

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 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

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 9th 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 24th 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 7th 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 6th 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 2nd September to discuss how the different voluntary roles in church work together and to make plans for 2026, they met again on 13th 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 30th January we hosted an FIEC event for “large churches”, on 11th March we hosted the FIEC regional conference and on 14th 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

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

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:



CHARITY COMMISSION
FOR ENGLAND AND WALES

Mr Richard James Tearle

R. Tearle
(Trustee/Pastor/Chair)

Mr David Felix Wilding

D. Wilding
(Trustee/Secretary)

Receipts and Payments 2025

01st Jan to 31st Dec 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
	£	£	£	£	£
Receipts					
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
Total receipts	148,640.53	3,190.50	0.00	151,831.03	142,371.27
Payments					
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
Total Payments	-134,636.64	-475.00	0.00	-135,111.64	-75,743.91
Surplus/Deficit	14,003.89	2,715.50	0.00	16,719.39	66,627.36
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

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
	£	£	£	£	£
Assets					

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

Total Assets	434,194.06	59,018.82	0.00	493,212.88	476,493.49
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Liabilities

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

Total liabilities	1,741.79	0.00	0.00	1,741.79	2,294.21
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Balance sheet total	432,452.27	59,018.82	0.00	491,471.09	474,199.28
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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 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

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27/02/26

Sarah Margetts

S. Margetts

Examiner