

Kesgrave Baptist Church CIO

Charity No 1193135

End of Year Report and Financial
statements.

For the period:
18/01/2021 - 30/09/2021

Contents

	Page
Legal and Administrative Information	3
Trustees' Annual Report	4
Independent Examiner's Report	7
Receipts and Payments Accounts	9
Statement of Assets and Liabilities	10

Legal and Administrative Information

Address:	Kesgrave Baptist Church Cambridge Road Kesgrave IP5 1EW
Trustees:	P Micklesen E Robinson T Mawson (Joined 23 June 2021) C Grimwood (Resigned 23 September 2021)
Bankers:	Barclays Bank, Ipswich Building Society, Cambridge and Counties Bank
Independent Examiner:	Robert G Deex

Trustees' Annual Report

The trustees of Kesgrave Baptist Church present their annual report and financial statements for the period ending 30th September 2021.

The accounts have been prepared on a cash and receipts basis as permitted under the regulations.

Governance and Management

Kesgrave Baptist Church was formed in 1927, in addition to the trust deeds of the land it was governed by 'Articles of faith and church rules' last revised in September 2016. The church registered as a CIO on 18th January 2021 and is governed by the constitution document formed at the same time. The church previously operated as an Excepted Charity under the umbrella of the Association of Grace Baptist Churches East Anglia (AGBCEA).

The trustees are formed from the Elders and Deacons of the church, all have served throughout this period unless otherwise noted. Currently one trustee, Tom Mawson, is employed by the church as pastor. The trustees are responsible for the control and management of the church and are appointed by members of the church.

Buildings and Land are currently held in trust by the AGBCEA.

Objectives and Aims

The purpose of the church is the advancement of the Christian faith in accordance with the Basis of Faith, Doctrinal Distinctives and Ethical Statements, primarily, but not exclusively, within Kesgrave, Suffolk, and the surrounding neighbourhood; and such other charitable purposes, as shall in the opinion of the charity trustees facilitate the work of the Fellowship, provided that such purposes must be carried out in a manner consistent with the Basis of Faith, Doctrinal Distinctives and Ethical Statements .

Activities and Achievements

The trustees have given due regard to the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

During the year the church has continued to carry out various activities in order to promote the Gospel in the local area.

Several changes have taken place during the reporting period. In January, due to restrictions caused by Covid the church were meeting solely online. Only a handful of in person services were able to be accommodated until

Easter when the church began to enjoy face to face fellowship once more. We have seen old friends return to the fellowship and new people joining both the fellowship and membership which has been a great encouragement to many.

After a formal recruitment process, in February, the church chose to appoint Tom Mawson as Pastor to lead the fellowship, this appointment began in June 2021 as the church welcomed Tom Mawson and his family.

Throughout the period, fairly normal practice began to resume in the life of the church since COVID, it has been an encouragement to see volunteers and new helpers returning to ministries that had been paused.

The various activities of the church include:

- Regular Sunday morning and evening services, and a regular prayer meeting on Tuesday evenings.
- Youth activities, ladies' meeting, toddler and parent groups, wedding and funeral services, monthly men's and women's breakfasts.
- The church continues to allow use of the buildings for Brownie groups and Slimming World.

The church is involved in supporting worldwide Christian Mission, particularly through, Grace Baptist Mission, European Mission Fellowship, Servants of The Word and Caring For Life. We support these missions due to their alignment with our beliefs and the fact that they have similar charitable objective to ours. We choose to make grants to these missions, based on income received,

Pastoral support is provided for those who are unwell or in need.

Finances

The principal source of funds for the church comes from free will offerings of attendees.

Like last year, this period has been unusual regarding finance. COVID restrictions continued to change the way the practical aspects of the church functioned, affecting both income and expenditure, we also haven't supported a Pastors salary for the whole period. Looking at the accounts we can see evidence that God has graciously supported us through this last year financially and we have been able to continue to support various missionaries as well as the work here.

We are grateful for the financial support of the fellowship; our finances continue to be encouraging.

There have been some large one-off expenses, particularly with legal fees related to the CIO and supporting Tom, Elly and family as they moved to the church. Regular giving has grown throughout the year and various groups have continued to use the buildings during the week, providing us with some useful extra income.

At the end of the period we had £205,630 in our general fund and £31,738.00 in the special fund. The general fund is higher than normal as this includes the money returned to the church from the sale of the manse. Some of this excess will be used to help Tom Mawson purchase a property in the area.

We are grateful to the Lord for supplying our needs and continue to rely on his provision, using all we have in his service.

The accounts, produced under a receipts and payments basis have been independently examined and are replicated in this report, along with a statement of assets and liabilities.

Reserves Policy

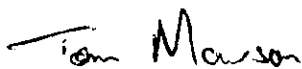
Our policy is to build and maintain a margin of funds to cover about 3 months of expenditure. As the financial report shows, we currently have funds to maintain this and will continue to discuss how to best use our resources for the Lord's work.

Risk Management

The trustees have reviewed the major risks to which the CIO is exposed to. Everybody working with young people or vulnerable adults is DBS checked and understands the safeguarding policy. The premises are regularly reviewed for health and safety purposes. We take a low risk approach to investments and use cash deposit accounts.

Approval

This report was approved by the trustees on 15th July and signed on their behalf.



Tom Mawson
Trustee and Pastor



Paul Micklesen
Trustee and Treasurer



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

KESGRAVE BAPTIST CHURCH

On accounts for the year
period ended

30 SEPTEMBER 2021

Charity no
(if any)

1193135

Set out on pages

9 and 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 09 2021.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed:

Robert G. Deex

Date:

13th July 2022

Name:

ROBERT G. DEEX

Relevant professional
qualification(s) or body

—

(if any):

Address:

18 BURN HOUSE LANE

KIRTON IPSWICH

SUFFOLK IP10 0PZ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Receipts and payments accounts

CC16a

For the period

To

Section A 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 £
A1 Receipts					
Regular Offerings	19,040	-	-	19,040	-
Weekly Offerings	3,191	-	-	3,191	-
Hall Hire	1,912	-	-	1,912	-
Women's Fellowship	800	-	-	800	-
Gifts	640	-	-	640	-
Gift Aid	4,893	-	-	4,893	-
Special Fund Donation	-	240	-	240	-
Bank Interest	868	-	-	868	-
Sub total (Gross income for AR)	31,344	240	-	31,584	-
A2 Asset and investment sales, (see table).					
Sale Of Manse	125,008	-	-	125,008	-
	-	-	-	-	-
Sub total	125,008	-	-	125,008	-
Total receipts	156,352	240	-	156,592	-
A3 Payments					
Mission Giving	5,255	-	-	5,255	-
Gifts	640	-	-	640	-
Members Expenses	221	-	-	221	-
Youth Work	214	-	-	214	-
Ministry Expenses	9,482	-	-	9,482	-
Utilities	1,018	-	-	1,018	-
Maintenance and Repairs	2,829	-	-	2,829	-
Legal Fees	6,066	-	-	6,066	-
Professional Fees	2,200	-	-	2,200	-
Sub total	27,925	-	-	27,925	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	27,925	-	-	27,925	-
Net of receipts/(payments)	128,427	240	-	128,667	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds Period Start	77,203	33,508	-	110,711	-
Cash funds this year end	205,630	33,748	-	239,378	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash Accounts	Bank Current	129,134	-	-
	Bank Savings	21,684		
	Building Society - Special		15,691	-
	Savings Account	54,813	18,057	-
	Total cash funds (receipts and payments account(s))	205,630	33,748	-

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash Funds	General Fund	205,630		
	Special Fund		31,738	
	World Mission Fund		1,950	
	Welfare Fund		60	
	Total cash funds (agree balances with receipts and payments)	205,630	33,748	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	N/A	-	
		-	
		-	
		-	
		-	

We retain as assets, for use by the church, piano, organ, kitchen equipment, audio/visual gear.

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Tom Mawson</i>	TOM MAWSON	10 th July 22
<i>PY Mickelson</i>	PAUL MICKELSEN	10 th July 22