

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:
Charitable Incorporated Organisation (CIO) registered with charity number: 1190791.

The CIO was formed on 23rd May 2024 and first received funds 24th 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:

Just before the period in question we had the joy of baptising Vicky Willcox on Sunday 5th 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 9th September. We also welcomed John Moody as our new church treasurer during June 2024.

During the first weekend of July we had our first MECRHFFWE 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 1st 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 18th 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 25th 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 12th 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 1st 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



mickfield
evangelical church



CHARITY COMMISSION
FOR ENGLAND AND WALES

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)

Reciepts and Payments 2024
24th May 2024 to 31st Dec2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
Receipts					
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
Total reciepts	114951.27	27420.00	0.00	142371.27	0.00
Payments					0.00
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
Total Payments	-75743.91	0.00	0.00	0.00	0.00
Surplus/Deficit	39207.36	27420.00	0.00		0.00
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 £
Receipts					
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
Total receipts	114,951.27	27,420.00	0.00	142,371.27	0.00
Payments					0.00
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
Total Payments	-75,743.91	0.00	0.00	-75,743.91	0.00
Surplus/Deficit	39,207.36	27,420.00	0.00	66,627.36	0.00
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 £
Assets					
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

Total Assets	421,730.49	54,763.00	0.00	476,493.49
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Liabilities

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

Total liabilities	2,294.21	0.00	0.00	2,294.21	0.00
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Balance sheet total	419,436.28	54,763.00	0.00	<u>474,199.28</u>	0.00
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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