

Kesgrave Baptist Church CIO

Charity No 1193135

End of Year Report and Financial
statements.

For the period:
01/10/2022 - 30/09/2023

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Legal and Administrative Information

Address:	Kesgrave Baptist Church Cambridge Road Kesgrave IP5 1EW
Trustees:	P Micklesen E Robinson T Mawson M Tatham R Percy T Barker (Joined 28th May 2023) W Morrison (Joined 28th May 2023)
Bankers:	Barclays Bank, Ipswich Building Society, Cambridge and Counties Bank
Independent Examiner:	Mr J Whayman

Trustees' Annual Report

The trustees of Kesgrave Baptist Church present their annual report and financial statements for the year ending 30th September 2023.

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.

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.

The various activities of the church include:

- Regular Sunday morning and evening services, and a regular prayer meeting on Tuesday evenings.
- A focus on fellowship and encouragement is facilitated through the use of house groups.

- 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, and another church during the week.

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 is free will offerings of attendees.

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

At the end of the period we had £209486 in our general fund and £34408 in the special fund. The special fund is a designated fund, for the purposes of special projects. The general fund remains high despite significant investment into the church premises. We continue to investigate the best ways to use the funds available to us.

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.

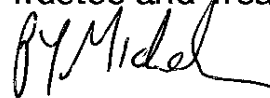
Approval

This report was approved by the trustees on 28/7/24 and signed on their behalf.

Tom Mawson
Trustee and Pastor



Paul Micklesen
Trustee and Treasurer



Independent examiner's report to the trustees of Kesgrave Baptist Church CIO

I report to the trustees on my examination of the accounts of Kesgrave Baptist Church CIO (the Trust) Charity Number 1193135 for the year ended 30th September 2023.

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').

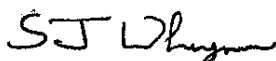
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:-

- 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 contents 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.

Signed:- 

Name:- Mr S J Whayman

Address:- 51 Cowper Street
Ipswich
IP4 5JA

Date:- 9th July 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Kesgrave Baptist Church CIO

No (if any)
1193135

CC16a

Receipts and payments accounts

For the period from	Period start date 01/10/2022	To	Period end date 30/09/2023
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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					
Offerings	45,300	794	-	46,093	42,282
Hall Hire	6,717	-	-	6,717	6,274
World Mission Fund	-	1,585	-	1,585	920
Grants	9,734	0	-	9,734	
Legacies	0	-	-	0	95,726
Gift Aid	10,342	-	-	10,342	8,492
Special Fund Donations	330	-	-	330	330
Books	507	-	-	507	
Interest	2,547	-	-	2,547	842
Sub total (Gross income for AR)	75,477	2,379	-	77,856	154,866
A2 Asset and investment sales, (see table).					
	-	-	-	-	0
	-	-	-	-	0
Sub total	-	-	-	-	0
Total receipts	75,477	2,379	-	77,856	154,866
A3 Payments					
Ministry	31,505	794	-	32,298	30,834
Mission Giving	16,512	1,585	-	18,098	10,597
Church Activities	1,438	0	-	1,438	951
Premises Costs	19,381	-	-	19,381	5,923
Books	873	-	-	873	1,038
Welfare	454	-	-	454	566
Legal and Professional Fees	1,782	-	-	1,782	2,760
Subscriptions and Affiliations	1,213	-	-	1,213	0
Sub total	73,158	2,379	-	75,537	52,669
A4 Asset and investment purchases, (see table)					
31.7% of 45 Reeve Gardens	0	-	-	0	100,000.00
	0	-	-	0	-
Sub total	0	-	-	0	100,000.00
Total payments	73,158	2,379	-	75,537	152,669
Net of receipts/(payments)	2,319	-	-	2,319	2,197
A5 Transfer between funds	0	-	-	-	-
A6 Cash funds last year end	241,575	-	-		239,378
Cash funds this year end	243,894	-	-	243,894	241,575

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 funds				
	Current Account	20,263	-	-
	Bank Savings Account 5499	67,139	-	-
	Bank Savings Account 5537	65,260	-	-
	Building Society - Special	15,942	-	-
	Savings Account	75,290	-	-
		-	-	-
	Total cash funds	243,894	-	-

(agree balances with receipts and payments account(s))

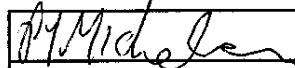
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Cash funds				
	General Fund	209,486	-	-
	Designated Special Fund	34,408	-	-
		-	-	-
	Total cash funds	243,894	-	-

(agree balances with receipts and payments account(s))

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			
31.7% in 45 Reeve Gardens	General	100,000	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			
Piano, Organ, Kitchen Equipment,	General	-	-
Audio Visual Equipment	General	-	-
General Furnishings	General	-	-
		-	-

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

Signature	Print Name	Date of approval
	PAUL JOHN MICKELSEN	28/7/24
	TOM MAWSON	28/7/24