



# **Kesgrave Baptist Church CIO**

Charity No: 1193135

End of Year Report  
and Financial statements

For the period:  
01/10/2024 – 30/09/2025

# Contents

|                                      | Page |
|--------------------------------------|------|
| Legal and Administrative Information | 3    |
| Trustees' Annual Report              | 4    |
| Independent Examiner's Report        | 6    |
| Receipts and Payments Accounts       | 7    |
| Statement of Assets and Liabilities  | 8    |

# Legal and Administrative Information

|                              |                                                                                                                                                      |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Address:</b>              | Kesgrave Baptist Church<br>Cambridge Road<br>Kesgrave<br>IP5 1EW                                                                                     |
| <b>Trustees:</b>             | P Micklesen (Treasurer until 31 July 2025)<br>E Robinson<br>T Mawson<br>M Tatham<br>R Percy<br>T Barker (Treasurer from 1 August 2025)<br>W Morrison |
| <b>Bankers:</b>              | Barclays Bank,<br>Cambridge and Counties Bank,<br>CCLA Investment Management Limited,<br>Ipswich Building Society (closed March 2025)                |
| <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 2025.

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

## **Governance and Management**

Kesgrave Baptist Church was formed with Trust Deeds in 1927. The church registered as a CIO on 18th January 2021 and is governed by the constitution document formed at that 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 (Registered 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, outreach bookstall in the local shopping centre.
- The church continues to allow use of the buildings for Slimming World, the Local Authority as a Polling Station, 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 Noor Ministries. 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 with particular need.

## **Finances**

The principal source of funds for the church is free will offerings of attendees, along with legacies.

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

The General Fund income for the year was £93,781 with expenditure of £74,556, giving a surplus of £19,225. At the year-end the General Fund balance stood at £253,232. The majority of the funds are invested in deposit funds (with CCLA Investment Management Limited, and Cambridge and Counties Bank), 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.

Other monies are given specifically for various Christian Charities which are then passed over. During the year these amounted to £8,791.

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. 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 9<sup>th</sup> July 2026 and signed on their behalf.



Tom Mawson  
Trustee and Pastor



Tim Barker  
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 30<sup>th</sup> September 2025

### Responsibilities and basis of report

As the charity's trustees of the Trust, 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.

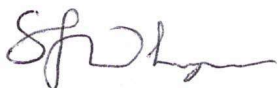
### Independent examiner's statement

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 Act; or
- the accounts did not accord with the accounting records;

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

Signed:-



Name:- Mr Stuart John Whayman

Address:- 51 Cowper Street  
IPSWICH  
IP4 5JA

Date:- 13th February 2026



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Kesgrave Baptist Church CIO

No (if any)  
1193135

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01-Oct-2024

To

Period end date  
30-Sep-2025

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest<br>£ | 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                                             | 59,386                                    |                                      | -                                   | 59,386                          | 46,317                        |
| Hall Hire                                             | 6,475                                     | -                                    | -                                   | 6,475                           | 7,705                         |
| World Mission Fund                                    | -                                         | 8,791                                | -                                   | 8,791                           | 1,466                         |
| Donations & other income                              | 6,127                                     | -                                    | -                                   | 6,127                           |                               |
| Gift Aid                                              | 10,883                                    | -                                    | -                                   | 10,883                          | 10,235                        |
| Special Fund Donations                                | -                                         | -                                    | -                                   | -                               | -                             |
| Books                                                 | 722                                       | -                                    | -                                   | 722                             | 592                           |
| Interest                                              | 10,188                                    | -                                    | -                                   | 10,188                          | 8,354                         |
| <b>Sub total (Gross income for AR)</b>                | <b>93,781</b>                             | <b>8,791</b>                         | <b>-</b>                            | <b>102,572</b>                  | <b>74,669</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                           |                                      |                                     |                                 |                               |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>93,781</b>                             | <b>8,791</b>                         | <b>-</b>                            | <b>102,572</b>                  | <b>74,669</b>                 |
| <b>A3 Payments</b>                                    |                                           |                                      |                                     |                                 |                               |
| Ministry                                              | 37,773                                    | -                                    | -                                   | 37,773                          | 36,724                        |
| Mission Giving                                        | 14,536                                    | 8,506                                | -                                   | 23,042                          | 12,485                        |
| Church Activities                                     | 4,991                                     | -                                    | -                                   | 4,991                           | 3,990                         |
| Premises Costs                                        | 15,015                                    | -                                    | -                                   | 15,015                          | 24,899                        |
| Books                                                 | 978                                       | -                                    | -                                   | 978                             | 1,684                         |
| Welfare                                               | -                                         | -                                    | -                                   | -                               | 3,909                         |
| Legal and Professional Fees                           | 1,262                                     | -                                    | -                                   | 1,262                           | 866                           |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>74,556</b>                             | <b>8,506</b>                         | <b>-</b>                            | <b>83,062</b>                   | <b>84,556</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                           |                                      |                                     |                                 |                               |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
|                                                       | -                                         | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                                  | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total payments</b>                                 | <b>74,556</b>                             | <b>8,506</b>                         | <b>-</b>                            | <b>83,062</b>                   | <b>84,556</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>19,225</b>                             | <b>285</b>                           | <b>-</b>                            | <b>19,510</b>                   | <b>- 9,887</b>                |
| A5 Transfers between funds                            | -                                         | -                                    | -                                   | -                               | -                             |
| A6 Cash funds last year end                           | 234,007                                   | -                                    | -                                   | 234,007                         | 243,894                       |
| <b>Cash funds this year end</b>                       | <b>253,232</b>                            | <b>285</b>                           | <b>-</b>                            | <b>253,517</b>                  | <b>234,007</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> | Cash in hand                                           | -                                  | -                                | -                               |
|                      | Barclays Current Account xxxxx480                      | 31,293                             | 285                              |                                 |
|                      | Barclays Premium Account xxxxx499                      | 0                                  | -                                |                                 |
|                      | Barclays Premium Account xxxxx586                      | -                                  | -                                |                                 |
|                      | Barclays Premium Account xxxxx537                      | 2                                  |                                  |                                 |
|                      | CCLA Account CO1006737                                 | 139,902                            | -                                | -                               |
|                      | Cambs. & Counties Account                              | 82,035                             | -                                | -                               |
|                      | <b>Total cash funds</b>                                | <b>253,232</b>                     | <b>285</b>                       | <b>-</b>                        |
|                      | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |

|                                 | Details | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| <b>B2 Other monetary assets</b> |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |
|                                 |         | -                                  | -                                | -                               |

|                             | 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                     | -               | -                        |
|                                                     |                                  |                             | -               | -                        |
|                                                     |                                  |                             | -               | -                        |
|                                                     |                                  |                             | -               | -                        |
|                                                     |                                  |                             | -               | -                        |
|                                                     |                                  |                             | -               | -                        |

|                       | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| <b>B5 Liabilities</b> |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |

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

| Signature  | Print Name     | Date of approval |
|------------|----------------|------------------|
| Tom Mawson | TOM MAWSON     | 9-7-26           |
| Tom Barker | TIMOTHY BARKER | 9-7-26           |