



**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](http://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

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.

## 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

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 £
<b>Income and endowments from</b>					
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
<b>Expenditure on</b>					
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

		2025		2024	
	Note	£	£	£	£
<b>Tangible Fixed Assets</b>	5		2,923,927		2,690,472
<b>Current Assets</b>					
Bank and cash balances	6	231,010		251,929	
<b>Current Liabilities</b>					
Creditors: amounts falling due within one year	7	-		-	
<b>Net Current Assets</b>			231,010		251,929
Creditors: amounts falling due after more than one year	8		-		-
<b>Net Assets</b>			<u>3,154,937</u>		<u>2,942,401</u>
<b>Charitable Funds</b>					
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
	£	£	£	£
<b>2 Donations and legacies</b>				
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
	135,082	13,719	148,801	133,037
<b>3 Income from investments</b>				
Bank interest	181	-	181	318
Baptist Union Deposit interest	6,553	-	6,553	9,273
Property rental income	16,420	-	16,420	22,405
	23,154	-	23,154	31,996
<b>4 Expenditure on Charitable activities</b>				
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
	179,155	13,719	192,874	166,936
<b>5 Tangible fixed assets</b>				
	Church	Manse	4 King Street	
	Building	Building	Building	
	& Contents		& Contents	
<b>Valuation</b>				<b>Total</b>
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	1,993,880	382,868	547,179	2,923,927



## Notes to the Accounts (continued)

	2025	2024
<b>6 Bank balances</b>		
<b>Unrestricted funds</b>		
Lloyds Current account	6,179	5,832
Lloyds Deposit account	15,023	22,842
Baptist Union Deposit account	209,808	223,255
	<hr/> 231,010	<hr/> 251,929
<b>7 Current liabilities: Amounts falling due within 1 year</b>	-	-
<b>8 Current liabilities: Amounts falling due after more than 1 year</b>	-	-
<b>9 Revaluation reserve</b>		
At 1 January 2025	2,690,472	2,546,446
Revaluation	233,455	144,026
At 31 December 2025	<hr/> 2,923,927	<hr/> 2,690,472
<b>10 Staff costs and Trustees expenses</b>		
Wages & Salaries	76,083	72,771
Social security costs	720	600
Pension costs	8,281	8,200
Other costs	5,202	5,334
	<hr/> 90,286	<hr/> 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)
Balance 31 December 2025	1,596	651	2,237

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