

# **Kesgrave Baptist Church CIO**

Charity No 1193135

End of Year Report and Financial  
statements.

For the period:  
01/10/2023 - 30/09/2024

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# Legal and Administrative Information

|                              |                                                                                        |
|------------------------------|----------------------------------------------------------------------------------------|
| <b>Address:</b>              | Kesgrave Baptist Church<br>Cambridge Road<br>Kesgrave<br>IP5 1EW                       |
| <b>Trustees:</b>             | P Micklesen<br>E Robinson<br>T Mawson<br>M Tatham<br>R Percy<br>T Barker<br>W Morrison |
| <b>Bankers:</b>              | Barclays Bank, Ipswich Building Society,<br>Cambridge and Counties Bank, CCLA          |
| <b>Independent Examiner:</b> | 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 2024.

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 Association of Grace Baptist Churches (East Anglia) Ltd (Charity number 250733).

## **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, coffee mornings, toddler and parent groups, funeral services, monthly men's and women's breakfasts.
- The church continues to allow use of the buildings for Slimming World and youth club meetings run by another church during the week, charging a reasonable fee for use.

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, along with legacies; three significant legacies were received between 2020 and 2022.

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

At the end of the period we had £199599 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. The majority of the funds are invested in deposit funds (with CCLA Ltd), paying interest at close to the Bank of England base rate. We continue to investigate the best ways to use the funds available to us. This may include increasing the number of paid workers in the church.

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 30th July 2025 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 2024.

## 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:- 7<sup>th</sup> July 2025





CHARITY COMMISSION  
FOR ENGLAND AND WALES

|                                                    |                               |
|----------------------------------------------------|-------------------------------|
| Charity Name<br><b>Kesgrave Baptist Church CIO</b> | No (if any)<br><b>1193135</b> |
|----------------------------------------------------|-------------------------------|

**CC16a**

## Receipts and payments accounts

|                        |                                 |    |                               |
|------------------------|---------------------------------|----|-------------------------------|
| For the period<br>from | Period start date<br>01/10/2023 | To | Period end date<br>30/09/2024 |
|------------------------|---------------------------------|----|-------------------------------|

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Offerings                                             | 45,253                                 | 1064                                 | -                                   | 46,317                          | 46,093                        |
| Hall Hire                                             | 7,705                                  |                                      | -                                   | 7,705                           | 6,717                         |
| World Mission Fund                                    |                                        | 1,466                                | -                                   | 1,466                           | 1,585                         |
| Grants                                                |                                        |                                      | -                                   | 0                               | 9,734                         |
| Gift Aid                                              | 10,235                                 |                                      | -                                   | 10,235                          | 10,342                        |
| Special Fund Donations                                |                                        |                                      | -                                   | 0                               | 330                           |
| Books                                                 | 592                                    |                                      |                                     | 592                             | 507                           |
| Interest                                              | 8,354                                  |                                      | -                                   | 8,354                           | 2,547                         |
| <b>Sub total (Gross income for AR)</b>                | <b>72,139</b>                          | <b>2,530</b>                         | <b>-</b>                            | <b>74,669</b>                   | <b>77,856</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | 0                             |
|                                                       | -                                      | -                                    | -                                   | -                               | 0                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>0</b>                      |
| <b>Total receipts</b>                                 | <b>72,139</b>                          | <b>2,530</b>                         | <b>-</b>                            | <b>74,669</b>                   | <b>77,856</b>                 |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| Ministry                                              | 35,660                                 | 1064                                 | -                                   | 36,724                          | 32,298                        |
| Mission Giving                                        | 11,019                                 | 1,466                                | -                                   | 12,485                          | 18,098                        |
| Church Activities                                     | 3,990                                  |                                      | -                                   | 3,990                           | 2,651                         |
| Premises Costs                                        | 24,899                                 |                                      | -                                   | 24,899                          | 19,381                        |
| Books                                                 | 1,684                                  |                                      | -                                   | 1,684                           | 873                           |
| Welfare                                               | 3,909                                  |                                      | -                                   | 3,909                           | 454                           |
| Legal and Professional Fees                           | 866                                    |                                      | -                                   | 866                             | 1,782                         |
| <b>Sub total</b>                                      | <b>82,026</b>                          | <b>2,530</b>                         | <b>-</b>                            | <b>84,556</b>                   | <b>75,537</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
|                                                       | 0                                      | -                                    | -                                   | 0                               |                               |
|                                                       | 0                                      | -                                    | -                                   | 0                               | -                             |
| <b>Sub total</b>                                      | <b>0</b>                               | <b>-</b>                             | <b>-</b>                            | <b>0</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>82,026</b>                          | <b>2,530</b>                         | <b>-</b>                            | <b>84,556</b>                   | <b>75,537</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>-9,887</b>                          | <b>-</b>                             | <b>-</b>                            | <b>-9,887</b>                   | <b>2,319</b>                  |
| <b>A5 Transfer between funds</b>                      | <b>0</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>243,894</b>                         | <b>-</b>                             | <b>-</b>                            |                                 | <b>241,575</b>                |
| <b>Cash funds this year end</b>                       | <b>234,007</b>                         | <b>-</b>                             | <b>-</b>                            | <b>234,007</b>                  | <b>243,894</b>                |

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

| Categories           | Details                    | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|----------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> |                            |                                    |                                  |                                 |
|                      | Current Account            | 4,522                              | -                                | -                               |
|                      | Bank Savings Account 5499  | 48                                 | -                                | -                               |
|                      | Bank Savings Account 5537  | 646                                | -                                | -                               |
|                      | Building Society - Special | 16,392                             | -                                | -                               |
|                      | Savings Account            | 78,527                             | -                                | -                               |
|                      | CCLA                       | 133,872                            | -                                | -                               |
|                      | <b>Total cash funds</b>    | <b>234,007</b>                     | <b>-</b>                         | <b>-</b>                        |

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

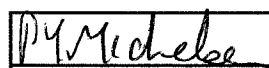
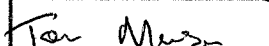
| Categories           | Details                 | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> |                         |                                    |                                  |                                 |
|                      | General Fund            | 199,599                            | -                                | -                               |
|                      | Designated Special Fund | 34,408                             | -                                | -                               |
|                      |                         |                                    | -                                | -                               |
|                      | <b>Total cash funds</b> | <b>234,007</b>                     | <b>-</b>                         | <b>-</b>                        |

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

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

| Details                                             | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------------------------------|-----------------------------|-----------------|--------------------------|
| <b>B4 Assets retained for the charity's own use</b> |                             |                 |                          |
| 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 MICKELSON | 30/7/25          |
|  | TOM MAWSON          | 30/7/25          |