

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
	193772	-	193772	185780
<u>CURRENT ASSETS</u>				
Cash at Bank and in Hand	67004	-	67004	63385
	67004	-	67004	63385
<u>CURRENT LIABILITIES</u>				
Creditors	6037	-	6037	888
<u>NET CURRENT ASSETS</u>	60967	-	60967	62497
<u>NET ASSETS</u>	254739	-	254739	248277

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

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Set out on pages

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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