continues to help many people in the area and last year gave out a total of 904 food parcels supporting just over 1,800 individuals. This equates to an average of 75 food parcels for 150 individuals per month.
- During the May bank holiday weekend many from the church attended our church weekend away at Sizewell Hall on the Suffolk coast. This was a time for relaxing together, eating together, getting to know each other better, worshipping God together and hearing from our guest speaker, Craig Millward from the Northumbrian Collective.
- For the fourth year in succession we supported a 'Pulse' youth mission with Newmarket Youth for Christ with special guest J Vessel, a Christian hip-hop/rapper. Classes were held at Littleport & East Cambs Academy and a concert was held at the Vine Community Church in Littleport. The concert was well attended and towards the end of the concert about thirty young people responded to make a commitment to Jesus Christ.
- Our 'Doorway' group restarted during the year, after closing a few years ago. This group gives parents an opportunity to meet and chat about the highs and lows of

raising children and to be introduced to new ideas so that individuals leave sessions feeling supported.

Our main challenge for 2024 and beyond

We are seeking God for ways to develop our current and future ministries within the church and in the community, whilst also continuing to look at any opportunities that may arise to move to larger premises within the locality.

Public benefit:

Having regard to the Charity Commission's guidance on public benefit, all of our activities are freely open to anyone that would like to attend. We provide a benefit to the public through:

- The provision of worship services and church buildings.
- Provision of a Food Bank, Pastoral care and debt help to the community.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Providing comfort to the bereaved and less able.

Our Risk Assessment, Child Protection and Vulnerable Adults Policies

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks in conjunction with our Health & Safety Policy. The Church operates

systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and have appropriate Safeguarding training.

Our Finances

Financial Review

The Church continues to raise all the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church had a surplus for the year of £27,825 (2022 surplus of £2,463). Our surplus was mainly driven by higher income from freewill offerings and bank interest received. We have however also seen an increase in some of our costs, notably energy costs.

The Church expressed its part in the life of the wider church by making regular donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. During 2023 the Church donated 12% of its annual offerings to other charities (2022 13%).

Trustees Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that year. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Indeed, the Church could not operate without these volunteers.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Reserves Policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Statement of Financial Position date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Financial Activities for the year ended 31 December 2023

| | Note | Unrestricted Funds General £ | Designated £ | Total 2023 £ | Total 2022 £ |
|------------------------------------|------|------------------------------------|-----------------|--------------------|--------------------|
| Income and endowments from | | | | | |
| Donations and legacies | 2 | 136,901 | 13,296 | 150,197 | 115,520 |
| Income from investments | 3 | 31,177 | - | 31,177 | 24,630 |
| Total income and endowments | | 168,078 | 13,296 | 181,374 | 140,150 |
| Expenditure on | | | | | |
| Raising funds | | 91 | - | 91 | - |
| Charitable activities | 4 | 140,162 | 13,296 | 153,458 | 137,687 |
| Other expenditure | | - | - | - | - |
| Total Resources Expended | | 140,253 | 13,296 | 153,549 | 137,687 |
| Net income (expenditure) | | 27,825 | - | 27,825 | 2,463 |
| Transfers between funds | | - | - | - | - |
| Net movement in Funds | | 27,825 | - | 27,825 | 2,463 |
| Total Funds brought forward | | 226,007 | - | 226,007 | 223,544 |
| Total Funds carried forward | | 253,832 | - | 253,832 | 226,007 |

Statement of Financial Position as at 31 December 2023

| | Note | 2023 | | 2022 | |
|--|------|---------|------------------|---------|------------------|
| | | £ | £ | £ | £ |
| Tangible Fixed Assets | 5 | | 2,546,446 | | 2,413,280 |
| Current Assets | | | | | |
| Bank and cash balances | 6 | 253,832 | | 226,007 | |
| Current Liabilities | | | | | |
| Creditors: amounts falling due within one year | 7 | - | | - | |
| Net Current Assets | | | 253,832 | | 226,007 |
| Creditors: amounts falling due after more than one year | 8 | | - | | - |
| Net Assets | | | <u>2,800,278</u> | | <u>2,639,287</u> |
| Charitable Funds | | | | | |
| Unrestricted General Funds | | | 253,832 | | 226,007 |
| Revaluation Reserve | 9 | | 2,546,446 | | 2,413,280 |
| | | | <u>2,800,278</u> | | <u>2,639,287</u> |

The Annual Report and Financial Statements for the year ended 31 December 2023 were approved by the Trustees on 14 February 2024 and signed on their behalf by

Mr G Matthews (Treasurer)

The Notes on pages 7 to 12 form part of these Financial Statements.

Notes to the Accounts

1 Accounting Policies

a Basis of preparation

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (FRS 102) and the Charities Act 2011.

b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

c Donations

Donations are accounted for gross when received or certain it will be received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment income

Investment income is included in the accounts in the year in which it is receivable.

f Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

h Grants receivable

The church receives grants from other organisations. They are accounted for in the year in which they are received.

i Fixed Assets

Land and buildings are included in the Statement of Financial Position at insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by for the user of the accounts.

All other fixed assets are written off to the Statement of Financial Activities in the year of expenditure and no items are depreciated.

Notes to the Accounts (continued)

| | Unrestricted Funds | | Total | Total |
|---|---------------------------------------|-----------------------|--|--------------|
| | General | Designated | 2023 | 2022 |
| | £ | £ | £ | £ |
| 2 Donations and legacies | | | | |
| Foodbank donations | - | 6,740 | 6,740 | 3,873 |
| Gift Aid Tax refunds | 11,888 | - | 11,888 | 10,816 |
| Vision Fund | 1,700 | - | 1,700 | - |
| Youth Café Grant | - | - | - | 900 |
| Church Weekend Receipts | - | 4,269 | 4,269 | - |
| Offerings | 122,403 | - | 122,403 | 98,428 |
| Other gifts/income received | 910 | 2,287 | 3,197 | 1,503 |
| | 136,901 | 13,296 | 150,197 | 115,520 |
| 3 Income from investments | | | | |
| Bank interest | 239 | - | 239 | 8 |
| Baptist Union Deposit interest | 8,748 | - | 8,748 | 3,632 |
| Property rental income | 22,190 | - | 22,190 | 20,990 |
| | 31,177 | - | 31,177 | 24,630 |
| 4 Expenditure on Charitable activities | | | | |
| Ministry | 66,864 | - | 66,864 | 67,370 |
| Church premises expenses | 16,427 | - | 16,427 | 11,136 |
| 4 King Street expenses | 5,428 | 6,740 | 12,168 | 9,269 |
| Manse expenses | 24,443 | - | 24,443 | 23,200 |
| Grants payable to other charities | 12,602 | 2,287 | 14,889 | 12,753 |
| General church administration | 9,157 | - | 9,157 | 6,448 |
| Other expenses | 4,705 | 4,269 | 8,974 | 6,130 |
| Activities of church groups | 536 | - | 536 | 1,381 |
| | 140,162 | 13,296 | 153,458 | 137,687 |
| 5 Tangible fixed assets | | | | |
| | Church Building & Contents | Manse Building | 4 King Street Building & Contents | Total |
| Valuation | | | | |
| At 1 January 2023 | 1,779,487 | 232,600 | 401,193 | 2,413,280 |
| Revaluation | 85,413 | 36,284 | 11,469 | 133,166 |
| At 31 December 2023 | 1,864,900 | 268,884 | 412,662 | 2,546,446 |

Notes to the Accounts (continued)

| | 2023 | 2022 |
|--|-----------|-----------|
| 6 Bank balances | | |
| Unrestricted funds | | |
| Lloyds Current account | 5,326 | 4,487 |
| Lloyds Deposit account | 34,525 | 16,286 |
| Baptist Union Deposit account | 213,981 | 205,234 |
| | 253,832 | 226,007 |
| 7 Current liabilities: Amounts falling due within 1 year | - | - |
| 8 Current liabilities: Amounts falling due after more than 1 year | - | - |
| 9 Revaluation reserve | | |
| At 1 January 2023 | 2,413,280 | 2,141,058 |
| Revaluation | 133,166 | 272,222 |
| At 31 December 2023 | 2,546,446 | 2,413,280 |
| 10 Pension reserve | | |
| At 1 January 2023 | - | 38,300 |
| Revaluation | - | (38,300) |
| At 31 December 2023 | - | - |
| 11 Staff costs and Trustees expenses | | |
| Wages & Salaries | 67,368 | 62,885 |
| Social security costs | 309 | 930 |
| Pension costs | 7,702 | 11,892 |
| Other costs | 5,372 | 4,332 |
| | 80,751 | 80,039 |

The average number of employees during the year was 5 (2022 5).

No employee received emoluments in excess of £60,000 during the year (2022 none).

Notes to the Accounts (continued)

13 Staff costs and Trustees expenses (continued)

Two Trustees, who are also employees, lived in housing on a leaseback agreement with the church. No sums were reimbursed to the Trustees for their work as Trustees (2022 none).

14 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association.

15 Pensions

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group (“Just”) to secure DB Plan members’ pension benefits. Just are now providing financial backing for all pensions provided through the Scheme’s DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

16 Trustee and related party donations

Aggregate donations, excluding Gift Aid tax refund, of £25,003 were received by the charity from Trustees and their spouses (2022 - £24,682).

17 Summaries of accounts of other church organisations

| | Coffee Morning | Communion Fund | Lunch Club |
|--------------------------|---------------------------|---------------------------|-----------------------|
| Balance 1 January 2023 | 820 | 248 | 1,639 |
| Receipts | 138 | 457 | 7,175 |
| Payments | (129) | (200) | (7,273) |
| | <hr/> | | |
| Balance 31 December 2023 | <u>829</u> | <u>505</u> | <u>1,541</u> |

These accounts are not administered by the Church Treasurer and not examined by the Independent Examiner.

Independent Examiner's Report to the Trustees and Members of King's Church Mildenhall

I report on the Financial Statements of King's Church Mildenhall for the year ended 31 December 2023 which are set out on pages 5 to 9.

Respective responsibilities

The church is responsible for the preparation of the financial accounts and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 (5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mrs S Smyth
29 February 2024

Reference and Administrative Details

Charity name

King's Church Mildenhall

Charity number

1130724

Registered office

King's Church Mildenhall
Market Street, Mildenhall
Suffolk IP28 7EF

Property Trustees

The Baptist Union Corporation Ltd
Baptist House, 129 Broadway
Didcot, Oxfordshire OX11 8RT

Bankers

Lloyds Bank plc
48 High Street, Newmarket, CB8 8LF

Trustees

Rev T Bright (Associate Pastor)
Mr D Chambers
Rev P Finnis (Lay Pastor)
Mrs S Giddings
Mr M Green
Mr T James
Mr G Matthews (Treasurer)
Rev C Morehouse (Pastor)
Mrs A Quin
Mr G Slack

Independent examiner

Mrs S Smyth

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Accounts



**Trustees Annual Report and Financial Statements
for the year ended 31 December 2022**

Market Street, Mildenhall, Suffolk IP28 7EF

Registered Charity No: 1130724

www.kcm.church

Our Purpose, Governance, Structure and Management

Our Purpose

The Charity is governed by a Constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Our Governance

King's Church Mildenhall is governed by Trustees, which in accordance with the Constitution are appointed by the Members of the Church. The Trustees are collectively known as the Leadership, and their meetings are chaired by the Pastor (or the Associate Pastor) of the Church. The Trustees are responsible for the day to day running of the church's

Our Objectives and Activities

In order to achieve our principal purpose which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. We hold our service each Sunday commencing at 10.30am. There is a full children's programme during the service which includes Sunday Youth Ministry and a Crèche. The church seeks to be a friendly and welcoming community and anybody is free to attend any of our services. From time to time we also hold a Sunday evening service entitled 'Oasis'. This is generally a more reflective service with time for quiet worship and prayer.

As 'Churches Together' with the Anglican, Methodist

work and witness, and the financial and legal aspects of the charity.

Our Structure and Management

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ.

The members meeting normally takes place four times per year and has responsibility for the overall policy of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

and St John's RC churches in the town we meet once per month to pray together on Saturday mornings and hold occasional joint evening services.

The Church runs a series of Connect groups for the growth of faith and discipleship in the homes of some members. Further details of the Connect groups as well as details of all the other activities that are held in the church each week are available to view of the church website. Occasionally the Church runs free courses for people interested in discovering more about Christianity entitled "Alpha" and/or "Christianity Explored" as well as courses for those who are already Christians entitled "Freedom in Christ".

The Church runs a weekly Youth Café for young people as well as a weekly Toddler Group with the purpose of assisting the community and demonstrating the love of Jesus Christ.

Our Objectives and Activities (continued)

On Wednesdays we run a Lunch Club with the aim of encouraging people in the town to meet and to enjoy lunch and enjoy activities together, including trips out. Our aim is to reach older lonely people, although the lunch club is open to all.

A coffee morning is held every Friday during market day when the church is open for the public to come in and have tea, biscuits and a chat.

'King's Project' is a shop in the town that we open on Monday and Friday mornings from 10am to 12 noon.

This is a community support facility that provides a free emergency foodbank (food only available using a voucher scheme).

From the same building upstairs called 'King's House' we run a Pastoral care team (by appointment only) and access to CMA Connect @ King's. CMA Connect @ King's offers confidential, impartial free money advice and debt help to the local community in Mildenhall and the surrounding area. CMA @ King's is run in partnership with Community Money Advice.

Our Achievements and Performance

During 2022 the highlights included:

- Since Covid we have seen our Lunch Club steadily increase in number and we have almost reached capacity for the number of people we can serve at our premises.
- In November we hosted a 'Pulse' youth mission with Newmarket Youth for Christ with special guest J Vessel, a Christian hip-hop/rapper. Classes were held at Mildenhall College Academy (MCA) and a concert was held on Thursday evening at the Jubilee Centre in Mildenhall. The concert was attended by about seventy young people from Mildenhall and the surrounding area and towards the end of the concert around twenty young people responded to make a commitment to Jesus Christ.
- During the latter part of the year the Youth Café moved from running every month to every week and has been the 'follow up' to the Pulse mission. As a result we now see many young people attend from Mildenhall and the surrounding villages every week.
- In the run up to Christmas 'Merry Mildenhall' is held in the town on the 1st Thursday in December. As in previous years we opened the church to provide hot chocolate and mince pies, face painting, a photo booth (with

instant print out) and Christmas crafts, all free of charge. During the evening we welcomed a few hundred people into the church, many for the first time.

- Our community outreach of foodbank and debt help service continues to help many people in the area who are struggling to put food on the table or to make ends meet.

Our main challenge for 2023 and beyond

We continue to seek God for provision of finances and larger premises to enable our ministries to continue to grow to help the wider community of Mildenhall.

Public benefit:

Having regard to the Charity Commission's guidance on public benefit, all of our activities are freely open to anyone that would like to attend. We provide a benefit to the public through:

- The provision of worship services and church buildings.
- Provision of a Food Bank, Pastoral care and debt help to the community.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Providing comfort to the bereaved and less able.

Our Risk Assessment, Child Protection and Vulnerable Adults Policies

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks in conjunction with our Health & Safety Policy. The Church operates

systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and have appropriate Safeguarding training.

Our Finances

Financial Review

The Church continues to raise all the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church had a surplus for the year of £2,463 (2021 deficit of £18,123). Since Covid we have seen freewill offerings increase by 12% compared to 2021 and expenditure has reduced by 6% compared to 2021.

The Church expressed its part in the life of the wider church by making regular donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. During 2022 the Church donated 13% of its annual offerings to other charities (2021 16%).

Trustees Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the church and of the incoming resources and application of resources of the church for that year. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Indeed, the Church could not operate without these volunteers.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Reserves Policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Statement of Financial Position date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Financial Activities for the year ended 31 December 2022

| | Note | Unrestricted Funds General £ | Designated £ | Total 2022 £ | Total 2021 £ |
|------------------------------------|------|------------------------------------|-----------------|--------------------|--------------------|
| Income and endowments from | | | | | |
| Donations and legacies | 2 | 109,878 | 5,642 | 115,520 | 107,609 |
| Income from investments | 3 | 24,630 | - | 24,630 | 20,232 |
| Total income and endowments | | 134,508 | 5,642 | 140,150 | 127,841 |
| Expenditure on | | | | | |
| Raising funds | | - | - | - | - |
| Charitable activities | 4 | 132,045 | 5,642 | 137,687 | 145,964 |
| Other expenditure | | - | - | - | - |
| Total Resources Expended | | 132,045 | 5,642 | 137,687 | 145,964 |
| Net income (expenditure) | | 2,463 | - | 2,463 | (18,123) |
| Transfers between funds | | - | - | - | - |
| Net movement in Funds | | 2,463 | - | 2,463 | (18,123) |
| Total Funds brought forward | | 223,544 | - | 223,544 | 241,667 |
| Total Funds carried forward | | 226,007 | - | 226,007 | 223,544 |

Statement of Financial Position as at 31 December 2022

| | | 2022 | | 2021 | |
|---|------|---------|------------------|---------|------------------|
| | Note | £ | £ | £ | £ |
| Tangible Fixed Assets | 5 | | 2,413,280 | | 2,141,058 |
| Current Assets | | | | | |
| Bank and cash balances | 6 | 226,007 | | 223,544 | |
| Current Liabilities | | | | | |
| Creditors: amounts falling due within one year | 7 | - | | - | |
| Net Current Assets | | | 226,007 | | 223,544 |
| Creditors: amounts falling due after more than one year | 8 | | - | | - |
| Provisions for liabilities | 9 | | - | | (38,300) |
| Net Assets | | | <u>2,639,287</u> | | <u>2,326,302</u> |
| Charitable Funds | | | | | |
| Unrestricted General Funds | | | 226,007 | | 223,544 |
| Revaluation Reserve | 10 | | 2,413,280 | | 2,141,058 |
| Pension Reserve | 11 | | - | | (38,300) |
| | | | <u>2,639,287</u> | | <u>2,326,302</u> |

The Annual Report and Financial Statements for the year ended 31 December 2022 were approved by the Trustees on 8 February 2023 and signed on their behalf by

Mr G Matthews (Treasurer)

The Notes on pages 7 to 12 form part of these Financial Statements.

Notes to the Accounts

1 Accounting Policies

a Basis of preparation

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (FRS 102) and the Charities Act 2011.

b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

c Donations

Donations are accounted for gross when received or certain it will be received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment income

Investment income is included in the accounts in the year in which it is receivable.

f Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

h Grants receivable

The church receives grants from other organisations. They are accounted for in the year in which they are received.

i Fixed Assets

Land and buildings are included in the Statement of Financial Position at insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by for the user of the accounts.

All other fixed assets are written off to the Statement of Financial Activities in the year of expenditure and no items are depreciated.

Notes to the Accounts (continued)

| | Unrestricted Funds | | Total | Total |
|---|---------------------------------------|-----------------------|--|--------------|
| | General | Designated | 2022 | 2021 |
| | £ | £ | £ | £ |
| 2 Donations and legacies | | | | |
| Foodbank donations | - | 3,873 | 3,873 | 2,438 |
| West Suffolk Foodbank grant | - | - | - | 700 |
| Gift Aid Tax refunds | 10,816 | - | 10,816 | 12,376 |
| Vision Fund | - | - | - | 140 |
| Legacies | - | - | - | 1,000 |
| Youth Café Grant | - | 900 | 900 | - |
| Coronavirus Job Retention Scheme | - | - | - | 1,000 |
| Offerings | 98,428 | - | 98,428 | 87,580 |
| Other gifts/income received | 634 | 869 | 1,503 | 2,375 |
| | 109,878 | 5,642 | 115,520 | 107,609 |
| 3 Income from investments | | | | |
| Bank interest | 8 | - | 8 | 3 |
| Baptist Union Deposit interest | 3,632 | - | 3,632 | 919 |
| Property rental income | 20,990 | - | 20,990 | 19,310 |
| | 24,630 | - | 24,630 | 20,232 |
| 4 Expenditure on Charitable activities | | | | |
| Ministry | 67,370 | - | 67,370 | 70,633 |
| Church premises expenses | 11,136 | - | 11,136 | 12,058 |
| 4 King Street expenses | 5,396 | 3,873 | 9,269 | 10,435 |
| Manse expenses | 23,200 | - | 23,200 | 22,413 |
| Grants payable to other charities | 11,884 | 869 | 12,753 | 13,851 |
| General church administration | 6,448 | - | 6,448 | 6,535 |
| Other expenses | 6,130 | - | 6,130 | 9,318 |
| Activities of church groups | 481 | 900 | 1,381 | 721 |
| | 132,045 | 5,642 | 137,687 | 145,964 |
| 5 Tangible fixed assets | | | | |
| | Church Building & Contents | Manse Building | 4 King Street Building & Contents | Total |
| Valuation | | | | |
| At 1 January 2022 | 1,581,748 | 208,800 | 350,510 | 2,141,058 |
| Revaluation | 197,739 | 23,800 | 50,683 | 272,222 |
| At 31 December 2022 | 1,779,487 | 232,600 | 401,193 | 2,413,280 |

Notes to the Accounts (continued)

| | 2022 | 2021 |
|--|-----------|-----------|
| 6 Bank balances | | |
| Unrestricted funds | | |
| Lloyds Current account | 4,487 | 3,664 |
| Lloyds Deposit account | 16,286 | 18,278 |
| Baptist Union Deposit account | 205,234 | 201,602 |
| | 226,007 | 223,544 |
| 7 Current liabilities: Amounts falling due within 1 year | - | - |
| 8 Current liabilities: Amounts falling due after more than 1 year | - | - |
| 9 Provisions for liabilities | | |
| Pension deficit recovery payments | - | 38,300 |
| | - | 38,300 |
| 10 Revaluation reserve | | |
| At 1 January 2022 | 2,141,058 | 2,047,428 |
| Revaluation | 272,222 | 93,630 |
| At 31 December 2022 | 2,413,280 | 2,141,058 |
| 11 Pension reserve | | |
| At 1 January 2022 | 38,300 | 48,298 |
| Revaluation | (38,300) | (9,998) |
| At 31 December 2022 | - | 38,300 |
| 12 Staff costs and Trustees expenses | | |
| Wages & Salaries | 62,885 | 62,288 |
| Social security costs | 930 | 849 |
| Pension costs | 11,892 | 15,148 |
| Other costs | 4,332 | 4,913 |
| | 80,039 | 83,198 |

The average number of employees during the year was 5 (2010 5).

No employee received emoluments in excess of £60,000 during the year (2021 none).

Notes to the Accounts (continued)

13 Staff costs and Trustees expenses (continued)

Two Trustees, who are also employees, lived in housing on a leaseback agreement with the church. No sums were reimbursed to the Trustees for their work as Trustees (2021 none).

14 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association.

15 Pensions

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

16 Trustee and related party donations

Aggregate donations, excluding Gift Aid tax refund, of £24,682 were received by the charity from Trustees and their spouses (2021 - £25,941).

17 Summaries of accounts of other church organisations

| | Coffee Morning | Communion Fund | Lunch Club |
|--------------------------|---------------------------|---------------------------|-----------------------|
| Balance 1 January 2022 | 724 | 432 | 1,402 |
| Receipts | 225 | - | 5,984 |
| Payments | (129) | (184) | (5,747) |
| | <hr/> | | |
| Balance 31 December 2022 | <u>820</u> | <u>248</u> | <u>1,639</u> |

These accounts are not administered by the Church Treasurer and not examined by the Independent Examiner.

Independent Examiner's Report to the Trustees and Members of King's Church Mildenhall

I report on the Financial Statements of King's Church Mildenhall for the year ended 31 December 2022 which are set out on pages 5 to 9.

Respective responsibilities

The church is responsible for the preparation of the financial accounts and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 (5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mrs S Smyth
1 March 2023

Reference and Administrative Details

Charity name

King's Church Mildenhall

Charity number

1130724

Registered office

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Market Street, Mildenhall
Suffolk IP28 7EF

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Mr M Green
Mr T James
Mr G Matthews (Treasurer)
Rev C Morehouse (Pastor)
Mrs A Quin
Mr G Slack

Independent examiner

Mrs S Smyth

KING'S CHURCH MILDENHALL

England & Wales - Charity number 1130724

Accounts



**Trustees Annual Report and Financial Statements
for the year ended 31 December 2021**

Market Street, Mildenhall, Suffolk IP28 7EF

Registered Charity No: 1130724

www.kcm.church

Our Purpose, Governance, Structure and Management

Our Purpose

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The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

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In order to achieve our principal purpose which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. We hold our service each Sunday commencing at 10.30am. There is a full children's programme during the service which includes Sunday Youth Ministry and a Crèche. The church seeks to be a friendly and welcoming community and anybody is free to attend any of our services. From time to time we also hold a Sunday evening service entitled 'Oasis'. This is generally a more reflective service with time for quiet worship and prayer.

As 'Churches Together' with the Anglican, Methodist and St John's RC churches in the town we meet once

work and witness, and the financial and legal aspects of the charity.

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Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been baptised on the profession of faith in Jesus Christ.

The members meeting normally takes place four times per year and has responsibility for the overall policy of the church. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable purpose.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

per month to pray together on Saturday mornings and hold occasional joint evening services.

The Church runs a series of Connect groups for the growth of faith and discipleship in the homes of some members. Further details of the Connect groups as well as details of all the other activities that are held in the church each week are available to view of the church website. Once or twice per year the Church runs free courses for people interested in discovering more about Christianity entitled "Alpha" and/or "Christianity Explored" as well as courses for those who are already Christians entitled "Freedom in Christ".

The Church runs various weekly/monthly groups for Young people including a Toddler Group with the purpose of assisting the community and demonstrating the love of Jesus Christ.

Our Objectives and Activities (continued)

A weekly Coffee morning is held every Friday during market day when the church is open for the public to come in and have tea, biscuits and a chat.

On Wednesdays we run a weekly Lunch Club with the aim of encouraging people in the town to meet and to enjoy lunch and other activities together, including trips out. Our aim is to reach older lonely people, although the lunch club is open to all.

'King's Project' is a shop in the town that we open on Monday and Friday mornings from 10am to 12 noon. This is a community support facility that provides a free emergency Food Bank (food only available using a

voucher scheme), a Pastoral care team, access to CMA Connect @ King's (a debt support service) and an opportunity to have a chat over a cup of tea or coffee.

In partnership with an organisation called 'Sharing Parenting' and St Mary's Academy, our premises are used to host and help run Parenting courses. These courses help parents face the challenges in raising children and give an opportunity for open discussions on how these might be handled. Also, in partnership with St Mary's Academy we occasionally run a course called 'Rainbows' for children who have suffered loss, either through death or divorce/separation.

Our Achievements and Performance

Coronavirus and the global pandemic

The onset of Covid-19 during 2020 continued to affect every activity of the church from the start of 2021 onwards. During the 3rd national lockdown that started in January our buildings remained closed and no meetings were permitted on our premises.

The only activities that continued were filming Sunday services to upload to our church website/YouTube and keeping the foodbank open. Some meetings such as leadership meetings, connect groups and prayer meetings continued on the online 'Zoom' platform.

During May after lockdown restrictions were relaxed we re-opened the church building (under government guidelines) for Sunday Worship but only for a limited number of people (using an online booking system). We also continued the online service for those that didn't wish to meet in the church building.

During July after restrictions were completely lifted we stopped running the online booking system and the online service in its 'lockdown' form finished.

We were only able to hold one membership meeting for the year in October. At this meeting we were able to re-elect the trustees that retired by rotation and elect new trustees.

However despite the restrictions the following new ministries were conceived/started during the year:

- CMA Connect @ King's – confidential, impartial and free money advice and debt help to the local community.
- King's Neighbours – offering friendship and a listening ear.
- King's Youth Café – for 11-16 year olds to meet together and make new friends, enjoy milkshakes/hot drinks and play games.

Our main challenge for 2022

To increase the numbers attending Sunday Services and to build up the ministries that had stopped during the pandemic.

Public benefit:

Having regard to the Charity Commission's guidance on public benefit, all of our activities are freely open to anyone that would like to attend. We provide a benefit to the public through:

- The provision of worship services and church buildings.
- Provision of a Food Bank and Pastoral care to the community.
- Partnering with the local schools to provide support groups and courses for parents.
- Contributing to the spiritual and moral education of children and young people (pre-school, pre-teen and teen).
- Providing comfort to the bereaved and less able.

Our Risk Assessment, Child Protection and Vulnerable Adults Policies

The Trustees have assessed the major risks facing the church and are satisfied that there are policies in place to minimise these risks in conjunction with our Health & Safety Policy. The Church operates

systems to ensure that all people working with children and adults at risk are appropriately vetted with regard to the Disclosure and Barring Service (DBS) and have appropriate Safeguarding training.

Our Finances

Financial Review

The Church continues to raise all the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

The Church had a deficit for the year of £18,123 (2020 surplus of £18,158). Due to the church being closed for a long period of the year we found that families that moved away from the area were not replaced by new families and therefore offerings reduced by 11% compared to 2020.

The Church expressed its part in the life of the wider church by making regular donations to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. During 2021 the Church donated 16% of its annual offerings to other charities (2020 13%).

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. Indeed, the Church could not operate without these volunteers.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Reserves Policy

The Trustees have established a Reserves Policy, and are satisfied that they have sufficient reserves at the Statement of Financial Position date, together with on-going income anticipated, to enable the church to function effectively in the coming year.

Trustees Responsibilities

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- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the accounts comply with the Charities Act 2011, the applicable Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

Statement of Financial Activities

for the year ended 31 December 2021

| | Note | Unrestricted Funds General £ | Designated £ | Total 2021 £ | Total 2020 £ |
|------------------------------------|------|------------------------------------|-----------------|--------------------|--------------------|
| Income and endowments from | | | | | |
| Donations and legacies | 2 | 103,252 | 4,357 | 107,609 | 131,090 |
| Income from investments | 3 | 20,232 | 0 | 20,232 | 20,032 |
| Total income and endowments | | 123,484 | 4,357 | 127,841 | 151,122 |
| Expenditure on | | | | | |
| Raising funds | | 0 | 0 | 0 | 0 |
| Charitable activities | 4 | 141,607 | 4,357 | 145,964 | 132,964 |
| Other expenditure | | 0 | 0 | 0 | 0 |
| Total Resources Expended | | 141,607 | 4,357 | 145,964 | 132,964 |
| Net income (expenditure) | | (18,123) | 0 | (18,123) | 18,158 |
| Transfers between funds | | 0 | 0 | 0 | 0 |
| Net movement in Funds | | (18,123) | 0 | (18,123) | 18,158 |
| Total Funds brought forward | | 241,667 | 0 | 241,667 | 223,509 |
| Total Funds carried forward | | 223,544 | 0 | 223,544 | 241,667 |

Statement of Financial Position as at 31 December 2021

| | | 2021 | | 2020 | |
|---|------|----------|------------------|----------|------------------|
| | Note | £ | £ | £ | £ |
| Tangible Fixed Assets | 5 | | 2,141,058 | | 2,047,428 |
| Current Assets | | | | | |
| Bank and cash balances | 6 | 223,544 | | 241,667 | |
| Current Liabilities | | | | | |
| Creditors: amounts falling due within one year | 7 | <u>0</u> | | <u>0</u> | |
| Net Current Assets | | | 223,544 | | 241,667 |
| Creditors: amounts falling due after more than one year | 8 | | 0 | | 0 |
| Provisions for liabilities | 9 | | (38,300) | | (48,298) |
| Net Assets | | | <u>2,326,302</u> | | <u>2,240,797</u> |
| Charitable Funds | | | | | |
| Unrestricted General Funds | | | 223,544 | | 241,667 |
| Revaluation Reserve | 10 | | 2,141,058 | | 2,047,428 |
| Pension Reserve | 11 | | (38,300) | | (48,298) |
| | | | <u>2,326,302</u> | | <u>2,240,797</u> |

The Annual Report and Financial Statements for the year ended 31 December 2021 were approved by the Trustees on 9th February 2022 and signed on their behalf by

Mr G Matthews (Treasurer)

The Notes on pages 7 to 12 form part of these Financial Statements.

Notes to the Accounts

1 Accounting Policies

a Basis of preparation

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (FRS 102) and the Charities Act 2011.

b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

c Donations

Donations are accounted for gross when received or certain it will be received.

d Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

e Investment income

Investment income is included in the accounts in the year in which it is receivable.

f Fund raising and publicity costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

g Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

h Grants receivable

The church receives grants from other organisations. They are accounted for in the year in which they are received.

i Fixed Assets

Land and buildings are included in the Statement of Financial Position at insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by for the user of the accounts.

All other fixed assets are written off to the Statement of Financial Activities in the year of expenditure and no items are depreciated.

Notes to the Accounts (continued)

| | Unrestricted Funds | | Total | Total |
|---|---------------------------------------|-----------------------|--|------------------|
| | General | Designated | 2021 | 2020 |
| | £ | £ | £ | £ |
| 2 Donations and legacies | | | | |
| Amazon Smile | 5 | 0 | 5 | 12 |
| Energize subscriptions | 0 | 0 | 0 | 45 |
| UEA Free Church Chaplaincy | 0 | 0 | 0 | 1,800 |
| Foodbank donations | 0 | 2,438 | 2,438 | 3,995 |
| West Suffolk Foodbank grant | 0 | 700 | 700 | 0 |
| Gift Aid Tax refunds | 12,376 | 0 | 12,376 | 13,152 |
| Vision Fund | 140 | 0 | 140 | 1,000 |
| Legacies | 1,000 | 0 | 1,000 | 0 |
| Parish Nurse Donations | 0 | 0 | 0 | 20 |
| Retail, Hospitality and Leisure Grant | 0 | 0 | 0 | 10,000 |
| Coronavirus Job Retention Scheme | 1,000 | 0 | 1,000 | 92 |
| West Suffolk Locality Budget | 0 | 0 | 0 | 750 |
| Offerings | 87,580 | 0 | 87,580 | 98,747 |
| Other gifts/income received | 1,151 | 1,219 | 2,370 | 1,477 |
| | <u>103,252</u> | <u>4,357</u> | <u>107,609</u> | <u>131,090</u> |
| 3 Income from investments | | | | |
| Bank interest | 3 | 0 | 3 | 39 |
| Baptist Union Deposit interest | 919 | 0 | 919 | 683 |
| Property rental income | 19,310 | 0 | 19,310 | 19,310 |
| | <u>20,232</u> | <u>0</u> | <u>20,232</u> | <u>20,032</u> |
| 4 Expenditure on Charitable activities | | | | |
| Ministry | 70,633 | 0 | 70,633 | 67,402 |
| Church premises expenses | 12,058 | 0 | 12,058 | 11,872 |
| 4 King Street expenses | 7,297 | 3,138 | 10,435 | 7,309 |
| Manse expenses | 22,413 | 0 | 22,413 | 21,571 |
| Grants payable to other charities | 12,632 | 1,219 | 13,851 | 13,307 |
| General church administration | 6,535 | 0 | 6,535 | 6,529 |
| Other expenses | 9,318 | 0 | 9,318 | 4,282 |
| Activities of church groups | 721 | 0 | 721 | 692 |
| | <u>141,607</u> | <u>4,357</u> | <u>145,964</u> | <u>132,964</u> |
| 5 Tangible fixed assets | | | | |
| | Church Building & Contents | Manse Building | 4 King Street Building & Contents | Total |
| At 1 January 2021 | 1,524,007 | 196,612 | 326,809 | 2,047,428 |
| Revaluation | 57,741 | 12,188 | 23,701 | 93,630 |
| At 31 December 2021 | <u>1,581,748</u> | <u>208,800</u> | <u>350,510</u> | <u>2,141,058</u> |

Notes to the Accounts (continued)

| | 2021 | 2020 |
|--|-----------|-----------|
| 6 Bank balances | | |
| Unrestricted funds | | |
| Lloyds Current account | 3,664 | 3,709 |
| Lloyds Deposit account | 18,278 | 37,275 |
| Baptist Union Deposit account | 201,602 | 200,683 |
| | 223,544 | 241,667 |
| 7 Current liabilities: Amounts falling due within 1 year | 0 | 0 |
| 8 Current liabilities: Amounts falling due after more than 1 year | 0 | 0 |
| 9 Provisions for liabilities | | |
| Pension deficit recovery payments | 38,300 | 48,298 |
| | 38,300 | 48,298 |
| 10 Revaluation reserve | | |
| At 1 January 2021 | 2,047,428 | 2,024,579 |
| Revaluation | 93,630 | 22,849 |
| At 31 December 2021 | 2,141,058 | 2,047,428 |
| 11 Pension reserve | | |
| At 1 January 2021 | 48,298 | 77,362 |
| Revaluation | (9,998) | (29,064) |
| At 31 December 2021 | 38,300 | 48,298 |
| 12 Staff costs and Trustees expenses | | |
| Wages & Salaries | 62,288 | 61,342 |
| Social security costs | 849 | 1,216 |
| Pension costs | 15,148 | 12,854 |
| Other costs | 4,913 | 4,618 |
| | 83,198 | 80,030 |

The average number of employees during the year was 5 (2020 5).

No employee received emoluments in excess of £60,000 during the year (2020 none).

Notes to the Accounts (continued)

13 Staff costs and Trustees expenses (continued)

Two Trustees, who are also employees, lived in housing on a leaseback agreement with the church. No sums were reimbursed to the Trustees for their work as Trustees (2020 none).

14 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the Eastern Baptist Association.

15 Pensions

The Church is a participating employer in the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers’ Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme’s assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Ministers are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

Notes to the Accounts (continued)

The key assumptions underlying the valuation were as follows:

| Type of assumption | % pa |
|---|------|
| RPI price inflation assumption | 3.20 |
| CPI price inflation assumption | 2.70 |
| Minimum Pensionable Income Increase Adjustment (above CPI) | 0.50 |
| Pre-retirement assumed investment returns (gilt yield plus 1.75% pa) | 2.95 |
| Post retirement assumed investment returns (including benefits matched by the insurance policy) (gilt yield plus 0.5% pa) | 1.70 |
| Minimum Pensionable Income increases (CPI plus 0.5%) | 3.20 |
| Deferred pension increases (based on RPI) | |
| Pre April 2009 | 3.20 |
| Post April 2009 | 2.50 |
| Pension increases | |
| Based on CPI with an annual floor of 0% and annual cap of 5% | 2.70 |

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the “CMI 2019” projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

| Accounting date (year ending): | 31 December 2021 | 31 December 2020 |
|--|------------------|------------------|
| Balance sheet liability at year start | £48,298 | £77,362 |
| Minus deficiency contributions paid | -£8,291 | -£6,116 |
| Interest cost | £606 | £1,263 |
| Remaining change to balance sheet liability* | -£2,313 | -£24,211 |
| Balance sheet liability at year end | £38,300 | £48,298 |

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

Notes to the Accounts (continued)

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

| Accounting date | 31 December 2021 | 31 December 2020 | 31 December 2019 |
|--|------------------|------------------|------------------|
| Discount rate | 2.0% | 1.4% | 2.1% |
| Future increases to Minimum Pensionable Income | 4.1% | 2.1% | 2.8% |

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was approximately £40,300.

16 Trustee and related party donations

Aggregate donations, excluding Gift Aid tax refund, of £25,941 were received by the charity from Trustees and their spouses (2020 - £27,228).

17 Summaries of accounts of other church organisations

| | Coffee Morning | Communion Fund | Lunch Club |
|--------------------------|-------------------|-------------------|---------------|
| Balance 1 January 2021 | 744 | 732 | 1,717 |
| Receipts | 100 | 0 | 1,336 |
| Payments | (120) | (300) | (1,651) |
| | | | |
| Balance 31 December 2021 | 724 | 432 | 1,402 |

These accounts are not administered by the Church Treasurer and not examined by the Independent Examiner.

Independent Examiner's Report to the Trustees and Members of King's Church Mildenhall

I report on the Financial Statements of King's Church Mildenhall for the year ended 31 December 2021 which are set out on pages 5 to 9.

Respective responsibilities

The church is responsible for the preparation of the financial accounts and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 (5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mr R Copsey
12th February 2022

Reference and Administrative Details

Charity name

King's Church Mildenhall

Charity number

1130724

Registered office

King's Church Mildenhall
Market Street, Mildenhall
Suffolk IP28 7EF

Property Trustees

The Baptist Union Corporation Ltd
Baptist House, 129 Broadway
Didcot, Oxfordshire OX11 8RT

Bankers

Lloyds Bank plc
High Street, Mildenhall, Suffolk IP28 7DZ

Trustees

Rev T Bright (Associate Pastor)
Mr D Chambers
Rev P Finnis (Lay Pastor)
Mr P Giddings (resigned 14/10/21)
Mrs S Giddings
Mr M Green
Mr T James (appointed 14/10/21)
Mr G Matthews (Treasurer)
Rev C Morehouse (Pastor)
Mrs A Quin
Miss E Reeves (resigned 14/10/21)
Mr G Slack

Independent examiner

Mr R Copsey