

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales · Charity number 1174103

Details

Status Registered

Legal form CIO

Registered 2017-08-02

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

Contact

Address The Mustard Seed Evangelical Church
Launceston Road
Callington
Cornwall
PL17 7BS

Phone 07527427763

Website www.mustardsedevangelicalchurch.co.uk

Activities

Objects: 3.1 THE PURPOSES OF THE CHURCH ARE: 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN CALLINGTON AND THE SURROUNDING NEIGHBOURHOOD; AND 3.1.2 SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF COMMUNITY FACILITIES; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: The advancement of the Christian faith in accordance with the Basis of Faith; primarily but not exclusively within Callington and the surrounding areas, and other such charitable purposes as shall, in the opinion of the members of the Church in a general meeting, put into practice the Christian faith in accordance with the Basis of Faith.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CALLINGTON AND THE SURROUNDING NEIGHBOURHOOD
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£29,859	£23,397	-	-
2024-03-31	£23,332	£18,776	-	-
2023-03-31	£15,738	£10,317	-	-
2022-03-31	£10,187	£9,269	-	-
2021-03-31	£14,213	£10,828	-	-

Trustees

Name	Role	Appointed
Graham John Powell		2022-03-23
Karen Taylor		2024-03-01
Mark Taylor		2024-03-01
Steven Roger Parkyn		2022-03-23
Sylvia Susan Powell		2022-03-23
William James Gregg		2022-03-23

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales - Charity number 1174103

Accounts

Mustard Seed Evangelical Church

Elder/Trustee Report 2025

The scope of this report is up to 31st October 2025.

After three and a half years the church is established and our Pastor active in his role within the church and local community. We also have an experienced Minister (Mr Murphy) who is part of the congregation and has been assisting the Pastor.

In the past twelve months, morning services have taken place every Sunday with the Pastor and Mr Murphy sharing the preaching between them, occasionally interspersed by a visiting speaker.

The Pastor attempted to begin a children's group beginning with a 'free family fun day' and a Sunday afternoon service for young people. Unfortunately, due to a lack of volunteers, these plans have had to be put on hold.

At the end of March Mr Murphy began a series, 'Christianity Explored' which followed the Sunday evening service. This was a follow-on from the previous year's 'Hope Explored'. Following on from that, from the end of summer he has been hosting a study/overview of the bible which will continue to almost Christmas.

The church continues to hold a monthly prayer meeting lead by the Pastor and this was increased to twice a month. A 'Life Group,' chaired by the Pastor, discusses the previous Sunday's service and has continued once a week. Mr Murphy has been conducting a weekly mid week bible study.

Funerals, memorial services and child dedications have also been held at the church.

Our Pastor has been appointed as chaplain to the town council and he attends the monthly council meetings.

The Mustard Seed church has also been represented at various celebrations around the town.

The 'visual notice board' has continued to display information about the church and offers messages of hope to passers-by. There is also a banner mounted on the outside wall of the church which is in plain sight to passing traffic and pedestrians and is changed regularly.

The services have been enhanced by the purchase of new lapel microphones improving the sound quality.

A member of the congregation has contributed her talent by playing piano and occasionally additional musicians lead the service with live music. 'Presenter' software was purchased to assist with displaying the words of hymns onto a screen.

The Foodbank continues to use the 'Parlour' and also the hall downstairs. They provide food and help to the community (Community Hub), which includes the Citizen's Advice Bureau visiting once a week. Unfortunately, 'Winning Steps' who provided support to the hub on Tuesdays and Thursdays, has closed down due to funding issues.

Alcoholics Anonymous did use the premises downstairs once a week but due to increasing numbers they now open twice a week.

Once a month the 'Repair Cafe' uses the downstairs hall to provide a valuable service to the community, repairing items that would otherwise be thrown away and thus saving the owners money and helping the environment.

The responsibility for the rental of the church flat in Kalitone House has been handed over to a letting agency, reducing the workload and accountability of the leadership committee.

Going forward, it is planned to run a 'Bereavement Course' in the new year hosted by the Pastor and also a new series, 'Passion for Life' run by Mr Murphy.

Our Pastor will also be resuming the monthly evening services, starting in January 2026.

The Mustard Seed church continues to make an impact in the community and provides support in numerous areas to those in need.

It is the intention of the trustees, elders and deacons to support our Pastor in the vision he has for the Mustard Seed church (together with Mr Murphy), to reach out to our community and to help, support and spread the good news of the Gospel. We thank the Lord for keeping His Hand on His church and we are excited at the way it is moving forward. We are confident He will continue to bless and lead us in the coming weeks, months and years.

Mustard Seed Evangelical Church

Treasurer's Report 2025

Treasurers report 05/11/25

Another year has passed since I became treasurer, and I have been paying the routine bills for the church and maintaining the accounts.

There have been the usual payments for the pastors, visiting speakers expenses, utility bills, music licence, electrical testing and boiler service.

There is also the cost of church insurance.
there are the usual catering costs and other small items.

The biggest cost was £6462 for the kitchen renovation.
There were other large outlays for maintenance and cleaning of the church.

The church finances have improved over the previous year with income up 28% and offerings up 56%
There is an income over expense amount of £5562.

The church has given gifts in recent months to

London City Mission £150
Callington Youth Project £250
Sabina Fanai £125
World Gospel Mission £150
Kaniki trust £150
MAFF £200
FCN £240

The downstairs area is no longer being used by the community hub but Alcoholics Anonymous still contribute each month to the expenses.

There is regular income from the church flat and there are quarterly maintenance charges and some additional expenses.
We have been able to claim £3259.97 from HMRC through the gift aid scheme. Thank you to all the regular donators.

The church accounts for the financial year ending 5/4/25 have been approved by our accountant Andrew Farr.

Community current account on 5/11/25 £10097.09
Business Premium account £21229.51

Charity commission account £36243.17

Future expenses - The church is going to need continuous repair and maintenance.

The church funds seem to be in a robust state with regular donations from a small but loyal group, so God willing the church will continue to thrive

Adrian Cresswell.

THE MUSTARD SEED EVANGELICAL CHURCH

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31st MARCH, 2025

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
<u>INCOME</u>	£	£	£	£
Property Rental Income	6199	-	6199	6600
Offerings & Covenants	18900	-	18900	12109
Donations for Hall	2560	-	2560	2545
Missionary Gifts etc	-	-	-	229
Other Income	200	-	200	20
Interest Received	2000	-	2000	1829
<u>TOTAL INCOME</u>	29859	-	29859	23332
<u>EXPENDITURE</u>				
Pastor Expenses & Salary	2800	-	2800	2100
Missionaries, Charities & Speakers	1590	-	1590	1523
Repairs & Renewals	7685	-	7685	8127
Sundries, Cleaning, Books & Music Licences	1682	-	1682	1593
Audio Equipment	665	-	665	-
Flooring	1499	-	1499	-
Water Rates	2109	-	2109	326
Insurance	1411	-	1411	1306
Light & Heat	3070	-	3070	2648
Let Property Expenses	886	-	886	1153
<u>TOTAL EXPENDITURE</u>	23397	-	23397	18776
<u>SURPLUS OF INCOME</u>				
<u>OVER EXPENDITURE</u>	6462	-	6462	4556
<u>BALANCE BROUGHT FORWARD</u>	248277	-	248277	243721
<u>BALANCE CARRIED FORWARD</u>	254739	-	254739	248277

THE MUSTARD SEED EVANGELICAL CHURCH**BALANCE SHEET AS AT 31st MARCH, 2025**

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
<u>FIXED ASSETS – Tangible</u>				
The Mustard Seed	68496	-	68496	68496
Let Property	125276	-	125276	117284
	<u>193772</u>	<u>-</u>	<u>193772</u>	<u>185780</u>
<u>CURRENT ASSETS</u>				
Cash at Bank and in Hand	67004	-	67004	63385
	<u>67004</u>	<u>-</u>	<u>67004</u>	<u>63385</u>
<u>CURRENT LIABILITIES</u>				
Creditors	6037	-	6037	888
<u>NET CURRENT ASSETS</u>	<u>60967</u>	<u>-</u>	<u>60967</u>	<u>62497</u>
<u>NET ASSETS</u>	<u>254739</u>	<u>-</u>	<u>254739</u>	<u>248277</u>

Financed by:

Unrestricted Funds	254739	248277
Restricted Funds	-	-
	<u>254739</u>	<u>248277</u>

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of The Mustard Seed Evangelical Church

On Accounts for the year ended 3 | 1 | 0 | 3 | 2 | 5

Set out on pages 1 & 2

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) **The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.**

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Name

Professional Qualification

Address

Andrew Farr

FCCA

52 Fore Street, Callington, Cornwall, PL17 7AJ

3rd November, 2025

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales - Charity number 1174103

Accounts

Mustard Seed Evangelical Church

Elder/Trustee Report 2024

The scope of this report is up to 31st October 2024.

Our Pastor, who had previously volunteered to continue until Easter 2024, has felt moved to carry on indefinitely, much to the delight and appreciation of the leadership and the congregation. He was also invited by the Callington town council to become their Chaplain and graciously accepted.

As the initial problems of reopening are being overcome and the church is once again established in the area, membership is increasing which helps to spread the workload. We are looking at how the Mustard Seed can move forward and hope to inject new ideas incorporating the needs of the congregation and the community. We have also been reviewing some of the church policies to bring them up-to-date.

Over the past year the church membership has grown and two members have joined the Leadership Committee, assisting greatly with the smooth running of the church. The Leadership Committee continues to meet every month.

The Treasurer's role has been taken over by another new church member.

Our morning service sermons are now being shared between our Pastor and one of our members who is an experienced minister. These are interspersed with visiting speakers arranged by one of our Deacons who also organises the leading of the services.

The provision of music and video slides for the services is mainly operated by one of our members and his sons.

Aside of the regular Sunday service, the church holds an evening service once a month throughout the winter. The second Tuesday of each month hosts a prayer meeting and a 'Life Group' meets on Tuesday evenings to discuss the sermon of the previous Sunday service, chaired by our Pastor.

A bible study has also been run regularly every Thursday.

Through the year the church has provided three funeral services and a memorial service, and provided refreshments for the wakes.

A six week 'bereavement course' is being planned to commence in November and our Pastor is currently undergoing training for leading this.

As another part of the church's service to the area, we have been present at the Callington 'Honey Fair' and at 'Gorsedh Kernow' festival of Cornish culture, manning a gazebo stall and carrying out Christian outreach to the visiting public with conversation and literature.

There is now a visual video notice board; situated inside the church entrance door, which has been set up to provide an informative display to passers-by.

The 'parlour' premises continues to be used by the community Food Bank.

'Open Doors Community Hub' has continued throughout the year. They are supporting the area by offering free food, a place to meet others, a craft workshop, providing activities and a Citizen's Advice Bureau which offers consultations to deal with benefits and numerous other issues causing stress within the community.

The lower hall in the church continues to be used by Alcoholics Anonymous on Friday evenings and now, due to demand, is also meeting on Mondays.

The church building has undergone improvements to facilitate better disabled access to the lower hall and improvements to the heating systems both upstairs and downstairs. The internal back wall has been lime rendered and the stairs rebuilt to the correct specifications. (See building report for more detail e.g. walls, new stairs etc.)

Electrical installation tests have been carried out and certified.

The fire extinguishers and equipment have been certified, (the foam extinguishers have been replaced with water to keep in accordance with current regulations).

Smoke detectors, heat detector and CO detector (all linked) and are tested monthly along with the disabled toilet alarms and emergency lighting.

The stair lift has been serviced and approved.

A steel safety barrier has been erected along the edge of the carpark.

The church flat responsibility has continued and the necessary gas and electricity certification obtained and the boiler serviced. It is intended to hand over the management of the flat to a letting agency in the very near future.

The Mustard Seed church is making an impact in the community and providing support in numerous areas to those in need.

It is the intention of the trustees, elders and deacons to support our Pastor in the vision he has for the Mustard Seed church, to reach out to our community to help, support and spread the Gospel.

We thank the Lord for keeping His Hand on His church and we are excited at the way it is moving forward. We are confident He will continue to bless and lead us in the coming weeks, months and years.

Report to the Trustees/Members of

The Mustard Seed Evangelical Church
--

On Accounts for the year ended

3	1	0	3	2	4
----------	----------	----------	----------	----------	----------

Set out on pages

1 & 2

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed		20 th September, 2024
Name	Andrew Farr	
Professional Qualification	FCCA	
Address	52 Fore Street, Callington, Cornwall, PL17 7AJ	

THE MUSTARD SEED EVANGELICAL CHURCH

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31st MARCH, 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
<u>INCOME</u>	£	£	£	£
Property Rental Income	6600	-	6600	6600
Offerings & Covenants	12109	-	12109	6591
Donations for Hall	2545	-	2545	1400
Missionary Gifts etc	229	-	229	371
Other Income	20	-	20	168
Interest Received	1829	-	1829	608
<u>TOTAL INCOME</u>	23332	-	23332	15738
<u>EXPENDITURE</u>				
Pastor Expenses & Salary	2100	-	2100	930
Missionaries, Charities & Speakers	1523	-	1523	1665
Repairs & Renewals	8127	-	8127	2049
Sundries, Cleaning, Books & Music Licences	1593	-	1593	1201
Water Rates	326	-	326	232
Insurance	1306	-	1306	1045
Light & Heat	2648	-	2648	2425
Let Property Expenses	1153	-	1153	770
<u>TOTAL EXPENDITURE</u>	18776	-	18776	10317
<u>SURPLUS OF INCOME</u>				
<u>OVER EXPENDITURE</u>	4556	-	4556	5421
<u>BALANCE BROUGHT FORWARD</u>	243721	-	243721	238300
<u>BALANCE CARRIED FORWARD</u>	248277	-	248277	243721

THE MUSTARD SEED EVANGELICAL CHURCH

BALANCE SHEET AS AT 31st MARCH, 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
<u>FIXED ASSETS – Tangible</u>				
The Mustard Seed	68496	-	68496	68496
Let Property	117284	-	117284	117284
	<u>185780</u>	<u>-</u>	<u>185780</u>	<u>185780</u>
<u>CURRENT ASSETS</u>				
Cash at Bank and in Hand	63385	-	63385	58581
	<u>63385</u>	<u>-</u>	<u>63385</u>	<u>58581</u>
<u>CURRENT LIABILITIES</u>				
Creditors	888	-	888	640
	<u>62497</u>	<u>-</u>	<u>62497</u>	<u>57941</u>
<u>NET ASSETS</u>				
	<u>248277</u>	<u>-</u>	<u>248277</u>	<u>243721</u>

Financed by:

Unrestricted Funds	248277	243721
Restricted Funds	-	-
	<u>248277</u>	<u>243721</u>

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales - Charity number 1174103

Accounts

Mustard Seed Evangelical Church

Elder/Trustee Report 2023

At the Members meeting on 23rd March 2022, half the membership resigned and left the meeting due to being prevented from closing the CIO underpinning the Mustard Seed Church.

To comply with the Church Constitution and Handbook, together with the requirements of the CIO, it was necessary to appoint Acting Elders, Acting Trustees and a leadership committee.

There was no handover of information whatsoever but despite the difficulties, our Lord provided our every need.

The scope of this report is up to 30th March 2023.

The Leadership committee met every week at the outset, with the aim of re-opening the church on 17th April 2022. The church was cleaned and prepared and the heating system was set to work.

The Lord blessed us and the church re-opened on Resurrection Day (17th April) with a congregation of over 40! We were greatly encouraged by two young families joining the service and have been coming regularly since then.

A retired pastor, known to the church, kindly offered to help by preaching for five weeks from the start. This proved popular and he continued through the summer together with visiting speakers and missionaries. He subsequently volunteered to be our pastor from October for the next 18 months until Easter 2024.

Tragically our secretary, Geraldine Parkyn, passed away in January '23. She was a prime mover in establishing the church and has been greatly missed by us all. The Deacon took over the task of arranging visiting speakers and the Treasurer took on the secretarial duties until such time new members can assist with the workload.

The music and video technicalities were overcome and suggestions from Emmanuel Bodmin Church to use a software package 'iSingWorship', has proved invaluable.

The hearing aid magnetic loop did not work with the transmission of the video/audio for worship This has since been investigated and rectified.

The cross, banners and Pastor history boards have all been reinstated, having been removed by the previous pastor.

The electrical installation tests have been carried out and approved along with portable appliance tests.

The fire extinguishers and equipment have been certified, (a new Co2 extinguisher was installed to replace one that was out of date).

Smoke detectors, heat detector and CO detector (all linked) have been installed and are tested weekly.

Disabled toilet alarms along with emergency lighting is also checked weekly.

The church flat responsibility has continued and the necessary gas and electricity certification obtained and the boiler serviced.

A new mustard seed church sign has been put on to the entrance window over the entrance doors.

The Parlour is still being used by the Food Bank and during the winter they started using the lower hall as a 'warm place' - and a drop-in centre called 'Warm and Toasty' Mon - Fri 10am to 4pm.

This continued as the 'Open Doors Community Hub' throughout the spring and will continue through the summer. They are supporting the community by offering free food, a place to meet others, providing activities and Citizen's Advice Bureau consultations to deal with benefits and numerous other issues causing stress in the community.

The lower hall is also used Friday evenings by Alcoholics Anonymous.

Aside of the regular Sunday service, the church started an evening service, once a month, throughout the winter. The second Tuesday of each month hosts a prayer meeting and a regular 'Life Group' started every Tuesday evening to discuss the sermon of the previous Sunday service, chaired by our pastor.

As the initial problems are being overcome and the church is once again established in the area, membership is increasing. We are looking at how the Mustard Seed can move forward and hope to inject new ideas incorporating the needs of the congregation and spreading the work load. We will also be reviewing some of the church policies.

The Lord has certainly kept His hand on His church and we are excited at the way it is moving forward. We are confident He will continue to bless and lead us in the coming weeks/months and years.

THE MUSTARD SEED EVANGELICAL CHURCH

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31st MARCH, 2023

<u>INCOME</u>	Unrestricted Funds	Restricted Fund - Building Fund	Total 2023	Total 2022
	£	£	£	£
Property Rental Income	6600	-	6600	6600
Offerings & Covenants	6591	-	6591	2820
Donations incl Hall	1400	-	1400	751
Missionary Gifts etc	371	-	371	-
Other Income	168	-	168	-
Interest Received	608	-	608	16
<u>TOTAL INCOME</u>	<u>15738</u>	<u>-</u>	<u>15738</u>	<u>10187</u>
<u>EXPENDITURE</u>				
Repayment of Donations	-	-	-	600
Cheque Payment to Maurice Wright	-	-	-	1000
Pastor Expenses & Salary	930	-	930	3659
Missionaries, Charities & Speakers	1665	-	1665	80
Repairs & Renewals (incl Sound Eqpt)	2049	-	2049	297
Sundries, Cleaning, Books & Music Licences	1201	-	1201	64
Water Rates	232	-	232	69
Insurance	1045	-	1045	945
Light & Heat	2425	-	2425	1555
Let Property Expenses	770	-	770	1000
<u>TOTAL EXPENDITURE</u>	<u>10317</u>	<u>-</u>	<u>10317</u>	<u>9269</u>
<u>SURPLUS OF INCOME OVER EXPENDITURE BEFORE TRANSFERS</u>	5421	-	5421	918
<u>BALANCE BROUGHT FORWARD</u>	<u>238300</u>	<u>-</u>	<u>238300</u>	<u>237382</u>
<u>BALANCE CARRIED FORWARD</u>	<u>243721</u>	<u>-</u>	<u>243721</u>	<u>238300</u>

THE MUSTARD SEED EVANGELICAL CHURCH

BALANCE SHEET AS AT 31st MARCH, 2023

	Unrestricted Funds	Restricted Fund - Building Fund	Total 2023	Total 2022
	£	£	£	£
<u>FIXED ASSETS – Tangible</u>				
The Mustard Seed	68496	-	68496	68496
Let Property	117284	-	117284	117284
	<u>185780</u>	<u>-</u>	<u>185780</u>	<u>185780</u>
 <u>CURRENT ASSETS</u>				
Cash at Bank and in Hand	58581	-	58581	53058
	<u>58581</u>	<u>-</u>	<u>58581</u>	<u>53058</u>
 <u>CURRENT LIABILITIES</u>				
Creditors	640	-	640	538
<u>NET CURRENT ASSETS</u>	<u>57941</u>	<u>-</u>	<u>57941</u>	<u>52520</u>
 <u>NET ASSETS</u>	 <u>243721</u>	 <u>-</u>	 <u>243721</u>	 <u>238300</u>

Financed by:

Unrestricted Funds	243721	238300
Restricted Funds – Building Fund	<u>-</u>	<u>-</u>
	<u>243721</u>	<u>238300</u>

INDEPENDENT EXAMINER’S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of

The Mustard Seed Evangelical Church
--

On Accounts for the year ended

3	1	0	3	2	3
---	---	---	---	---	---

Set out on pages

1 & 2

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Name

Professional Qualification

Address

	21 st September, 2023
Andrew Farr	
FCCA	
52 Fore Street, Callington, Cornwall, PL17 7AJ	

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales - Charity number 1174103

Accounts

Mustard Seed Evangelical Church **Trustees Report 1 April - 31 March 2022**

On the 23rd March 2022 at the Members' meeting, there was a disagreement over closing down the CIO underpinning the Mustard Seed Church and half the membership, those who wanted to enforce this, decided to resign and left. The remaining membership agreed a way forward and to comply with the Church Constitution and Handbook, together with the requirements of the CIO, it was necessary to appoint Acting Elders, Acting Trustees and a leadership committee. The six people available and willing were voted in and assumed the responsibility of the church.

The scope of this report is up to **31st March 2022** and, therefore, the new Trustees are not in a position to comment on the previous 12 months except to say that the church effectively closed at the end of August 2021 when the Pastor resigned.

None of the new Leadership committee were on the previous committee and therefore not privy to the decisions, actions or information covered by the period of this report.

There was no handover of information whatsoever but despite the various difficulties our Lord provided our every need.

The new Treasurer took over the role on the 24th March '22 and the accounts received from the previous Treasurer have been examined and approved by an independent accountant.

NEW LEADERSHIP COMMITTEE 24th MARCH 2022	
Name	Role
Graham Powell	Acting Elder/Acting Trustee
Roger Parkyn	Acting Elder/Acting Trustee
William Gregg	Acting Elder/Acting Trustee
Sylvia Powell	Treasurer
Geraldine Parkyn	Secretary
Jean Gregg	Deacon

For information, going forward from 31st March 2022:

The Leadership committee met every week at the outset with the aim of re-opening the church on 17th April 2022. The church was cleaned and prepared and the heating systems set to work.

Martin Bunkum, a retired Pastor, kindly offered to help by preaching for five weeks from our reopening at Easter, on Resurrection Sunday, 17th April 2022. The Lord blessed us, and the church reopened with a congregation of over 40! We were greatly encouraged by two young families joining the service and

have been coming regularly since then. Over the following weeks others arrived having felt 'encouraged' by the Holy Spirit when passing the church.

We had various speakers over the following months but were delighted when Martin agreed to become the church's new Pastor. The church held a welcome service for Martin and his wife, Sharon, on 9th October 2022 and the church was full.

The music and video technicalities were overcome and helped by suggestions from Emmanuel Bodmin Church to use a software package 'iSingWorship', which has proved invaluable.

The hearing aid magnetic loop did not work with the transmission of the video/audio for worship. This has since been investigated and rectified.

The cross, banners and history boards of previous Pastors have all been replaced, having been removed by the previous Pastor.

The electrical installation tests have been carried out and were satisfactory along with portable appliance tests.

The fire extinguishers and equipment were certified (a new Co2 extinguisher was installed to replace one that was out of date).

Smoke detectors, Heat detector and CO detector (all linked) have been installed and are tested weekly.

Disabled toilet alarms along with emergency lighting are also checked weekly.

The church flat responsibility has continued and the gas certification and boiler maintained together with the electricity certification necessary.

A new 'Mustard Seed Evangelical Church' sign has been put on to the window above the entrance doors and on to the outside noticeboard.

The parlour is still being used by the Food Bank and they have now started using the lower hall of the church as a 'warm bank' called 'Warm and Toasty' Mon - Fri 10am to 4pm.

The lower church hall is also used Friday evenings by Alcoholics Anonymous.

Aside of the regular Sunday morning service, the church now holds an evening service once a month and the 2nd Tuesday of each month hosts a prayer meeting.

There is still much to be done including the review of various policies and planning the way ahead for the church now that the initial problems are being overcome.

The Lord has blessed us so far and I am confident He will lead us in the coming weeks/months and years.

THE MUSTARD SEED EVANGELICAL CHURCH

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31st MARCH, 2022

	Unrestricted Funds	Restricted Fund - Building Fund	Total 2022	Total 2021
<u>INCOME</u>	£	£	£	£
Property Rental Income	6600	-	6600	4950
Income Tax Refunds	-	-	-	2193
Offerings & Covenants	2820	-	2820	6390
Donations	731	20	751	535
Missionary Gifts	-	-	-	100
Interest Received	16	-	16	45
<u>TOTAL INCOME</u>	10167	20	10187	14213
<u>EXPENDITURE</u>				
Professional Charges	-	-	-	100
Repayment of Donations	600	-	600	-
Cheque Payment to Maurice Wright	1000	-	1000	-
Pastor Expenses & Salary	3659	-	3659	6106
Missionaries, Charities & Speakers	80	-	80	200
Repairs & Renewals	277	20	297	180
Sundries, Cleaning, Books & Music Licences	64	-	64	96
Water Rates	69	-	69	264
Insurance	945	-	945	931
Light & Heat	1555	-	1555	1254
Let Property Expenses	1000	-	1000	1697
<u>TOTAL EXPENDITURE</u>	9249	20	9269	10828
<u>SURPLUS OF INCOME OVER EXPENDITURE BEFORE TRANSFERS</u>	918	-	918	3385
<u>BALANCE BROUGHT FORWARD</u>	237382		237382	233997
<u>BALANCE CARRIED FORWARD</u>	238300	-	238300	237382

THE MUSTARD SEED EVANGELICAL CHURCH**BALANCE SHEET AS AT 31st MARCH, 2022**

	Unrestricted Funds	Restricted Fund - Building Fund	Total 2022	Total 2021
	£	£	£	£
<u>FIXED ASSETS – Tangible</u>				
The Mustard Seed	68496		68496	68496
Let Property	117284		117284	117284
	185780		185780	185780
 <u>CURRENT ASSETS</u>				
Stock	-		-	-
Cash at Bank and in Hand	53058		53058	51602
Loan	-		-	-
	53058		53058	51602
 <u>CURRENT LIABILITIES</u>				
Creditors	538		538	-
<u>NET CURRENT ASSETS</u>	52520		52520	-
<u>NET ASSETS</u>	238300		238300	237382

Financed by:

Unrestricted Funds	238300	237382
Restricted Funds – Building Fund	-	-
	238300	237382

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of The Mustard Seed Evangelical Church

On Accounts for the year ended 3 | 1 | 0 | 3 | 2 | 2

Set out on pages 1 & 2

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

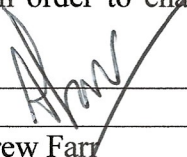
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items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

Independent Examiner's Statement

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

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed		26 th August, 2022
Name	Andrew Farr	
Professional Qualification	FCCA	
Address	52 Fore Street, Callington, Cornwall, PL17 7AJ	

THE MUSTARD SEED EVANGELICAL CHURCH

England & Wales - Charity number 1174103

Accounts

The Mustard Seed Evangelical Church

Financial Report for

1 April 2019 to 31 March 2021

INTRODUCTION -

It has been my privilege to serve the Lord and His church as treasurer for the last 6 years. Due to there being no AGM last year my report covers from 1 April 2019 to 31 March 2021. I have put the totals for 2018 to give you something to compare them with.

INCOME -

The following is a simplified break down of the Income which the Church received:

INCOME	TOTAL 2020 -2021 £	TOTAL 2019-2020 £	TOTAL 2018-2019
Rental Property Income	£ 4,950.00	£ 6,050.00	£ 6,600.00
Gift Aid Offerings	£2,220.00	£ 4,616.51	
Small Donation Offerings	£0.00	£ 3,575.30	
Not Gift Aid or Small Donations	£4,170.00	£ 1,795.19	
Offerings & Convenants	£6,390.00	£ 9,987.00	£ 9,164.00
Donated Rental Income from Hall	£ 0.00	£ 0.00	£ 0.00
Missionary Gifts	£100.00	£ 65.00	£ 850.00
Income Tax Returns	£2,193.00	£ 2,050.00	£3,116.00
Donations	£45.00	£ 269.00	£275.00
Interest Received	£45.00	£ 224.00	£184.00
Legacies			-
TOTAL	£14,213.00	£18,645.00	£20,189.00

OFFERINGS AND TITHES

Please note that as there was no services from March 2020 to July 2021 this will affect the refund from the Charity Commission for these financial periods. In particular the Small Donations Scheme which stands at nothing. This scheme is for donations under £30 and is for small change which is collected at Sunday meetings.

FLAT

Also from February to July 2020 there was no income from the flat. Due to it being empty this time was used to repaint the flat plus a new hob was fitted with new carpet throughout.

The EPC (Energy Performance Certificate) on the flat run out so this had to be renewed as well.

The grading given is a Band B with Band A being the highest. There is still an Electrical certificate to get but this is in high demand so have left this to Peter Coombe to chase with the electrician.

HEATING AND LIGHTING - CHURCH

There was a question raised at the last AGM about the cost of heating and lighting going up.

As there was not enough income coming in during the lock down, I had to seek financial help from the

Food Bank as they were still using electricity each week. In future Food Bank will contribute £40.00 during the months of June to September. Then for the rest of the year they will contribute £65.00 a month.

PASTOR'S EXPENSES

Also as the Income last year dwindled it was agreed that the Pastor would not claim travel expenses. As a Church this is very sad as the Pastor still has outlays regardless of COVID or not.

BRUCE BROWN

In 2018 we raised £255.00 to go to an ex Pastor (Bruce Brown) and so I obtained a Money Order from Western Union and sent it to him. As it has still not been collected I was able to get a refund, this year, but lost out on the admin fee of £23.90.

EXPENDITURE

The total expenditure was £24,773.00 for
2019 to 2020 from the UNRESTRICTED FUND .

The total expenditure for 2020 to 2021 was
£10,828.00 from the UNRESTRICTED FUND.

The break down of some of the expenditure are as
follows:

EXPENDITURE ON UNRESTRICTED FUNDS	TOTAL 2020 - 2021 £	TOTAL 2019-2020 £	TOTAL 2018-2019
Missionaries, Charities & Speakers	£200.00	£2,654.00	£2,628.00
Removal of Shed	£0.00	£2,940.00	£0.00
Pastor's Salary & Expenses	£6,106.00	£8,055.00	£8,457.00
Sundries, Cleaning, books & Music Licenses	£96.00	£693.00	£794.00
Water Rates	£264.00	£598.00	£ 533.00
Repairs & Renewals	£180.00	£682.00	£347.00
Insurance	£931.00	£906.00	£1,498.00
Light & Heat	£1,254.00	£2,113.00	£2,571.00
Rental Property Expenses	£1,697.00	£5,543.00	£665.00
Professional Charges -	£100.00	£100.00	£220.00
Piano/TV		£489.00(TV)	£849.00 (Piano)
TOTAL	£10,828.00	£24,773.00	£18,562.00

CURRENT STATE OF PLAY WITH FINANCE

Savings Account with CCLA is roughly about £32,000

Current Account with Barclays Bank is roughly £1,000

Savings Account with Barclays Bank is roughly £18,000.

The flat Income is £550 per month. I can not give you a rough guide line on offerings as this has been affected by COVID.

As there is wet and dry rot in the walls and windows this will take a lot of the above savings unless it can be done on the Insurance.

I will leave this with you to discuss as a church.

DAVID & RACHEL'S FAREWELL GIFT

In February 2020 we raised £290 as a farewell gift to the Kurus which we gave them. However the Elders decided to give them a parting gift of a £1000 from the Church.

I just want to apologise that I could not carry out the wishes of the Elders in granting a £1000.00 to the Kurus on their leaving this church. Apparently when you become an Elder or a Deacon you automatically become a Trustee on the list of registered charities. As a registered charity the church has to submit to the rules and regulations of the Charity Commission. There is nothing in the Church's constitution to pay this to an Elder and so I sought guidance from the Charity Commission who refused to let me do this. They were concerned that there was no paper trail from the Elders about agreeing the amount.

Anything like this should be agreed by all Trustees and not just

the two Elders. Also any money coming into the Church should be used for the good of the charity and the Commission could not see how this would be beneficial to us as a charity. The Charity Commission advises that in future if these donations want to be given to any Trustees that are leaving, then a separate bank account be set up and called "Friends of the Mustard Seed Church". This bank account must not be managed by any of the Trustees of the church.

As I could not carry out the wishes of the Elders I resigned on 27 July 2020 and they accepted it in the August. I want to thank everyone for their support and help during my time as Treasurer.

The above account is merely an outline. A full statement can be viewed, if required, by church members, please ask the next Treasurer for a copy.

Any questions?

Sara Challand (Treasurer)

18 August 2021

THE MUSTARD SEED EVANGELICAL CHURCH

YEAR ENDED: 31st MARCH, 2021

DAWE, HAWKEN & DODD
Chartered Certified Accountants
Callington, Cornwall.

THE MUSTARD SEED EVANGELICAL CHURCH

INCOME AND EXPENDITURE ACCOUNT – YEAR ENDED 31st MARCH, 2021

	Unrestricted Funds	Restricted Fund - Building Fund	Total 2021	Total 2020
<u>INCOME</u>	£	£	£	£
Property Rental Income	4950		4950	6050
Income Tax Refunds	2193		2193	2050
Offerings & Covenants	6390		6390	9987
Donations	535		535	269
Missionary Gifts	100		100	65
Interest Received	45		45	224
<u>TOTAL INCOME</u>	14213		14213	18645
<u>EXPENDITURE</u>				
Professional Charges	100		100	100
Removal of Shed	-		-	2940
Pastor Expenses & Salary	6106		6106	8055
Missionaries, Charities & Speakers	200		200	2654
Repairs & Renewals	180		180	682
Sundries, Cleaning, Books & Music Licences	96		96	693
Water Rates	264		264	598
Insurance	931		931	906
Television/Piano	-		-	489
Light & Heat	1254		1254	2113
Let Property Expenses	1697		1697	5543
<u>TOTAL EXPENDITURE</u>	10828		10828	24773
<u>SURPLUS OF INCOME OVER EXPENDITURE BEFORE TRANSFERS</u>	3385		3385	(6128)
<u>BALANCE BROUGHT FORWARD</u>	233997		233997	240125
<u>BALANCE CARRIED FORWARD</u>	237382		237382	233997

THE MUSTARD SEED EVANGELICAL CHURCH

BALANCE SHEET AS AT 31st MARCH, 2021

	Unrestricted Funds	Restricted Fund - Building Fund	Total 2021	Total 2020
	£	£	£	£
<u>FIXED ASSETS – Tangible</u>				
The Mustard Seed	68496		68496	68496
Let Property	117284		117284	117284
	<u>185780</u>		<u>185780</u>	<u>185780</u>
 <u>CURRENT ASSETS</u>				
Stock	-		-	-
Cash at Bank and in Hand	51602		51602	48517
Loan	-		-	500
	<u>51602</u>		<u>51602</u>	<u>49017</u>
 <u>CURRENT LIABILITIES</u>				
Creditors	-		-	800
	<u>-</u>		<u>-</u>	<u>48217</u>
 <u>NET CURRENT ASSETS</u>				
	<u>237382</u>		<u>237382</u>	<u>233997</u>

Financed by:

Unrestricted Funds	237382	233997
Restricted Funds – Building Fund	-	-
	<u>237382</u>	<u>233997</u>

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees/Members of The Mustard Seed Evangelical Church

On Accounts for the year ended 3 | 1 | 0 | 3 | 2 | 1

Set out on pages 1 & 2

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- a) Examine the accounts under section 145 of the Charities Act
- b) To follow the applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act, and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

- 1) The accounting records were not kept in accordance with section 130 of the Act; or
- 2) The accounts did not accord with the accounting records; or
- 3) The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of the independent examination.

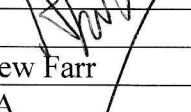
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed

Name

Professional Qualification

Address

	7 th August, 2021
Andrew Farr	
FCCA	
52 Fore Street, Callington, Cornwall, PL17 7AJ	