

# MICKFIELD EVANGELICAL CHURCH

England & Wales · Charity number 1190791

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-08-10

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

## Contact

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**Address** Mickfield Evangelical Church  
Stonham Road  
Mickfield  
Stowmarket  
IP14 5LS

**Phone** +44

**Email** [admin@mickfieldec.co.uk](mailto:admin@mickfieldec.co.uk)

**Website** [www.mickfieldevangelicalchurch.org.uk](http://www.mickfieldevangelicalchurch.org.uk)

## Activities

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**Objects:** THE PURPOSES OF THE CHURCH ARE:1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, PRIMARILY, BUT NOT EXCLUSIVELY, WITHIN STOWMARKET AND THE SURROUNDING NEIGHBOURHOOD; AND2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, 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 FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; 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.

**Activities:** Mickfield Evangelical Church exists to glorify God, making disciples of Jesus Christ. We hold Sunday services at 11am and 6:30pm, as well as a range of other activities designed to deepen people's faith in Jesus. Our vision is: to see 3 healthy, growing churches established strategically across Suffolk. Our mission is to be one of these, a hub church reaching Mickfield and Mid-Suffolk for Jesus.

## Classification

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

## Geography

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- Suffolk

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-12-31	£151,831	£135,112	-	-
2024-12-31	£142,371	£75,744	-	-
2024-05-23	£0	£0	-	-
2022-12-31	£0	£0	-	-
2021-12-31	£0	£0	-	-

## Trustees

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Name	Role	Appointed
<b>Richard James Tearle</b>	Chair	2020-09-02
David Felix Wilding		2020-09-02
Dr Timothy Stephen Totton		2025-01-09
Gareth James Hart		2020-09-02
Richard James Hart		2020-09-02

**MICKFIELD EVANGELICAL CHURCH**

England & Wales - Charity number 1190791

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# Accounts

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Richard Tearle (Pastor)  
Email: rich.tearle.mec@gmail.com  
Address: Mickfield Evangelical Church, Stonham Rd, Suffolk, IP14 5LS  
Sunday Services: 11am and 6:30pm

## **Mickfield Evangelical Church (MEC) Trustees Annual Report (TAR) (Financial year end 31st December 2025)**

**For the period 01/01/25—31/12/25**

**The legal structure of the charity known as ‘Mickfield Evangelical Church’ is:**  
Charitable Incorporated Organisation (CIO) registered with charity number: 1190791.

The CIO was formed on 23<sup>rd</sup> May 2024 and first received funds 24<sup>th</sup> May 2024.

**The address and principal office of the charity is:**

Mickfield Evangelical Church  
Stonham Road  
Mickfield  
Suffolk  
IP14 5LS

**The trustees are the following:**

Following registration of the CIO on 10/08/22, all of the following trustees were appointed with effect from 02/09/22.

Of these trustees, Mr Richard James Tearle is employed by the church as full-time pastor.

Chair/pastor/trustee: Richard James Tearle  
Trustee: Kevin Catto  
Trustee: Gareth James Hart  
Trustee: Richard James Hart  
Trustee/Secretary: David Felix Wilding

An additional trustee was appointed on 09/01/2025

Trustee: Timothy Stephen Totton

**The governing document of MEC CIO is:**

The CG3 Church Constitution as provided by Edward Connor Solicitors. The Church Handbook sits alongside the Church Constitution, is consistent with it, and sets out in more detail how the church functions. The Handbook includes our Basis of Faith, Doctrinal

Distinctives and Ethical Statements.

**The purpose and objects of the charity are as found in the Church Constitution:**

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Stowmarket and the surrounding neighbourhood; and

Such other charitable purposes as shall, in the opinion of the charity trustees, 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 facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

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.

**The work of the year:**

[Formal appointments] We started the year with the appointment of a new trustee and elder, Tim Totton. Tim formally joined the leadership team at our monthly United Growth Group on Thursday 9<sup>th</sup> January. In addition to the trustees we also have several other formal office bearers at MEC: Katherine Totton continues to be employed as administrator, John Moody continues to serve as treasurer and in 2025 the team of deacons who deal with practical church matters increased from two to four. Ben Duff and Ian Cooke were joined by Jonny Oliver and Leigh Saunders serving as deacons from Sunday 24<sup>th</sup> August.

[Baptisms, weddings, funerals, births, people joining and people moving-on]. As with all families a church family grows and changes over time. It was a pleasure during 2025 to baptise another of our regular attenders who accepted Jesus as their personal saviour, on 7<sup>th</sup> July we held a Baptism service for: Will Brown. We have also had some new families and individuals join us in the past year as well as saying goodbye to others who have moved to other churches. On 6<sup>th</sup> June we held a wedding for two of our church family: Matt and Becky, and it has been a pleasure to have them stay with us as a married couple and to see them serving together. One family also welcomed a new baby girl and it remains our pleasure to have both the youngest and oldest in society joining us on a Sunday.

There is always a pattern of events that mark every church year, Easter and Christmas are the obvious ones but we also hold several other regular annual events including our annual

weekend away and several special services. A summary of the key moments in 2025 are given below:

[Special events] Our bi-annual visit to Sizewell Hall in November is always looked forward to. This year we welcomed some new guests with us who had recently joined MEC but we also missed some of our older MEC family who were not able to attend. Simon Rowell from Grace Church Bedford spoke to us on the theme of “Fruitfulness on the Front Line”, helping us think about staying faithful to the Gospel in our every-day lives. Everyone enjoyed the teaching, fellowship and good food, although being November the weather was cold and damp. As well as our weekend away for the whole church several smaller groups often spend time together for a day or just an evening to learn and also to enjoy fellowship. For the second year several ladies from MEC headed over to Cambridge to attend the Cambridge Ladies Day. Several times during the year the men or ladies of the church have organised meals out for fellowship. In September Simon Rowell visited us from Bedford and spent an afternoon with our band members for training and fellowship. The elders held a "Hub Church 2025" away day at Horham Baptist Church on Saturday 21st June. They shared a 'one hub church to another' breakfast discussion with elders from Horham, which was highly thought-provoking. They then spent considerable time in prayer for MEC, before using the Bradfield and Roughton Baptist Church 'Vision Flow' visual and a set of 25 MEC proposals for 2025 (ranging across eldership functioning, GBBC partnership, MEC strategy, staffing, trellis and Growth Groups) to chart a way forward. The elders and deacons met on 2<sup>nd</sup> September to discuss how the different voluntary roles in church work together and to make plans for 2026, they met again on 13<sup>th</sup> September to spend time with a local architect discussing how we use our church site and the possible options to provide for a growing church. As well as events organised by MEC for our church family we also host events for our affiliated groups such as the FIEC and the Suffolk Gospel Partnership: On 30<sup>th</sup> January we hosted an FIEC event for “large churches”, on 11<sup>th</sup> March we hosted the FIEC regional conference and on 14<sup>th</sup> October an event for pastors of “small churches” to complement the “large church” event earlier in the year. The young people also had several opportunities for fellowship throughout the year as many highschool aged children attended local Christian camps. There are several events where the whole church family are involved, notably these are our New Year’s Day walk, Passover Meal on the Thursday before Good Friday, Easter service (complete with Easter egg hunt), Summer evening walk and BBQ, Harvest service with BBQ and our Nativity and Carol services at Christmas, also for the whole church family, each Autumn we hold our less-than-glamorous but very necessary Maintenance Day, which is a chance to ‘spring-clean’ our building.

[Regular events] As well as the annual events mentioned above we also hold monthly and weekly events for the fellowship and teaching of our church family. Regular attenders are encouraged to join a “growth group”, there are five growth groups which meet weekly in homes where we look at God’s word, pray and enjoy fellowship together. In addition to this



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we also have a bi-weekly Bible study group for boys aged 14+ called “Unshakable” and a similar group for teen girls called “Refined”, we have been encourage to see many young people in the church eager to study God’s word together. As the number of regular attenders grows the elders are aware of the difficulties in meeting the pastoral needs of the whole church, so smaller groups such as growth groups become vital for supporting the whole church family. The elders hoped to appoint a volunteer to oversee pastoral care as part of a “care team” but are struggling to find the right person so remain prayerful that in 2026 this need can be met.

[Outreach Events (“Gospel gateways”)]: Our “Gospel gateways” continue to be busy and we recognise the work needed to be done in helping people move from contact via a gateway to personal faith in Jesus. For the youngest we have a bi-weekly music and play session called “Mini-music”, several helpers spend time chatting to the mums/grandparents/carers who bring their children along and we pray that in time they will come to know Jesus themselves. For Primary school aged children we run a term-time “Kid’s Club” on a Friday evening with lots of fun, games, crafts, snacks and an opportunity to tell the children a story from the Bible, the Kid’s Club team also organise an “Easter Fun Day” and a “Light Party” in November as an alternative to Halloween festivities. For High school aged children we run the “Friday Club” where teens can relax and play games together and hear a talk on a Christian topic, the team also organise social events such as a summer BBQ and other evenings out. For older members of society we have a monthly “Coffee and Cake” drop-in café and a very popular “Community Meal” at which we have a ‘thought for the day’ slot as an opportunity to get guests thinking about the gospel and spark some lunch table discussions.

[Regular teaching: Sermon series and special Sunday visitors] On Sunday mornings we started the year by finishing our series in Deuteronomy with the theme of “Press Pause”. Through March and April we spent our Sunday mornings in the Gospel of Luke thinking about the different people who encountered Jesus in their lives and how they were changed by Him. Over Easter we enjoyed our annual “Passover” fellowship meal on Maundy Thursday and a reflective service on Good Friday as we remembered Jesus death on the cross. As usual Easter Sunday was marked by a busy ‘all age’ service with several guests including some from our Gospel Gateways. After Easter we started a series in 1 Peter thinking what it is like to be a “Stranger” in our secular world, this ran through to the end of summer and in the Autumn term we started a series in the Old Testament book of Ezekiel with the theme of “Hope when Hope is Lost”. Our Christmas series was in Luke with the title “Fake Christmas” as we thought about what the Christmas season means for society and for ourselves, this included the usual Nativity (complete with real donkey) and Carol service (with real candles) and time for fellowship afterwards over mulled punch and mince pies.

Our morning services are increasingly busy with little space to spare some weeks. In contrast the evening services are generally quieter and include several regulars who attend other



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churches on Sunday morning, including those from Great Blakenham Baptist Church (GBBC). We started the evening services this year with a series in the book of Haggai, led by Michael Lawrence from GBBC, this was followed in February by a series in 2 Timothy thinking about how we need to “Guard the Gospel” and stay faithful to the teaching of the Bible. After Easter we started a series in Genesis looking at the life of Joseph and we considered the ups and downs of our own lives and how God is always constant with a good plan for each of us – even if we cannot see it at the time. Over summer our evening services have a more relaxed feel, with a film night, book review, walk with BBQ and updates from mission groups all forming part of our “Summer Program”. In the Autumn we re-started our regular Sunday evening teaching with a series in 1 Thessalonians, picking-up some topics we considered in 2024 regarding what it means to be a ‘Hub Church’ and how a faithful Christian life should be one in which we ‘Do so more and more’, as we seek to uphold the Gospel and serve Jesus. Following this series we had a few one-off weeks including a visit from Edu Zarate, who is known to many at MEC and gave an update on the work him and his family are involved in, reaching rural communities in Peru. We finished the year with a 3-part series in 1 John and 2 John led by Michael Lawrence and the elders from GBBC.

Once again we closed the year thankful to God for his great goodness to us and provision for us, but mindful that as our numbers grow we will have challenges and changes to face in the years ahead.

The work of the year, as above, is in accord with the requirement that our existence and activities be for the Public Benefit. We continue to serve the public, in the 2000-year-old Christian tradition, as we seek to reach Mickfield and Mid-Suffolk for Jesus.

### **We seek to meet this Public Benefit requirement in the following way:**

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.

2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday

lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.

3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

In these ways, to name a few, our charitable objects and purposes promote and pursue human flourishing, the common good and the public benefit.

### **Financial Review**

The income of the church is made up of the generous regular and spontaneous giving of church members and the Gift Aid which often accompanies this.

Again, we have seen God's generous provision for us. Having initiated a revitalisation work at Great Blakenham Baptist Church (GBBC) a number of years ago, we are partnered with GBBC in our shared gospel work. GBBC continue to contribute 75% of the total cost of Michael Lawrence, with MEC covering the other 25%. MEC continues to employ both Michael Lawrence and Richard Tearle, and now Katherine Totton as above. We are encouraged by the church finances.

### **Reserves Policy**

The trustees are committed to developing a Reserves Policy. We have previously indicated 3 pertinent areas for reserves: 1) reserves to cover 3 months wages for all staff, 2) reserves towards the needs of our building, especially given our numerical growth, and 3) reserves towards the deployment of additional gospel workers.

Regarding *wages* we now have a growing designated fund to this end. Regarding the *building* we have made progress as trustees towards an ideal solution and would hope to build reserves in due course. We also have a small 'fabric fund' managed by the church deacons. Regarding the *deployment* of gospel workers, the restricted 'Training Fund' stands at c.£60K, we are seeking to grow this fund with a view to employing another member of staff to help the church pursue its role as a hub church in rural Suffolk.

We hereby confirm that we, as trustees, have considered the Charity Commission guidance on public benefit and consider that our purposes and practices meet the requirements as above.

### **Trustees Approval and Signatures:**



**mickfield**  
evangelical church



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Mr Richard James Tearle

*R James*  
(Trustee/Pastor/Chair)

Mr David Felix Wilding

*D. Wilding*  
(Trustee/Secretary)

**Receipts and Payments 2025**  
**01st Jan to 31st Dec 2025**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Last Year</b>
	£	£	£	£	£
<b>Receipts</b>					
Online Giving	125,427.80	3,190.50		128,618.30	128,068.14
Cash	1,096.40			1,096.40	540.00
Bank Interest	2,868.99			2,868.99	357.04
Gift Aid	19,247.34			19,247.34	13,406.09
<b>Total receipts</b>	<b>148,640.53</b>	<b>3,190.50</b>	<b>0.00</b>	<b>151,831.03</b>	<b>142,371.27</b>
<b>Payments</b>					
Children & youth	-2,133.61			-2,133.61	-1,113.36
Books	-551.39			-551.39	-900.04
Insurance	-1,085.19			-1,085.19	0.00
Telephone and internet	-271.21			-271.21	-661.74
Licences and subscriptions	-3,887.98			-3,887.98	-2,090.57
Wages and salaries	-101,935.70			-101,935.70	-58,568.26
Visiting speakers	-1,523.60			-1,523.60	-1,657.08
Online ministry / website	-287.33			-287.33	-271.86
Church events / food and drink	-6,276.95			-6,276.95	-3,545.68
Sundry expenses	-1,460.65			-1,460.65	-80.60
Refunds	20.88			20.88	5.00
Repairs and maintenance	-3,220.70			-3,220.70	-65.00
Travelling expenses	-331.65			-331.65	-118.04
Equipment	-601.98			-601.98	-2,030.79
Printing, postage and stationery	0.00			0.00	-82.98
Legal and professional fees	-976.86			-976.86	0.00
Water	-828.30			-828.30	-356.73
Light and heat	-2,218.93			-2,218.93	-1,912.35
Hampers	0.00			0.00	0.00
Bank charges	-3.11			-3.11	-6.86
Training	0.00	-475.00		-475.00	0.00
Donations	-7,062.38			-7,062.38	-2,286.97
<b>Total Payments</b>	<b>-134,636.64</b>	<b>-475.00</b>	<b>0.00</b>	<b>-135,111.64</b>	<b>-75,743.91</b>
<b>Surplus/Deficit</b>	<b>14,003.89</b>	<b>2,715.50</b>	<b>0.00</b>	<b>16,719.39</b>	<b>66,627.36</b>
Balance b/f	53,730.49	54,763.00	0.00	108,493.49	41,866.13
Balance c/f	67,734.38	57,478.50	0.00	125,212.88	108,493.49

**Statement of Assets and Liabilities**  
**at the end of the period**

**01st Jan to 31st Dec 2025**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Last Year</b>
	£	£	£	£	£
<b>Assets</b>					

Land and Buildings	350,000.00		350,000.00	350,000.00
Plant and Machinery	18,000.00		18,000.00	18,000.00
Current account	3,134.15		3,134.15	4,364.03
Savings account	63,059.91	59,018.82	122,078.73	104,129.46
<b>Total Assets</b>	<b>434,194.06</b>	<b>59,018.82</b>	<b>0.00</b>	<b>493,212.88</b>
<b>Liabilities</b>				
PAYE	1,378.48	0.00	1,378.48	1,950.17
Creditors	0.00	0.00	0.00	0.00
Net wages control	0.00	0.00	0.00	0.00
Pension liability	363.31	0.00	363.31	344.04
Other creditors	0.00	0.00	0.00	0.00
<b>Total liabilities</b>	<b>1,741.79</b>	<b>0.00</b>	<b>0.00</b>	<b>2,294.21</b>
<b>Balance sheet total</b>	<b>432,452.27</b>	<b>59,018.82</b>	<b>0.00</b>	<b>491,471.09</b>

Signed by two trustees on behalf of all the trustees:

#### Examiners Statement

In connection with my examination of the accounts of Mickfield Evangelical Church for the period of 01st January to 31st December 2025, no matter has come to my attention that gives me cause to believe they are not a fair and reasonable record of the church's financial position.

Dated:

27/02/26

Sarah Margetts

S. Margetts

Examiner

**Receipts and Payments 2025**  
**01st Jan to 31st Dec 2025**

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**at the end of the period**

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Dated:

27/02/26

Sarah Margetts

S. Margetts

Examiner

**MICKFIELD EVANGELICAL CHURCH**

England & Wales - Charity number 1190791

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# Accounts

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Richard Tearle (Pastor)  
Email: rich.tearle.mec@gmail.com  
Address: Mickfield Evangelical Church, Stonham Rd, Suffolk, IP14 5LS  
Sunday Services: 11am and 6:30pm

## **Mickfield Evangelical Church (MEC) Trustees Annual Report (TAR) (Financial year end 31st December 2024)**

**For the period 24/05/24—31/12/24**

**The legal structure of the charity known as ‘Mickfield Evangelical Church’ is:**  
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The CIO was formed on 23<sup>rd</sup> May 2024 and first received funds 24<sup>th</sup> May 2024.

### **The address and principal office of the charity is:**

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Stonham Road  
Mickfield  
Suffolk  
IP14 5LS

### **The trustees are the following:**

Following registration of the CIO on 10/08/22, all of the following trustees were appointed with effect from 02/09/22.

Of these trustees, Mr Richard James Tearle is employed by the church as full-time pastor.

Chair/pastor/trustee: Richard James Tearle  
Trustee: Kevin Catto  
Trustee: Gareth James Hart  
Trustee: Richard James Hart  
Trustee/Secretary: David Felix Wilding

### **The governing document of MEC CIO is:**

The CG3 Church Constitution as provided by Edward Connor Solicitors. The Church Handbook sits alongside the Church Constitution, is consistent with it, and sets out in more detail how the church functions. The Handbook includes our Basis of Faith, Doctrinal Distinctives and Ethical Statements.

**The purpose and objects of the charity are as found in the Church Constitution:**

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Stowmarket and the surrounding neighbourhood; and

Such other charitable purposes as shall, in the opinion of the charity trustees, 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 facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

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.

### **The work of the year:**

Just before the period in question we had the joy of baptising Vicky Willcox on Sunday 5<sup>th</sup> May. In early June we used the language of the “trellis” and the “vine” to talk about structures that serve the growth and health of the church. At this stage we reflected back on the CIO *charity* process, the BCN served by MSDC and the *clarity* which the ensuing CLEUD provided. And the *complexity* levels in a growing church, meaning we needed a part-time administrator. After a rigorous and lengthy process of research the elders made this proposal to the church and specifically proposed Katherine Totton to this (12 hrs/week) position. After the customary 3-week consultation period Katherine was asked to join the staff team. Katherine very kindly volunteered time during the summer to come up-to-speed and then began working for MEC on 9<sup>th</sup> September. We also welcomed John Moody as our new church treasurer during June 2024.

During the first weekend of July we had our first MECRHHFFWE weekend-away-at-home. This was based at Red House Farm and included bible teaching from the Psalms, by Adam Johnston of the (Anglican) Christ Church Network in Hull. An enjoyable time was had by all. Our “Gospel Gateways” continued to be open and busy in this time. We recognised the work needed to be done in helping people move from contact via a gateway to personal faith in Jesus. On Sunday mornings we finished our series in Romans (Best News Ever) and had some teaching on the respective roles of “elders” and “deacons”. This led to a felt sense of the need for more diaconal coverage especially in the area of social care. In our evening services we looked at a series of Psalms and considered the statement about God: “Your faithfulness reaches to the skies”. During the school summer holidays we again enjoyed the variety and informality of our special summer programme. Towards the end of August, we had some Sunday teaching and daily videos on the subject of prayer: “A Praying Church”.

On Sunday 1<sup>st</sup> September we rejoiced to baptise 4 of the regular young people at Mickfield.

Through Autumn 2024 and into Spring 2025 we had a morning series in the book of Deuteronomy. Here we were encouraged to “Press Pause” – looking *backward, inward, outward* and *forward*, as a church. We also had two Autumn evening series’: ‘A Tale of 4 Hub Churches’, whereby we learned from 4 churches in the book of Acts, and also from the received wisdom of those who have lived, studied and observed the role of modern “hub” or “resourcing/minster” churches in secular Britain. We thought about what it might look like for us to do this in this generation. Our other evening series was “Ready Disciples” from Luke 12.

On 18<sup>th</sup> September we held a “Growth Group Leader Training” evening with Jon Putt of Grace Community Church, Bedford, providing some helpful and stimulating training for all our current and prospective small group leaders/session leaders.

On 25<sup>th</sup> September we gathered for the funeral of Marian Paish who will always be remembered for the impact she had on the whole church. We celebrated the wedding of Tim Lawson and Lois Steed on 12<sup>th</sup> October.

During November we had our Remembrance Sunday service. We looked at “service through sacrifice” in Suffolk itself during WWII, in the fighting of the 1<sup>st</sup> Suffolk Battalion and in the Son of Man, Jesus, – who did not come to be served, but to serve and to give his life as a ransom for many. During Advent and Christmas, we had a series called ‘Born to Give’ in which we progressively saw more of Jesus through the famous Christmas verse, and titles: ‘wonderful counsellor’, ‘mighty God’, ‘everlasting father’, culminating in our Carol Service: ‘Prince of Peace’. Our Nativity service gave thought to the related idea: ‘Born in a Barn’.

We closed the year 2024 thankful to God for his great goodness to us and provision for us.

The work of the year, as above, is in accord with the requirement that our existence and activities be for the Public Benefit. We continue to serve the public, in the 2000-year-old Christian tradition, as we seek to reach Mickfield and Mid-Suffolk for Jesus.

**We seek to meet this Public Benefit requirement in the following way:**

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.

2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.

3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

In these ways, to name a few, our charitable objects and purposes promote and pursue human flourishing, the common good and the public benefit.

### **Financial Review**

The income of the church is made up the generous regular and spontaneous giving of church members and the Gift Aid which often accompanies this.

Again, we have seen God's generous provision for us. Having initiated a revitalisation work at Great Blakenham Baptist Church (GBBC) a number of years ago, we are partnered with GBBC in our shared gospel work. GBBC continue to contribute 75% of the total cost of Michael Lawrence, with MEC covering the other 25%. MEC continues to employ both Michael Lawrence and Richard Tearle, and now Katherine Totton as above. We are encouraged by the church finances.

### **Reserves Policy**

The trustees are committed to developing a Reserves Policy. We have previously indicated 3 pertinent areas for reserves: 1) reserves to cover 3 months wages for all staff, 2) reserves towards the needs of our building, especially given our numerical growth, and 3) reserves towards the deployment of additional gospel workers.

Regarding *wages* we now have a growing designated fund to this end. Regarding the *building* we have made progress as trustees towards an ideal solution and would hope to build reserves in due course. We also have a small 'fabric fund' managed by the church deacons. Regarding the *deployment* of gospel workers, the restricted 'Training Fund' stands

at c.50K, we are seeking to grow this fund with a view to employing another member of staff to help the church pursue its role as a hub church in rural Suffolk.

We hereby confirm that we, as trustees, have considered the Charity Commission guidance on public benefit and consider that our purposes and practices meet the requirements as above.

**Trustees Approval and Signatures:**



Mr Richard James Tearle

(Trustee/Pastor/Chair)



Mr David Felix Wilding

(Trustee/Secretary)

**Receipts and Payments 2024**  
**24th May 2024 to 31st Dec2024**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>	<b>Last Year</b>
<b>Receipts</b>					
Online Giving	100648.14	27420.00	0.00	128068.14	0.00
Cash	540.00			540.00	0.00
Bank Interest	357.04			357.04	0.00
Gift Aid	13406.09			13406.09	0.00
<b>Total receipts</b>	<b>114951.27</b>	<b>27420.00</b>	<b>0.00</b>	<b>142371.27</b>	<b>0.00</b>
<b>Payments</b>					
Children & youth	-1113.36				0.00
Books	-900.04				0.00
Insurance	0.00				0.00
Telephone and internet	-661.74				0.00
Licences and subscriptions	-2090.57				0.00
Wages and salaries	-58568.26				0.00
Visiting speakers	-1657.08				0.00
Online ministry / website	-271.86				0.00
Church events / food and drink	-3545.68				0.00
Sundry expenses	-80.60				0.00
Refunds	5.00				0.00
Repairs and maintenance	-65.00				0.00
Travelling expenses	-118.04				0.00
Equipment	-2030.79				0.00
Printing, postage and stationery	-82.98				0.00
Legal and professional fees	0.00				0.00
Water	-356.73				0.00
Light and heat	-1912.35				0.00
Hampers	0.00				0.00
Bank charges	-6.86				0.00
Donations	-2286.97				0.00
<b>Total Payments</b>	<b>-75743.91</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Surplus/Deficit</b>	<b>39207.36</b>	<b>27420.00</b>	<b>0.00</b>		<b>0.00</b>
Balance b/f	14523.13	27343.00	0.00		0.00
Balance c/f	53730.49	54763.00	0.00	108493.49	0.00

Mr Richard James Teale.

*R Teale*

24/09/25

Mr. David F. Widdery

*D. Widdery*

25/09/2025

**Receipts and Payments 2024**  
**24th May 2024 to 31st Dec 2024**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Last Year £
<b>Receipts</b>					
Online Giving	100,648.14	27,420.00	0.00	128,068.14	0.00
Cash	540.00			540.00	0.00
Bank Interest	357.04			357.04	0.00
Gift Aid	13,406.09			13,406.09	0.00
<b>Total receipts</b>	<b>114,951.27</b>	<b>27,420.00</b>	<b>0.00</b>	<b>142,371.27</b>	<b>0.00</b>
<b>Payments</b>					
Children & youth	-1,113.36			-1,113.36	0.00
Books	-900.04			-900.04	0.00
Insurance	0.00			0.00	0.00
Telephone and internet	-661.74			-661.74	0.00
Licences and subscriptions	-2,090.57			-2,090.57	0.00
Wages and salaries	-58,568.26			-58,568.26	0.00
Visiting speakers	-1,657.08			-1,657.08	0.00
Online ministry / website	-271.86			-271.86	0.00
Church events / food and drink	-3,545.68			-3,545.68	0.00
Sundry expenses	-80.60			-80.60	0.00
Refunds	5.00			5.00	0.00
Repairs and maintenance	-65.00			-65.00	0.00
Travelling expenses	-118.04			-118.04	0.00
Equipment	-2,030.79			-2,030.79	0.00
Printing, postage and stationery	-82.98			-82.98	0.00
Legal and professional fees	0.00			0.00	0.00
Water	-356.73			-356.73	0.00
Light and heat	-1,912.35			-1,912.35	0.00
Hampers	0.00			0.00	0.00
Bank charges	-6.86			-6.86	0.00
Donations	-2,286.97			-2,286.97	0.00
<b>Total Payments</b>	<b>-75,743.91</b>	<b>0.00</b>	<b>0.00</b>	<b>-75,743.91</b>	<b>0.00</b>
<b>Surplus/Deficit</b>	<b>39,207.36</b>	<b>27,420.00</b>	<b>0.00</b>	<b>66,627.36</b>	<b>0.00</b>
Balance b/f	14,523.13	27,343.00	0.00	41,866.13	0.00
Balance c/f	53,730.49	54,763.00	0.00	108,493.49	0.00

**Statement of Assets and Liabilities**  
**at the end of the period**

**24th May 2024 to 31st December 2024**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Last Year £
<b>Assets</b>					
Land and Buildings	350,000.00			350,000.00	

Plant and Machinery	18,000.00			18,000.00	
Current account	4,364.03			4,364.03	
Savings account	49,366.46	54,763.00		104,129.46	
<b>Total Assets</b>	<b>421,730.49</b>	<b>54,763.00</b>	<b>0.00</b>	<b>476,493.49</b>	
<b>Liabilities</b>					
PAYE	1,950.17	0.00	0.00	1,950.17	
Creditors	0.00	0.00	0.00	0.00	
Net wages control	0.00	0.00	0.00	0.00	
Pension liability	344.04	0.00	0.00	344.04	
Other creditors	0.00	0.00	0.00	0.00	
<b>Total liabilities</b>	<b>2,294.21</b>	<b>0.00</b>	<b>0.00</b>	<b>2,294.21</b>	<b>0.00</b>
<b>Balance sheet total</b>	<b>419,436.28</b>	<b>54,763.00</b>	<b>0.00</b>	<b>474,199.28</b>	<b>0.00</b>

Signed by two trustees on behalf of all the trustees:

#### Examiners Statement

In connection with my examination of the accounts of Mickfield Evangelical Church for the period of 24 May 2024 to 31 December 2024, no matter has come to my attention that gives me cause to believe they are not a fair and reasonable record of the church's financial position.

Dated:

10/10/25

Sarah Margetts

S. Margetts

Examiner

**MICKFIELD EVANGELICAL CHURCH**

England & Wales - Charity number 1190791

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# Accounts

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Richard Tearle (Pastor)  
Email: rich.tearle.mec@gmail.com  
Address: Mickfield Evangelical Church, Stonham Rd, Suffolk, IP14 5LS  
Sunday Services: 11am and 6:30pm

## **Mickfield Evangelical Church (MEC) Trustees Annual Report (TAR) (Financial year end 23rd May 2024)**

**For the period 01/01/23—23/2024**

**The legal structure of the charity known as ‘Mickfield Evangelical Church’ is:**  
Charitable Incorporated Organisation (CIO) registered with charity number: 1190791.

The CIO was formed on 23<sup>rd</sup> May 2024 and first received funds 24<sup>th</sup> May 2024.

### **The address and principal office of the charity is:**

Mickfield Evangelical Church  
Stonham Road  
Mickfield  
Suffolk  
IP14 5LS

### **The trustees are the following:**

Following registration of the CIO on 10/08/22, all of the following trustees were appointed with effect from 02/09/22.

Of these trustees, Mr Richard James Tearle is employed by the church as full-time pastor.

Chair/pastor/trustee: Richard James Tearle

Trustee: Kevin Catto

Trustee: Gareth James Hart

Trustee: Richard James Hart

Trustee/Secretary: David Felix Wilding

### **The governing document of MEC CIO is:**

The CG3 Church Constitution as provided by Edward Connor Solicitors. The Church Handbook sits alongside the Church Constitution, is consistent with it, and sets out in more detail how the church functions. The Handbook includes our Basis of Faith, Doctrinal Distinctives and Ethical Statements.

**The purpose and objects of the charity are as found in the Church Constitution:**

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Stowmarket and the surrounding neighbourhood; and

Such other charitable purposes as shall, in the opinion of the charity trustees, 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 facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

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.

### **The work of the year:**

We had as a theme and focus for the year: the preciousness of Jesus. We have sought to see his preciousness more profoundly.

As noted in the TAR for 2022 we had begun thinking, praying and planning to build ‘Gospel Gateways’ as a church. The ‘Mickfield Community Meal’, a monthly 2-course hot dinner for local people, tackling loneliness and isolation, began in December 2022. The meal has continued since. We build relationships with local people (mainly but not exclusively retirement-aged) and we share the Christian gospel with them through a short ‘thought for the day’ talk and our conversations and invitations. The meal has seen great growth.

‘Friends on Friday’ followed in January 2023. This is a monthly drop-in coffee morning, a place for ‘meeting old friends, and making new ones’ based around coffee, cake and chat. This has also been an effective way to build bridges into our local community.

‘Kids Club’ followed on in February 2023. This is a primary school aged 1-hour teatime club, on a Friday. It is the younger counterpart of our longstanding (secondary school aged) Friday Club, youth group. We have seen many children, churched and unchurched, coming along, having fun and learning about Jesus.

A little later on in Autumn 2023 we began ‘Mickfield Mini Music’ which is a toddler group, serving local families. The numbers peak and trough but we’ve had lots of contact with people we wouldn’t otherwise connect with, and some of our warmer local contacts too. The work of ‘Friday Club’ continues to be very effective in not only supporting our youth, but engaging their friends with Christianity and also much needed support during a tricky

season of life. Our youth work has developed to include a regular Saturday/Sunday afternoon ministry specifically for discipling the young people within the church.

The 'Open the Book' team continued to serve in Stonham Aspal primary school, and through this and many other means, not just our formal regular "Gospel Gateways" we make Jesus known. There has been a real growth in local community events in the village of Mickfield and the church has sought to engage with these wholeheartedly, as well as inviting locals to our events too.

During Autumn 2022 we trialled the 'Hope Explored' course in the pastor's home. We then ran the course in Spring 2023 for the whole church over 3 consecutive Thursday evenings. We also released a set of Easter videos online and started a new 10am Good Friday service.

Our Growth Groups continued to run during 2023 and a high proportion of our adult members are connected with and attend these. The groups continue to be the mid-week heartbeat of the church, drawing us together to do that New Testament 'one-anothering' which is harder to achieve on a busy Sunday morning in a packed building.

During 2023 we continued our 'Want Life?' series in John's Gospel. We also learnt about being 'Everyday Disciples' from Luke chs10-11. The 'Bubbles under the Sun' (Ecclesiastes) series was well received. In July we had the privilege of baptising a younger member. During the summer term we considered how we might be 'On the Move' from the book of Numbers, and what held God's people back then, and could hold us back too. We continued our 'Respectable Sins' series considering anger over two sessions and also gossip. We had a range of other speakers and studied 'None Besides You' a series on some of Asaph's psalms. We enjoyed our usual refreshing summer programme, including a lengthy interview with the hilarious and profound Marian Paish.

During the Autumn term we studied Romans 1-8 in the mornings, we thereby began our 'Best News Ever' series...the explosive good news contained in Romans has radically shaped the modern world and can be explosive in our lives too. Parallel to this, in the evenings we covered a wide range of topics around human sexuality and the teaching of the bible. At Christmas we listened to '5 Christmas Belters' – 5 songs from Luke's Gospel.

During this time, we also held the Michael Tinker kids concert, we responded to local flooding with hampers for those effected in Debenham. Our pastor attended the national leaders conference in Blackpool. After this we had our bi-annual church weekend away at Sizewell, our speaker was Simon Rowell who challenged us, from the book of Acts, about our 'Life Goals'. It was, as ever, a wonderful weekend of fun, fellowship and food. Immediately following this Mid-Suffolk District Council (MSDC) issued a Breach of Condition Notice (BCN) against some of our events and Gospel Gateways. This story

continues into 2024, thankfully the BCN was withdrawn after we issued a Pre-action Protocol (PAP) with the help of a barrister. Subsequently, (2024) we applied to MSDC for, and were issued with, a Certificate of Lawful Existing Use or Development (CLEUD) and an accompanying Legal Memo which spelt out in no uncertain terms that our actions *were and are* well within the permissions applied to our building. They are the very normal missional/evangelistic/community-serving activities of a local church in modern Britain. We now feel free to continue with our work unhindered.

The above situation prompted us to address “trellis” structural issues in our church, to enable the spiritual “vine” to continue to grow. Up to 23<sup>rd</sup> May 2024 we underwent a rigorous process in pursuit of an appropriate part-time administrator. We also worked hard to teach on, and develop our leadership (elders and deacons) and team structures, bringing clarity to the whole.

The work of the year, as above, is in accord with the requirement that our existence and activities be for the Public Benefit. We continue to serve the public, in the 2000-year-old Christian tradition, as we seek to reach Mickfield and Mid-Suffolk for Jesus.

**We seek to meet this Public Benefit requirement in the following way:**

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.

2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.

3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to

make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

In these ways, to name a few, our charitable objects and purposes promote and pursue human flourishing, the common good and the public benefit.

### **Financial Review**

The income of the church is made up the generous regular and spontaneous giving of church members and the Gift Aid which often accompanies this.

Again, we have seen God's generous provision for us. We've seen the regular online financial giving double (and more) and hold at that level. Having initiated a revitalisation work at Great Blakenham Baptist Church (GBBC) a number of years ago, we are partnered with GBBC in our shared gospel work. GBBC continue to contribute 75% of the total cost of Michael Lawrence, with MEC covering the other 25%. MEC continues to employ both Michael Lawrence and Richard Tearle. We are encouraged by the church finances.

### **Reserves Policy**

The church has a Building Fund. The church has typically not built-up major reserves. However, the trustees are committed to developing a Reserves Policy. Three areas seem particularly pertinent: 1) reserves to cover 3 months wages, 2) reserves towards the needs of our building, especially given our numerical growth, and 3) reserves towards the deployment of additional gospel workers.

Regarding this latter need we have decided to create a restricted 'Training Fund', within our savings account, to enable us to build a fund towards the employment of a gospel worker in a training role here at Mickfield in the future.

We hereby confirm that we, as trustees, have considered the Charity Commission guidance on public benefit and consider that our purposes and practices meet the requirements as above.

### **Trustees Approval and Signatures:**



Mr Richard James Tearle

(Trustee/Pastor/Chair)



Mr David Felix Wilding

(Trustee/Secretary)

# **Mickfield Evangelical Church**

Charity Number: 1190791

End of Year Report and Financial  
Statements

For the Period: 1st January 2023  
to 23rd May 2024 (First funds recieved  
24th May 2024)

# Contents

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Receipts and Payments Accounts	4
Statement of Assets and Liabilities	5

# Legal and Administrative Information

**Address:** Stonham Road  
Mickfield  
Stowmarket  
IP14 5LS

**Trustees:** Richard James Tearle  
Kevin Catto  
Gareth James Hart  
Richard James Hart  
David Felix Wilding

**Bankers:** TSB

# Receipts and Payments

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Total Funds To the nearest £	Last Year To the nearest £
<b>Receipts</b>					
Standing orders	-	-	-	-	-
Cash	-	-	-	-	-
Bank interest	-	-	-	-	-
Gift aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-
<b>Payments</b>					
Children and youth	-	-	-	-	-
Books	-	-	-	-	-
Insurance	-	-	-	-	-
Telephone and internet	-	-	-	-	-
Licences and subscriptions	-	-	-	-	-
Wages and salaries	-	-	-	-	-
Visiting speakers	-	-	-	-	-
Online ministry/website	-	-	-	-	-
Church events	-	-	-	-	-
Repairs and maintenance	-	-	-	-	-
Equipment	-	-	-	-	-
Legal and professional fees	-	-	-	-	-
Water	-	-	-	-	-
Light and heat	-	-	-	-	-
Bank charges	-	-	-	-	-
Charitable donations	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-

# Statement of Assets and Liabilities at the end of the period

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Last Year To the nearest £
<b>Assets</b>				
Land and buildings	-	-	-	-
Plant and machinery	-	-	-	-
Current account	-	-	-	-
Savings account	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total assets</b>	-	-	-	-
<b>Liabilities</b>				
PAYE liability	-	-	-	-
Creditors	-	-	-	-
Net wages control	-	-	-	-
Pension liability	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total liabilities</b>	-	-	-	-

Signed by two trustees on behalf of all the trustees:



Mr Richard James Tearle

(Trustee/Pastor/Chair)



Mr David Felix Wilding

(Trustee/Secretary)

**MICKFIELD EVANGELICAL CHURCH**

England & Wales - Charity number 1190791

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# Accounts

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Richard Tearle (Pastor)  
Tel: 01449 710101 (Church Office)  
Email: rich.tearle.mec@gmail.com  
Address: Mickfield Evangelical Church, Stonham Rd, Suffolk, IP14 5LS  
Sunday Services: 11am and 6:30pm

**Mickfield Evangelical Church (MEC) Trustees Annual Report (TAR)  
(Financial year end 31st Dec 2022)**

**For the period 01/01/22—31/12/22**

**The legal structure of the charity known as ‘Mickfield Evangelical Church’ is:**  
Charitable Incorporated Organisation (CIO) registered with charity number: 1190791.

The charity is currently a shell, until assets have been transferred from the old unincorporated charity to the new CIO, pending the necessary legal arrangements undertaken by Edward Connor Solicitors.

**The address and principal office of the charity is:**

Mickfield Evangelical Church  
Stonham Road  
Mickfield  
Suffolk  
IP14 5LS

**The trustees are the following:**

Following registration of the CIO on 10/08/22 all of the following trustees were appointed with effect from 02/09/22.

Only Mr Richard James Tearle is employed by the church as full-time pastor.

Chair/pastor/trustee: Richard James Tearle  
Trustee: Kevin Catto  
Trustee: Gareth James Hart  
Trustee: Richard James Hart  
Trustee/Secretary: David Felix Wilding

**The governing document of MEC CIO is:**

The CG3 Church Constitution as provided by Edward Connor Solicitors. The Church Handbook sits alongside the Church Constitution, is consistent with it, and sets out in more detail how the church functions. The Handbook includes our Basis of Faith, Doctrinal Distinctives and Ethical Statements.

**The purpose and objects of the charity are as found in the Church Constitution:**

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Stowmarket and the surrounding neighbourhood; and

Such other charitable purposes as shall, in the opinion of the charity trustees, 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 facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

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.

**The work of the year:**

Seeking to cast a positive, outward-looking vision we made 2021 a 'year of prayer for lost people' with the intention that 2022 would be a 'year of evangelism to lost people'.

2022 was marked by all our usual emphases: pastoral care, the functioning of our 'Growth Groups', our commitment to work with children and young people both within the church (creche, Sunday School, Friday Club) and outside the church. In addition to this we learnt together, in our Sunday Services, from Revelation 1-3, Leviticus 1-6, the book of Nehemiah and John's Gospel. Nehemiah helped us as we sought to rebuild church life. John's Gospel raises the question: "Want Life?" and indeed a couple of people found new life in Jesus, during this series which spanned into 2023. During our evening services we learnt from Habakkuk (on 'living in the meantime'), 2 Peter (on being fruitful), Psalms 15-25 (on the slog of life) and we began to consider some of the so-called "Respectable Sins". Christmas 2022 centred around the theme of: Hopes and Fears. We saw how these are all met and fulfilled in Jesus Christ.

As part of the year of evangelism we received training in how to share our faith with our friends. We also held the 'Forgiveness' event, interviewing Tamar Pollard. We held two successful craft events. We also engaged with the local community of Mickfield village through the Jubilee service held outdoors at St. Andrews and led by our Pastor. We had a successful and helpful elders "away day". We also held our annual Harvest Service and Light Party for local children in October. We held a Remembrance Sunday Service around the theme of "1942: 80 years on", as 1942 was the turning point in the war and Jesus, who

sacrificed his life for many, is the turning point of history. We held a Christmas Quiz, the usual services (as above) and a new "Carols Closer to Christmas" which was a busy evening carol service, well attended by guests. We were heartened to see, during 2022, the official launch of the Suffolk Gospel Partnership.

We also began to consider our ongoing 80%+ full 'good problem', a problem of managing growth in the church. Additionally, we encouraged the church to pray, think, plan and build 'Gospel Gateways'. These were to be ways for people outside the Christian faith to come into our building, into contact with us, to receive a warm welcome and free hospitality, and to explore the Christian Faith and Jesus Christ himself. Additionally these events were intended to meet felt social needs regarding isolation, loneliness and the "Winter Warm Spaces" initiative prompted by the UK-wide cost of living challenges.

This is all in accord with the requirement that we be for the Public Benefit.

**We seek to meet this Public Benefit requirement in the following way:**

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.
2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.
3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

In these ways, to name a few, our charitable objects and purposes promote and pursue human flourishing, the common good and the public benefit.

### **Financial Review**

The income of the church is made up the generous regular and spontaneous giving of church members and the Gift Aid which often accompanies this.

Considering the finances over the last 4 years or so we have seen God's generous provision for us. We've seen the regular online financial giving double and hold at that level. Great Blakenham Baptist Church continue to contribute 75% of the total cost of Michael Lawrence. MEC continues to employ both Michael Lawrence and Richard Tearle. We are encouraged by the church finances as they stand but are looking for the regular giving to continue to increase to meet the needs of the gospel work: "ministry costs money".

### **Reserves Policy**

The church has a Building Fund. The church has typically not built up major reserves. However, the trustees will give consideration to a Reserves Policy. Three areas seem particularly pertinent: 1) reserves to cover 3 months expenditure, 2) reserves towards the needs of our building, especially given our numerical growth, and 3) reserves towards the deployment of additional gospel workers.

Regarding this latter need we have decided to create a 'Development Fund', within our savings account, to enable us to build a fund towards the employment of a gospel worker in a training role here at Mickfield in the future.

We hereby confirm that we, as trustees, have considered the Charity Commission guidance on public benefit and consider that our purposes and practices meet the requirements as above.

### **Trustees Approval and Signatures:**



Mr Richard James Tearle

(Trustee/Pastor/Chair)



Mr David Felix Wilding

(Trustee/Secretary)

# **Mickfield Evangelical Church**

Charity Number: 1190791

End of Year Report and Financial  
Statements

For the period: 1 January 2022 – 31  
December 2022

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Statement of Assets and Liabilities	5

# Legal and Administrative Information

**Address:** Stonham Road  
Mickfield  
Stowmarket  
IP14 5LS

**Trustees:** Richard James Tearle  
Kevin Catto  
Gareth James Hart  
Richard James Hart  
David Felix Wilding

**Bankers:** TSB

# Receipts and Payments

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Total Funds To the nearest £	Last Year To the nearest £
<b>Receipts</b>					
Online giving	-	-	-	-	-
Cash	-	-	-	-	-
Bank interest	-	-	-	-	-
Gift aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-

<b>Payments</b>					
Children and youth	-	-	-	-	-
Books	-	-	-	-	-
Insurance	-	-	-	-	-
Telephone and internet	-	-	-	-	-
Licences and subscriptions	-	-	-	-	-
Wages and salaries	-	-	-	-	-
Visiting speakers	-	-	-	-	-
Online ministry/website	-	-	-	-	-
Church events/food and drink	-	-	-	-	-
Sundry expenses	-	-	-	-	-
Repairs and maintenance	-	-	-	-	-
Travelling expenses	-	-	-	-	-
Equipment	-	-	-	-	-
Printing, postage and stationery	-	-	-	-	-
Legal and professional fees	-	-	-	-	-
Water	-	-	-	-	-
Light and heat	-	-	-	-	-
Bank charges	-	-	-	-	-
Charitable donations	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-

<b>Surplus/Deficit</b>	-	-	-	-	-
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<b>Balance brought forward</b>	-	-	-	-	-
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<b>Balance carried forward</b>	-	-	-	-	-
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# Statement of Assets and Liabilities at the end of the period

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Last Year To the nearest £
<b>Assets</b>				
Land and buildings	-	-	-	-
Plant and machinery	-	-	-	-
Current account	-	-	-	-
Savings account	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total assets</b>	-	-	-	-
<b>Liabilities</b>				
PAYE liability	-	-	-	-
Creditors	-	-	-	-
Net wages control	-	-	-	-
Pension liability	-	-	-	-
Other creditors	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total liabilities</b>	-	-	-	-
<b>Balance sheet total</b>	-	-	-	-

Signed by two trustees on behalf of all the trustees:

  
Mr Richard James Tearle  
(Trustee/Pastor/Chair)

  
Mr David Felix Wilding  
(Trustee/Secretary)

**MICKFIELD EVANGELICAL CHURCH**

England & Wales - Charity number 1190791

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# Accounts

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Richard Tearle (Pastor)  
Tel: 01449 710101 (Church Office)  
Email: rich.tearle.mec@gmail.com  
Address: Mickfield Evangelical Church, Stonham Rd, Suffolk, IP14 5LS  
Sunday Services: 11am and 6:30pm

## **Mickfield Evangelical Church (MEC) Trustees Annual Report (TAR) (Financial year end 31 Dec 2021)**

**For the period 10/08/20—31/12/21**

**The legal structure of the charity known as ‘Mickfield Evangelical Church’ is:**  
Charitable Incorporated Organisation (CIO) registered with charity number: 1190791.

The charity is currently a shell, until assets have been transferred from the old unincorporated charity to the new CIO, pending the necessary legal arrangements undertaken by Edward Connor Solicitors.

### **The address and principal office of the charity is:**

Mickfield Evangelical Church  
Stonham Road  
Mickfield  
Suffolk  
IP14 5LS

### **The trustees are the following:**

Following registration of the CIO on 10/08/20 all of the following trustees were appointed with effect from 02/09/20.

Only Mr Richard James Tearle is employed by the church as full-time pastor.

Chair/pastor/trustee: Richard James Tearle  
Trustee: Kevin Catto  
Trustee: Gareth James Hart  
Trustee: Richard James Hart  
Trustee/Secretary: David Felix Wilding

### **The governing document of MEC CIO is:**

The CG3 Church Constitution as provided by Edward Connor Solicitors. The Church Handbook sits alongside the Church Constitution, is consistent with it, and sets out in more detail how the church functions. The Handbook includes our Basis of Faith, Doctrinal Distinctives and Ethical Statements.

**The purpose and objects of the charity are as found in the Church Constitution:**

The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Stowmarket and the surrounding neighbourhood; and

Such other charitable purposes as shall, in the opinion of the charity trustees, 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 facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life;

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.

**The work of the year:**

Much of our energies have been concerned with navigating the Covid-19 pandemic and the various pastoral and practical implications of that. The Autumn of 2020 certainly came with that pressure. However, 2021 was styled a 'year of prayer for lost people' with the intention that 2022 would be a 'year of evangelism to lost people'. This was to be a positive, outward-looking and evangelistic vision to tide us over until we could cast a larger and longer-term vision as elders/trustees during 2022.

2021 was marked by all our usual emphases: pastoral care, the functioning of our 'Growth Groups', our commitment to work with children and young people both within the church (creche, Sunday School, Friday Club) and outside the church (as for 'within' but also including Open the Book, October Light Party and Outdoor Nativity services). In addition to this, at our weekly Sundays services, we learnt together from the books of Exodus and Ephesians as well as some topical bible teaching. This is all in accord with the requirement that we be for the Public Benefit.

**We seek to meet this Public Benefit requirement in the following way:**

There are three main identifiable benefits to the public or sections of the public that flow from the church fulfilling its purposes.

1. Those who come to know and continue in the love of God report that accepting the love of



**mickfield**  
evangelical church



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

God in Jesus Christ was the best decision they ever made and that knowing this love gives them strength in their everyday life.

2. Advancing the Christian Faith promotes a moral framework. This framework is outlined in the Bible, the Old Testament being interpreted by the New Testament. A summary of the framework is the command for people to love God with their heart, soul, mind and strength and love one's neighbour as oneself. An exposition of the framework can be found in chapters 5-7 of the Gospel of Matthew. Church members are encouraged to live out their faith within the community and to put this moral framework into practice in their everyday lives with everyone they interact with and so this benefits the members of the public who interact with members of the congregation each day.

3. It is for the public good that the main beliefs of the Christian Faith are made known in society, even if people disagree with the Christian message, because this enables people to make informed choices concerning religious belief and contributes towards a free society where different ideas and beliefs are widely known by the public.

In these ways, to name a few, our charitable objects and purposes promote and pursue human flourishing, the common good and the public benefit.

### **Financial Review**

The income of the church is made up the generous regular and spontaneous giving of church members and the Gift Aid which often accompanies this.

At the end of 2021 the church received a gift from Great Blakenham Baptist Church, with whom we are partnered, which enabled us to complete the financial year. One-off gifts and regular giving picked up in January 2022 and we continue to trust God for his provision.

### **Reserves Policy**

The church has £800 assigned to the Building Fund. The church has typically not built up major reserves. However, the trustees will give consideration to a Reserves Policy. Three areas seem particularly pertinent. 1) reserves to cover 3 months expenditure, 2) reserves towards the needs of our building, especially as we are more than "80% full" in terms of regular attendance and 3) reserves towards the deployment of additional gospel workers.

We hereby confirm that we, as trustees, have considered the Charity Commission guidance on public benefit and consider that our purposes and practices meet the requirements as above.



**mickfield**  
evangelical church



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

**Trustees Approval and Signatures:**

Mr Richard James Tearle

(Trustee/Pastor/Chair)

Mr David Felix Wilding

(Trustee/Secretary)

# **Mickfield Evangelical Church**

Charity Number: 1190791

End of Year Report and Financial  
Statements

For the period: 10 August 2020 – 31  
December 2021

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# Legal and Administrative Information

**Address:** Stonham Road  
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Stowmarket  
IP14 5LS

**Trustees:** Richard James Tearle  
Kevin Catto  
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David Felix Wilding

**Bankers:** TSB

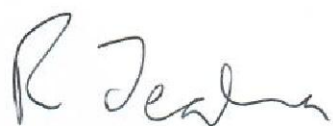
# Receipts and Payments

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Total Funds To the nearest £	Last Year To the nearest £
<b>Receipts</b>					
Standing orders	-	-	-	-	-
Cash	-	-	-	-	-
Bank interest	-	-	-	-	-
Gift aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-
<b>Payments</b>					
Children and youth	-	-	-	-	-
Books	-	-	-	-	-
Insurance	-	-	-	-	-
Telephone and internet	-	-	-	-	-
Licences and subscriptions	-	-	-	-	-
Wages and salaries	-	-	-	-	-
Visiting speakers	-	-	-	-	-
Online ministry/website	-	-	-	-	-
Church events	-	-	-	-	-
Repairs and maintenance	-	-	-	-	-
Equipment	-	-	-	-	-
Legal and professional fees	-	-	-	-	-
Water	-	-	-	-	-
Light and heat	-	-	-	-	-
Bank charges	-	-	-	-	-
Charitable donations	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-

# Statement of Assets and Liabilities at the end of the period

	Unrestricted Funds To the nearest £	Restricted Funds To the nearest £	Endowment Funds To the nearest £	Last Year To the nearest £
<b>Assets</b>				
Land and buildings	-	-	-	-
Plant and machinery	-	-	-	-
Current account	-	-	-	-
Savings account	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total assets</b>	-	-	-	-
<b>Liabilities</b>				
PAYE liability	-	-	-	-
Creditors	-	-	-	-
Net wages control	-	-	-	-
Pension liability	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total liabilities</b>	-	-	-	-

Signed by two trustees on behalf of all the trustees:



Mr Richard James Tearle  
(Trustee/Pastor/Chair)



Mr David Felix Wilding  
(Trustee/Secretary)