

# ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR 1<sup>ST</sup> JANUARY 2020 TO 31<sup>ST</sup> DECEMBER 2020



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## CHARITY AND COMPANY INFORMATION

<b>Trustees/Directors</b>	Roydon Loveley (Chair) Rachel Hickman Peter Humphrey Nicola Marfleet	Simon Holley Paul Johnson Philip Varley
<b>Elders</b>	Simon Holley (Lead Elder) Paul Johnson Stephen Wilson	Roydon Loveley Philip Wilthew
<b>Charity Number</b>	1116359	
<b>Company Number</b>	5899019	
<b>Registered Office</b>	King's House 245 Ampthill Road Bedford MK42 9AZ	
<b>Independent Auditor</b>	Mazars LLP The Pinnacle 160 Midsummer Boulevard Milton Keynes MK9 1FF	
<b>Business Address</b>	King's House 245 Ampthill Road Bedford MK42 9AZ	
<b>Solicitors</b>	Sharman Law 1 Harpur Street Bedford MK40 1PF  Avensure Ltd South Central, 11 Peter Street Manchester, M2 5QR	Wellers Law Group LLP 65-68 Leadenhall Street London EC3A 2AD
<b>Bankers</b>	Unity Trust Bank Plc 4 Brindleyplace Birmingham B1 2JB  Co-operative Bank Plc 4 <sup>th</sup> Floor 9 Prescott Street London E1 8AZ  Shawbrook Bank Ltd Lutea House Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE	National Westminster Bank Plc 81 High Street Bedford MK40 1YN  Virgin Money Plc Jubilee House Gosforth Newcastle upon Tyne, NE34PL  Nationwide Building Society Nationwide House Pipers Way Swindon SN38 1NW

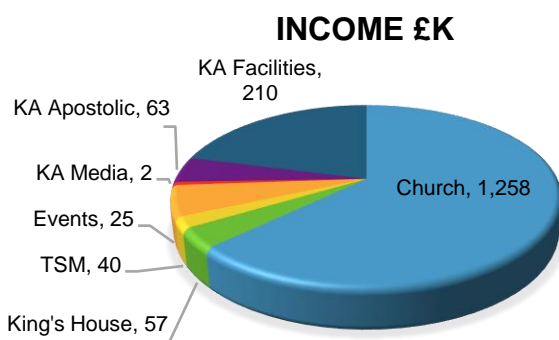
## EXECUTIVE SUMMARY

The King's Arms Trust (Bedford) had an encouraging year despite the very significant impact of COVID-19 on the activities and operations of the Trust. The total income of £1,656K, was a decrease of 8% compared with 2019.

The main activities of the Trust, all of which provide public benefit, are:

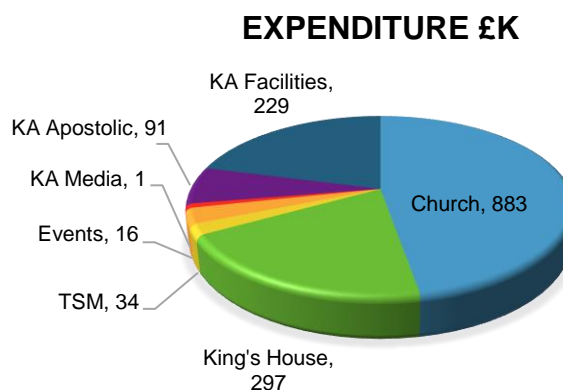
- **King's Arms Church** – A vibrant growing church of around 1,300 adults, children and youth with numerous meetings and activities held, when permitted in-person, and also on-line.
- **TSM (Training for Supernatural Ministry)** – A training course aimed at equipping men and women of all ages and from all stages of life to live like Jesus did, with 80 students attending.
- **Events & Conferences** – Just one conference was held during the year with around 350 people from the UK and overseas attending.
- **KA Apostolic** – the focus of the work of King's Arms Church supporting leaders and churches in the UK and other nations.
- **KA Facilities (Bedford) Ltd** – A wholly owned subsidiary company within which a coffee shop and facilities rental are operated.
- **Re-Track** – A new initiative, set-up in response to the pandemic, offering flexible one-to-one support for job seekers.

A summary of the income and expenditure of each of the activities of the Trust is shown in the pie charts. It should be noted that the finances of the various activities of the Trust are controlled and monitored independently of each other.



Income totalled £1,656K. The majority of the Church income of £1,258K came from individuals attending the King's Arms Church.

Expenditure totalled £1,551K, with the church, KA Facilities and the King's House building being the three largest areas.



The net assets of the Trust at the end of 2020 were £2.84M an increase of £105K compared to 2019.

## EXECUTIVE SUMMARY

2020 was the tenth full year of the church meeting on a Sunday at King's House. The building comprises a 500-seater auditorium, coffee shop, many meeting rooms with capacities up to 250 people and office accommodation.

The office space, meeting rooms and auditorium are used by the church and are also made available for commercial rental. The coffee shop is open to the public as well as to visitors and users of the facilities at King's House and those who work in the building.

The year 2020 started much as the previous year with the King's Arms Church running a wide variety of activities including:

- Two Sunday services with on average 600 adults attending.
- Children's and Youth meetings both on Sunday and during the week with over 250 in attendance.
- Life Groups or Missional Communities meeting regularly midweek – about 60
- A variety of activities and events for the elderly, prisoners and local community.
- Pastoral support being provided to those in need within the church community.
- Serving 48 different churches based in the UK and 14 different countries.
- Much of the above being run or supported by 500 roles in which people were providing volunteer support.



Due to growth in attendance at our Sunday services we launched a third meeting at the Polhill Campus of the University of Bedfordshire on the 9 March with 100 people attending. However, this new venture and majority of the other activities of the Trust were abruptly halted by the first UK lockdown caused by COVID-19. As a result, Zoom was used to continue many of our activities in innovative ways to the benefits of people in the King's Arms community and also many in other parts of the UK and overseas.

The Ground Floor Coffee Shop was also closed and facilities bookings by both internal and external customers suspended.

As COVID-19 restrictions were eased in early 2021, Sunday meetings and activities at King's House were restarted on a limited basis. In July 2021 with the further easing of restrictions Sunday meetings were further expanded and current plans are to get back to the pre COVID situation of three meetings each Sunday in September.

The Ground Floor Coffee Shop reopened in June 2021 and facilities bookings by both internal and external customers have started to recover, helped by King's House being used as a vaccination centre for 6.5 days a week for the first 6 months of 2021.

Financial support from voluntary donations by church members to the end of September 2021 has been maintained at very near to pre COVID-19 levels. Expenditure has continued to be minimised and budget forecasts continue to be generated with the aim of minimising any depletion of reserves.

The Trust has successfully navigated the impact of COVID-19 and the Trustees are confident that the Trust will continue as a going concern.

This is the fourteenth report of the King's Arms Trust (Bedford), an incorporated charitable company, which commenced operating on 1 January 2007.

# TRUSTEES' REPORT

## INTRODUCTION

The Trustees of the King's Arms Trust (Bedford) present herewith their annual report, together with the financial statements of the charitable company for the year 1 January 2020 to 31 December 2020.

The King's Arms Trust (Bedford) is an incorporated charitable company (Charity No. 1116359 and Company No. 5899019) which commenced operating on 1 January 2007. Prior to this date, and from 1 January 1995 to 31 December 2006, the organisation operated as 'The King's Arms Trust', an unincorporated charity (No. 1044098).

The report provides details of the many and varied activities of the Trust which, despite the impact of the COVID-19 pandemic, continued but often in a very different form from previous years. It clearly demonstrates the public benefit provided by the Trust in compliance with the Charities Act 2011.

## PRINCIPAL OBJECTIVES

The principal objectives of the King's Arms Trust (Bedford) are that of the advancement of the Christian faith in the UK and overseas, the advancement for the public benefit of religious and other education, and the relief of the aged, poor, sick and disabled.

'Public benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011, underlines this requirement. This report seeks to highlight the public benefit provided by the King's Arms Trust (Bedford).

## LEGAL AND ADMINISTRATIVE INFORMATION

The King's Arms Trust (Bedford) is governed by its constitution as defined in the Memorandum and Articles of Association. King's Arms Church together with TSM (Training for Supernatural Ministry), Events/Conferences, KA Media and KA Apostolic comprise the King's Arms Trust (Bedford). The aims and activities of each of these are described in this report.

The King's Arms Trust (Bedford) owns the freehold of King's House, a building located at 245 Amptill Road, Bedford MK42 9AZ. Most of the activities of the Trust are undertaken at King's House.

Throughout the year the Trustees had Property Owners Liability insurance cover with an indemnity limit of £10 million. The cost of the insurance was paid by the charitable company.

KA Facilities (Bedford) Ltd, a wholly owned subsidiary company, commenced operations on 1 January 2013. The company operates facilities within King's House:

- Ground Floor Coffee Shop.
- Rental of the meeting and conference facilities.

# TRUSTEES' REPORT

## TRUSTEES AND LEADERSHIP

The Trustees/Directors were:

Roydon Loveley (Chair)	Rachel Hickman (appointed 30 June 2020)
Simon Holley	Peter Humphrey
Paul Johnson	Vanessa Lipski (resigned 20 October 2020)
Nicola Marfleet (appointed 21 January 2020)	Philip Varley (appointed 20 October 2020)

The activities and operation of the King's Arms Trust (Bedford) are led by the Strategic Leadership Team (SLT). At the end of the year, the team comprised the following:



**Rob Brown**  
Governance & Finance



**Kirstie Cook**  
CEO King's Arms Project



**Phil Cox**  
Community & Safeguarding



**Simon Holley**  
Lead Elder



**Paul Johnson**  
Pastoral and Elder



**Sue Smith**  
Connect



**Steve Wilson**  
Impact and Elder



**Phil Wilthew**  
Send and Elder



The team-based leadership structure of the SLT is shown opposite with a member of the SLT responsible for leading each area.

The SLT met frequently to discuss and oversee the affairs of the church and the Trust. They work with other members of staff and a large number of volunteers to implement the vision, goals and objects of the Trust.

Trustees are appointed by the Elders, with the approval of the other Trustees. The Trustees met four times during 2020 and were regularly consulted and informed on matters of importance.

The King's Arms Trust (Bedford) is a member of the Evangelical Alliance and is affiliated to Catalyst, an apostolic team within Newfrontiers, a worldwide family of churches. The church also operates an Apostolic Resource Base (or hub) within Catalyst.

The vision of the church is to serve the local community and also to impact the UK and other nations. As a church we recognise that the pursuit of who we want to be impacts the way we live and so have defined our aspirational culture as those who live with:

**Honour, Generosity, Acceptance, Authenticity and Courage**

# TRUSTEES' REPORT

## FINANCIAL OVERVIEW

A summary of the income and expenditure (£K) of each of the activities of the Trust during 2020 is shown below. It should be noted that the finances of the various activities of the Trust are independent of each other.

	Church	King's House	TSM	Events/ Confs	KA Media	KA Apostolic	KA Facilities (Bedford) Ltd	Total
Income	1,258.0	57.4	40.3	25.4	1.8	63.0	210.1	1,656.0
Expenditure	-882.5	-296.6	-33.8	-16.4	-1.2	-90.9	-229.2	-1,550.6
Internal Transfers	-244.3	249.0	-2.3	-7.5	0.1	46.9	-41.9	-
Net surplus/deficit	131.2	9.8	4.2	1.5	0.7	19.0	-61.0	105.4

Income totalled £1,656.0K, a decrease of 8% compared to the previous year. Income for the church, totalling £1,258K, mainly came from members and supporters of the church.

Expenditure totalled £1,550.6K, a decrease of 11% compared to the previous year, with the church, King's House and KA Facilities being the largest areas of expenditure.

The net assets of the Trust at the end of 2020 were £2.84M an increase of £105.4K compared to 2019.

As a consequence of COVID-19 both income and expenditure in 2020 were lower than the previous year in most of the areas detailed in the above table. The exception being church income which was higher, mainly due to special offerings totalling £78.0K which were donated to Catalyst for the relief of hardship caused by the pandemic in the countries in which it is working. Donations made by attendees of the King's Arms specifically for the church totalled £1,135.0K an increase of 6% compared to the previous year.

The £105.4K surplus was aided both by expenditure reductions and:

- Payments from the government Job Retention Scheme of:
  - £67.8K for the subsidiary company KA Facilities. This enabled the avoidance of staff redundancies as a result of the closure of the Ground Floor Coffee Shop and facilities bookings during the lockdown periods.
  - £32.1K for church staff. This enabled staff to be retained when they were not able to work during the periods of lockdown.
- £30.8K due to taking advantage of a 6-month capital payment holiday on the building loans.

Loans totalling £755.8K were outstanding at the end of 2020, compared to the total initial value of £1,430K. In summary 47.1% of the total amount borrowed has been paid off in the last eleven years.

## KING'S ARMS CHURCH OVERVIEW

The year 2020 started much as the previous year with the King's Arms Church running a wide variety of activities including:

- Two Sunday services with on average 600 adults attending.
- Children's and Youth meetings both on Sunday and during the week with over 250 in attendance.



## TRUSTEES' REPORT

- Life Groups or Missional Communities meeting regularly midweek – about 60
- King's Playhouse.
- A variety of activities and events for the elderly, prisoners and local community.
- Conferences.
- Pastoral support being provided to those in need within the church community.
- Serving 48 different churches based in the UK and 14 different countries.
- Much of the above being run or supported by 500 roles in which people were providing volunteer support.

Due to growth in attendance at our Sunday services and after much planning and preparation, we launched a third meeting at the Polhill Campus of the University of Bedfordshire on the 9 March with 100 people attending. However, this new venture and majority of the other activities of the Trust were abruptly halted by the first UK lockdown caused by COVID-19.

As a result, Zoom was used to continue many of our activities. Initially, as we wrestled with using the technology areas of church life struggled, but over the next weeks and months we embraced the technology in innovative ways to the benefits of people in the King's Arms community and also many in other parts of the UK and overseas. In particular:

**Sunday Services.** In March with the onset of the first lockdown we moved our services online and for the following six months ran live hosted meetings at 9:30am, 11:30am and 8pm with an average weekly attendance of 1,042 people watching.

In late September we reopened our physical doors and relaunched in-person meetings, whilst continuing a reduced online stream. We held two services at our King's House location at 9:30am and 11:30am and saw attendance gradually increase from the first week of 45 people to around 70 before we were thrown into a second lockdown and churches were asked to close again.

We worked hard to put safe protocols in place in line with government guidance to ensure that we were a covid secure place of worship for those choosing to return to in-person gatherings and it took significant effort getting used to social distancing and new room layouts and one-way systems. For those few weeks it was a joy to be together in person to worship God and reconnect, albeit in a very weird socially distanced format.

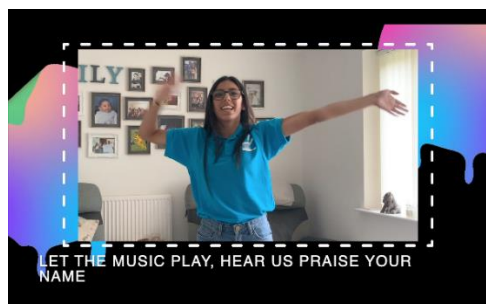


With the onset of the second lockdown in November, we launched a new way of gathering on a Sunday through 'Raw Church' using a disciple-making tool 'Discovery Bible Study', and ran three Raw Church meetings at 9:30am, 10:30 (focused initially on those attending the University location) and 11:30am. Each Raw Church saw around 70 people sign up to grow together in God's word each week.

We ended the year enjoying worship services in all three formats with people choosing what best suited them.

**King's Kids.** The year started with the first three months being similar to 2019 with between 180 and 210 attending King's Kids on a Sunday morning during the two services based at King's House. In March with the start of the second site, King's Kids was also run at the University.

## TRUSTEES' REPORT



However, all changed with the start of the first lockdown in March. Since then, we have produced an online recording for families to watch at home together. This has involved videos made by team and families, and has included singing, storytelling, challenges and even science experiments.

After Easter we ran two midweek groups for school aged children online each week during term time. This gave them the opportunity to continue seeing each other and they were able to do fun activities with between 5 to 15 children attending each one.

During the Autumn term, as well as running the online sessions, we also returned to King's House where we ran a Family Service for up to 12 families at a time. Families sat together on rugs, socially distanced from each other, and were able to watch the pre-recorded session whilst also doing craft activities.

In November, we helped to create a KS1 and KS2 nativity assembly video for our local schools. This was accessible at no cost and was downloaded by over 60 schools with an estimated 7,000 to 9,000 children watching.

**Youth.** King's Arms Youth has around 200 young people, with 100-110 normally attending on a Sunday over the two services. This year has looked different and we've had to adapt to ever-changing restrictions. At the start of the national lockdown, we ran a Wednesday night Zoom group where we picked a verse from scripture and studied it in breakout groups. In the summer, we ran a park discipleship group where young people would meet in groups of 5 with a leader to go deeper in their relationship with God whilst keeping socially distanced.



In September we ran a Youth evening service with an average attendance of 50 young people.



**Group Life.** The basic purpose of a group is to meet with people, and for much of the year this was not possible. However, group life has continued to run, on-line, and when able to meet up in a social distanced manner. At the end of 2020 we had 35 groups (compared to 60 last year) with 420 people signed up.

We have diverse leadership ranging from the young 20s up to late 80s, different genders and ethnic backgrounds. Our mantra is: "What is God saying and what are you going to do about it?".

**Impact.** A wide variety of other activities either continued or were initiated during lockdown, including:

- **Alpha.** The Alpha course has been running at the King's Arms for many years, in line with the world-wide Alpha ministry. During lockdown we ran two online Alpha courses and were pleased that moving to a Zoom based course was still a positive place for people to explore faith in a relaxed context.
- **Prison Ministry.** Our activity within the walls of HMP Bedford has been limited due to restrictions preventing the team from entering the prison. Activity, however, has continued as a team in prayer and support of the chaplaincy. Prior to lockdown a member of the team was able to meet weekly with prisoners who are at risk of self-harm or suicide. We contributed DVDs for the lending library, and gave £500 which was used to support the residents during this incredibly difficult time, including buying DVD and CD players as the men were required to spend most of the time in their cells.
- **King's Playhouse.** Prior to lockdown Playhouse started the year with nearly 100 carers and children in attendance each week. The group closed in early March, a week before the national lockdown, as we

## TRUSTEES' REPORT

had several elderly and vulnerable people in attendance with limited ability to socially distance tiny children.

- **Special Events.** COVID-19 meant the cancellation, delay or postponement of most of our planned events. However, despite this, we ran many events in varied and creative forms, including:
  - **Comedy Event.** With Mark Ritchie, a gifted Scottish communicator, joining us on a Sunday.
  - **Big Pub Quizzes.** These were enjoyed via Zoom on three occasions.
  - **Gladiator ACE,** real name Warren Furman, joined us to share his incredible story of being a man who had fame, money and celebrity yet felt empty and lonely, and his subsequent journey of meeting Christ.
  - **#LoveChristmas initiative.** In partnership with churches across the UK, hundreds of beautifully wrapped Christmas boxes filled with gifts and treats were sent to the elderly in our community, homeless and refugees as well as families in poverty.
  - **Christmas Day Service.** Our online meeting had 1,000s of people watching our performance song and inspirational message.
  - **Al Massira discipleship course.** This was run to help Farsi speakers communicate the gospel and share their story with others from the same language group.



**TSM (Training for Supernatural Ministry)** is a training course aimed at equipping men and women of all ages and stages of life to live like Jesus. The course starting in October 2020 looked very different due to a restructuring of the course and the COVID-19 crisis. We had around 80 full course students and 50 modular students with the course being available online.

**KA Apostolic.** This oversees and spearheads the trans-local work of the church in serving other local churches and apostolic networks. We are working with over 48 different mainly UK based churches. In addition we are working with churches in 14 other countries.

After lockdown travel was paused but we continued to serve churches in places ranging from New Zealand and Russia to Southampton through online Zoom meetings. It has been a privilege to support and offer aid to churches and micro businesses in developing world through the Catalyst emergency fund.

Online leadership training huddles continued to develop including those focusing on women in leadership (Wendy Mann) an Apostolic foundations huddle (Simon Holley and Phil Wilthew), and a European Leaders Huddle to support leaders in related churches in other European countries. We also launched our KA alumni huddle for friends of King's Arms who have moved away.

Just before the first lockdown we ran a very successful Resonate.global conference with over 159 attending from across the UK and other nations.



## TRUSTEES' REPORT

**Send.** Our Send programme came to an abrupt halt mid-March. The planned trip to North Africa was cancelled as was our annual International and Missions Sundays as we moved most of our gatherings online. We waited as long as possible to review our 'Homes of Hope' team trip to Mexico, planned for October, hoping to still go ahead



with building a basic but sturdy, clean home for a struggling family in the Tijuana area. In August we had to reluctantly cancel those plans too.

What we had not anticipated was the wider reach we would have by moving our programmes and training online. 2020 saw us meeting up with our overseas friends and workers more often via online prayer meetings and training courses. Some of those had to be very early in the morning in order to span time zones, but seeing friends from America to Asia in one 'room' made it such a joy.

**Pastoral Support.** Perhaps unsurprisingly 2020 proved to be a demanding time for the Pastoral Team and Pastoral Volunteers at the King's Arms. Many of our structures and activities needed to be reworked in the constantly changing environment that COVID-19 wrought.

Social distancing and lockdowns meant that the majority of our in-person support through groups needed to be drastically reduced. Additionally, we saw a steep rise in the number of people requesting pastoral support for a variety of reasons. In some cases, this meant taking funerals and supporting families of loved ones who had died of the virus. In other situations, it meant connecting with those who were experiencing anxiety, depression or isolation as a consequence of the pandemic.

It has been inspiring to see how the church has responded to this crisis. Just a few examples of this amongst many would be:

- Operation Kindness. A team of volunteers bought and transported food and medicines to those in the community who needed to isolate.
- A pastoral team of over 40 volunteers made two rounds of 'checking in' phone calls to all those in the church community. Each round meant that over 1,000 calls were made. New connections and friendships were formed through these calls.
- Meal rotas for those with new born babies or infirmities.
- Takeaway vouchers for single parents juggling the demands of home schooling and work.
- Support through the Long-Term Illness Group for those with chronic conditions compounded by the pandemic

In addition to these responses, we also decided to pursue 3 main priorities in 2020

**Mental Health Needs.** Even prior to the pandemic we were conscious of the mental health crisis. The needs are even greater now. As a result, this became an emphasis for training volunteers, equipping practitioners and public messaging.

**Cultural/racial diversity awareness.** As a diverse church community, we draw people from dozens of different nations and cultures. We see how this enriches us as a church community. However, during 2019 we had begun to discuss how to take our cultural awareness deeper. We formed a small group of people drawn from a variety of backgrounds to move us forward in this area. The impact of George Floyd's murder only sought to underline the importance of this.

**Family conflicts.** The final area we decided to focus on was that of conflict within the family. This included conflict within relationships but also extended families. We continue to support a number of families and couples experiencing difficulties and in 2020 began to develop more materials around conflict resolution. The relational and financial pressures on families as a result of COVID have meant that this work has never been more important.

## TRUSTEES' REPORT

**Re-Track.** Realising the pandemic would be likely to dramatically affect Bedford, the King's Arms Church looked at how we could best serve our community during this difficult time. We asked the Mayor, MP and Local Councillors for their opinion. They felt unemployment would adversely affect many lives and should be addressed. As a community in Cauldwell, unemployment and underemployment was a major concern as we started coming out of the pandemic.

In response, from October 2020, Re-Track Career and Employment Centre was developed with the recruitment and training of volunteers as well as establishing links with referral agencies. Re-Track offers flexible one-to-one support for job seekers in helping with compiling CVs, searching for appropriate employment opportunities and preparing for interviews.

Between mid-October and the end of the year Re-Track accomplished the following:

- Successful recruitment of a Re-Track Manager
- Recruitment and training of 20 volunteers
- Provision of 48 emergency food parcels, helping 64 adults and 91 children.
- Support provided to 7 job seekers with creating CVs, searching for jobs and making applications.

All of these activities and others are described in greater detail in the Appendices.



# TRUSTEES' REPORT

## King's House Overview

King's House is a 30,000 sq ft building located on a 3 acre site, 1.5 km from the town centre on the Amphill Road, Bedford. The purchase of the building was completed in late 2009 and, following development, now comprises: office accommodation on two floors at the front of the building, a 500-seater auditorium, reception/foyer, a variety of meeting rooms for up to 250 people, children's/youth facilities, toilets, kitchen and a coffee shop.

King's House similarly started 2020 like the previous year with the building being used during the week for numerous meetings, conferences and training events by local community organisations and businesses and on many days every room was being used. However, due to the Covid-19 pandemic, in mid-March we closed King's House to all but essential meetings, only opening initially for blood donations. As the first lock down lifted a few essential training sessions started to take place again.



For the past 9 years, we have been able to partner with the NHS and in December we became a vaccination centre for the Clinical Commissioning Group in Bedford.

Situated in the foyer area, Ground Floor Coffee shop was closed and all staff went on to the Corona Virus Job Retention Scheme. Between April and September, we renovated the coffee shop and protective screens were installed and the staff were trained in keeping themselves and our guests safe. We opened in September, but with few meetings being able to take place, sales were slow.

**Greenhouse Gas Emissions (GGEs).** The government has committed to reduce the UK GGEs by at least 68% on 1990 levels by 2030 and to net zero on 1990 levels by 2050. In May 2019, Parliament declared a 'climate change emergency'. Consequently, the Trustees of the King's Arms agreed to assess the GGEs of the many activities of the Trust, and in particular King's House, with the aim of formulating policies and plans to reduce GGEs.

Using information provided by the Department for Business, Energy & Industrial Strategy, GGEs are classified as:

- Direct Emissions.
- Energy Indirect Emissions.
- Other Indirect Emissions.

Analysis showed that Electricity consumption by the King's Arms was by far the greatest contributor to GGEs. In 2019 King's House consumed 238,000 kWh of electricity resulting in around 60 tonnes of GGEs being emitted into the atmosphere. Consequently, the possibility of installing solar panels onto the roof of King's House was investigated and in mid-2020 a grant of £10K was awarded by Bedford Borough Council towards the £20K cost of installing 60 panels. The installation was completed in early 2021 with a projected annual reduction of 7 tonnes of GGEs.



# TRUSTEES' REPORT

## GOVERNANCE

The importance of governance to the Trust is shown by the inclusion of a Governance Team in the top-level organisation as described earlier. In addition to the oversight provided by Trustees, the regular management and oversight of governance issues of the Trust includes:

**Governance Operations Team.** The team generally meets monthly and oversees the management and operations and development of King's House and staff issues.

**Finance Team.** This consists of the Governance Team Leader and Finance Officers and generally meets monthly. The Trust currently employs three Finance Officers (two part-time) with each being responsible for a separate area of the work of the Trust. Monthly management accounts are generated showing income and expenditure against the agreed budget and also annual forecasts.

**Trustees:** Keeping the Trustees regularly informed of all matters of importance and for the organisation of Trustee meetings.

**Legal:** Including ensuring that adequate insurance is in place and managing the leases for the office tenants at King's House.

**Health & Safety:** Including the generation and implementation of H&S Policies.

**HR:** Including policies and procedures, the recruitment of staff and the preparation of contracts of employment and associated job descriptions.

## STAFF

At the end of 2020 the Trust employed 61 staff, broken down as follows:

	Church	TSM	Building	Total
Full time	7	0	3	10
Part time	29	2	20	51
Total	36	2	23	61
Full time equivalent	18.7	0.8	6.3	25.8

The full-time church staff includes seven members of the SLT. Several staff have more than one role and thus have multiple contracts of employment.

A 'Death-in-Service' life insurance scheme was continued in 2020, at no cost to employees, with cover of four times salary. The Trust also contributes to a staff pension scheme.

All staff, including the two paid trustees, are subject to a formal six-monthly review/appraisals, the outcome of which assists in determining any salary increases. Salary scales are regularly 'benchmarked' against similar churches, charities and other equivalents.

## SAFEGUARDING

A full re-configuration of the safeguarding policy has taken place, with the policy and practice guidelines being re-written with help from the national charity Thirtyone:Eight. Trustees, the Safeguarding Coordinator and deputies are being trained in their responsibilities, guidelines for each area of the Trust's practice are being re-written, and a roll-out of policy and training will be completed during 2021 for all staff and volunteers.

## TRUSTEES' REPORT

### KA FACILITIES (BEDFORD) LTD

A wholly owned subsidiary company 'KA Facilities (Bedford) Ltd' (Company No: 8314420) commenced trading on 1 January 2013. The Ground Floor Coffee Shop and facilities bookings operate within this subsidiary company which gifts the trading surplus to the parent trust.

No staff are employed by the subsidiary company. Staff working in its support are employed by the parent Trust and their costs, including salary, NI and pension, are charged to the subsidiary company. The company also pays an annual rental charge of £24K for the use of the coffee shop facilities.

Due to the impact of COVID-19 the turnover of the company in 2020 was much reduced at £224.6K (£425.8K in 2019) with a loss of £4.6K (profit of £91.4K in 2019). Refer to Note 16.

Further details of the activities of the subsidiary company are provided in Appendix 9.

### FUTURE PLANS

Post the effects of the COVID-19 lockdowns plans include:

- Expanding the number of Sunday meetings at King's House and other venues in Bedford and the surrounding area.
- Further development of our on-line services and activities.
- Appointing additional Trustees with expertise in legal and HR.



### POST BALANCE SHEET EVENTS

As COVID-19 restrictions were eased in early 2021, Sunday meetings and activities at King's House were restarted. Initially the numbers attending Sunday meetings were limited and prior on-line booking was required. In July 2021 with the further easing of restrictions Sunday meetings were further expanded and current plans are to get back to the pre COVID situation of three meetings each Sunday in September.

The Ground Floor Coffee Shop reopened in June 2021 and facilities bookings by both internal and external customers have started to recover, helped by King's House being used as a vaccination centre for 6.5 days a week for the first 6 months of the year.

Financial support from voluntary donations by church members to the end of September 2021 has been maintained at very near to pre COVID-19 levels. Expenditure has continued to be minimized and budget forecasts continue to be generated with the aim of minimising any depletion of reserves.

The Trust has successfully navigated the impact of COVID-19 and the Trustees are confident that the Trust will continue as a going concern.

### PUBLIC BENEFIT

All the many and varied activities of the Trust as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults. The development of King's House, located in the Cauldwell area of Bedford, has significantly enhanced the scope of the activities that the Trust is able to provide to the benefit of the local and wider community. Thus, the Trust believes that it fully complies with the requirements of the Charities Act 2011 with respect to public benefit.



# TRUSTEES' REPORT

## FUNDRAISING

Most funds are provided by voluntary donations from those who attend the King's Arms Church. The Trust does not employ staff, or use professionals, whose sole job is to raise funds. On occasions, grant applications are made to provide funds to develop King's House. One grant application was made in 2020 to Bedford Borough Council for £10K to cover 50% of the cost of installing solar panels on the roof of King's House as described on Page 14.

## TRUSTEE INDUCTION AND TRAINING

The Trustees are also Directors of the company. Trustees are appointed by the Elders, with the approval of the other Trustees in accordance with the Memorandum and Articles of Association. Normally, new Trustees are already familiar with the work of the Trust, as they are committed members of King's Arms Church. However, in certain circumstances someone from another church, with whom we have a relationship, will be invited to become a Trustee. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee as defined in the Trustee Job Description
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position as set out in the latest published accounts.
- Future plans and objectives.
- The Trustee Induction Procedure.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charitable company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the profit or loss of the charitable company for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and that are sufficient to show and explain the company's transactions. This ensures that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or any other irregularities.

## RESERVES

The reserves policy, agreed by the Elders and Trustees, is to maintain a level of free (or unrestricted) reserves to mitigate against the risk that the Trust experiences an unexpected event which would put it in financial difficulty. We believe that the appropriate level of unrestricted reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as mortgage and utilities payments and the cost of running our Sunday services which are a vital activity to maintain;
- Two months of medium-term commitments such as permanent staff costs and the financial support we provide to overseas work;
- One month of short-term costs, including the day to day ministry activity of the church.

## TRUSTEES' REPORT

Using the above criteria, a detailed review has estimated that reserves should be at least £300K which represents around 2 months of expenditure. The reserves held at 31 December 2020 are above the target level, which the Trustees judge is reasonable in view of the uncertainties created by COVID-19.

The level of reserves held is reviewed on a monthly basis. In addition, the Trustees annually review the reserves policy to ensure it remains up to date and relevant.

### INVESTMENT POLICY

Reserve funds are invested such that the total in any one bank/building society is ideally less than the £85K guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit, accounts have been opened with Co-op Bank, Virgin Money Plc, CAF Bank Ltd, Nationwide Building Society and National Westminster Bank Plc. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximize interest.

### RISK MANAGEMENT

The major financial risks, as recognised by the Trustees, are as follows:

**Church.** For the church the risks are considered to be low due to the broad donor base. However, the risks have increased during the past few years due to the greater length of service being accumulated by staff and the contractual payments required should the church lose its donor base.

**Building.** The main risk associated with King's House is that sufficient income may not be generated to cover the costs associated with the operation and management of the building. These include loan repayments, staff salaries, operating and maintenance and any building developments. Risk is minimised by further capital expenditure on building development only being sanctioned when funds are available from the normally annual church 'gift days' or from transfers from general church reserves when necessary.

The finances for King's House, including KA Facilities (Bedford) Ltd are monitored and controlled separately from the other areas of the work of the Trust with the main source of income being the gifts and regular giving from members of the church, office rental and the surplus generated by KA Facilities (Bedford) Ltd. A detailed cash flow forecast has been generated to the end of 2021. Future building developments will only be undertaken when funding is available. Any significant surplus money may be used to reduce the bank loans.

### POLICIES AND PROCEDURES

The Trust has established policies which apply to both staff and those who take part in the community life and/or visit the church and building. During the past year existing policies, including Health & Safety policies, have been reviewed and upgraded and various new policies generated. Avensure have been appointed on a 3-year contract to provide legal services and assist with HR and Health and Safety issues.

### AUDITOR

The auditor, Mazars LLP, have signified their willingness to continue in office. A resolution to re-appoint them was passed at a meeting of the Trustees on 30 Jun 2020.

## TRUSTEES' REPORT

### STATEMENT OF DISCLOSURE TO THE AUDITOR

The Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

As far as the Trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on:      Sep 28, 2021

and signed on their behalf:



.....

**Roydon Loveley**

Chair of Trustees

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

## OPINION

We have audited the financial statements of the King's Arms Trust (Bedford) (the 'parent charity') and its subsidiary (the 'group') for the year ended 31 December 2020 which comprise of the Consolidated Statement of Financial Activities, the Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2020 and of the group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Our audit procedures to evaluate the trustees' assessment of the charity's ability to continue to adopt the going concern basis of accounting included but were not limited to:

- Undertaking an initial assessment at the planning stage of the audit to identify events or conditions that may cast significant doubt on the charity's ability to continue as a going concern;
- Obtaining an understanding of the relevant controls relating to the trustees' going concern assessment;
- Evaluating the trustees' method to assess the company's ability to continue as a going concern;
- Reviewing the trustees' going concern assessment;
- Evaluating the key assumptions used and judgements applied by the trustees in forming their conclusions on going concern; and
- Reviewing the appropriateness of the trustees' disclosures in the financial statements.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or the parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## OTHER INFORMATION

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

## **MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

In light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specific by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

## **RESPONSIBILITIES OF TRUSTEES**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 17, the trustees (who are also the directors of the parent charity for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of the group and parent charity and its activities, we identified that the principal risks of non-compliance with laws and regulations related to the Charities Act 2011, the Charities Statement of Recommended Practice, UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud, money laundering and non-compliance with implementation of

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE KING'S ARMS TRUST (BEDFORD)

government support schemes relating to COVID-19, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006.

We evaluated the directors' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting manual journal entries to manipulate financial performance, management bias through judgements and assumptions in significant accounting estimates, significant one-off or unusual transactions and revenue cut off.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the directors and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## USE OF THE AUDIT REPORT

This report is made solely to the company's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body for our audit work, for this report, or for the opinions we have formed.

  
Vincent Marke (Sep 28, 2021 18:45 GMT+1)

Vincent Marke (Senior Statutory Auditor)  
for and on behalf of Mazars LLP  
Chartered Accountants and Statutory Auditor  
The Pinnacle  
160 Midsummer Boulevard  
Milton Keynes  
MK9 1FF

Date: Sep 28, 2021

# FINANCIAL STATEMENTS

## Consolidated Statement of Financial Activities for the year ended 31 December 2020

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds	Designated funds	Restricted funds	Total funds Year ending	Total funds Year ending
					2020	2019
Income from:	Notes	£	£	£	£	£
Church		1,258,022	-	-	1,258,022	1,130,425
King's House		-	-	57,407	57,407	64,324
TSM		-	40,284	-	40,284	35,052
Events		-	25,416	-	25,416	98,599
KA Apostolic		-	-	63,029	63,029	81,535
KA Media		-	1,799	-	1,799	10,181
Trading income	16	210,089	-	-	210,089	377,399
<b>Total income</b>	<b>2</b>	<b>1,468,111</b>	<b>67,499</b>	<b>120,436</b>	<b>1,656,046</b>	<b>1,797,515</b>
<b>Expenditure:</b>						
<b>Expenditure on raising funds</b>						
Trading expenditure	16	229,212	-	-	229,212	334,415
<b>Expenditure on Charitable activities</b>						
Church		882,460	-	-	882,460	901,949
King's House		-	-	275,555	275,555	254,095
TSM		-	33,848	-	33,848	27,416
Events		-	16,380	-	16,380	61,033
KA Apostolic		-	-	90,915	90,915	129,462
KA Media		-	1,181	-	1,181	7,951
Finance costs		-	-	21,083	21,083	26,394
<b>Total expenditure</b>	<b>3</b>	<b>1,111,672</b>	<b>51,409</b>	<b>387,553</b>	<b>1,550,634</b>	<b>1,742,715</b>
<b>Net movement in funds</b>		<b>356,439</b>	<b>16,090</b>	<b>(267,117)</b>	<b>105,412</b>	<b>54,800</b>
Transfer between funds	6	(286,243)	(9,672)	295,915	-	-
Balance brought forward		378,209	25,452	2,333,983	2,737,644	2,682,844
<b>Balances carried forward as at 31 December</b>	<b>6 &amp; 12</b>	<b>448,405</b>	<b>31,870</b>	<b>2,362,781</b>	<b>2,843,056</b>	<b>2,737,644</b>

The Group's income and expenditure all relate to continuing operations. The Group has no recognised gains or losses other than those included above.

The notes on pages 26 to 37 form part of these accounts.

# FINANCIAL STATEMENTS

## Balance Sheets as at 31 December 2020

		King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	Notes	2020	2020	2019	2019
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	7	3,078,959	3,078,959	3,093,839	3,093,839
<b>Current assets</b>					
Stock		1,378	3,261	1,478	3,068
Debtors	8	73,653	82,915	69,223	116,128
Cash and cash equivalents	9	520,390	524,503	386,805	423,683
<b>Total current assets</b>		<b>595,421</b>	<b>610,679</b>	<b>457,506</b>	<b>542,879</b>
Creditors falling due within one year	10	(136,241)	(157,291)	(141,404)	(171,538)
<b>Net current assets</b>		<b>459,180</b>	<b>453,388</b>	<b>316,102</b>	<b>371,341</b>
Creditors due after one year	11	(689,291)	(689,291)	(727,536)	(727,536)
<b>Net assets</b>		<b>2,848,848</b>	<b>2,843,056</b>	<b>2,682,405</b>	<b>2,737,644</b>
<b>Funds</b>					
Unrestricted funds		454,197	448,405	322,970	378,209
Designated funds		31,870	31,870	25,452	25,452
Restricted funds		2,362,781	2,362,781	2,333,983	2,333,983
<b>Total funds</b>	6 & 12	<b>2,848,848</b>	<b>2,843,056</b>	<b>2,682,405</b>	<b>2,737,644</b>

The notes on pages 26 to 37 form part of these accounts.

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Under Section 408 of the Companies Act 2006 the charitable company is exempt from the requirement to present its own profit and loss account. The surplus for the year with the accounts for the charitable parent company was £166,443 (2019: £45,315).

The financial statements were approved and authorised for issue by the Trustees on Sep 28, 2021 and signed on their behalf.



R. Loveley  
Trustee



P. Humphrey  
Trustee



# FINANCIAL STATEMENTS

## Consolidated Statement of Cash Flows at 31 December 2020

	2020	2020	2019	2019
	£	£	£	£
<b>Cash flows from operating activities</b>				
Net movement in funds	105,412		54,800	
Adjustments for:				
Depreciation	76,487		67,251	
Investment income	(1,057)		(1,778)	
Finance costs	21,083		26,394	
(Profit) / Loss on disposal of tangible fixed assets	(3,684)		3	
Decrease / (Increase) in debtors	33,213		(47,591)	
(Decrease) / Increase in creditors	(20,650)		3,582	
Increase in stock	(193)		(1,128)	
	<u>          </u>		<u>          </u>	
<b>Cash flows generated from operating activities</b>		<b>210,611</b>		<b>101,533</b>
Purchase of tangible fixed assets	(61,607)		(201,124)	
Proceeds from sale of tangible fixed assets	3,684		816	
Investment income	1,057		1,778	
	<u>          </u>		<u>          </u>	
<b>Cash flows used in investing activities</b>		<b>(56,866)</b>		<b>(198,530)</b>
Repayment of loans	(31,842)		(58,541)	
Finance costs	(21,083)		(26,394)	
	<u>          </u>		<u>          </u>	
<b>Cash flows used in financing activities</b>		<b>(52,925)</b>		<b>(84,935)</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>		<b>100,820</b>		<b>(181,932)</b>
		<u>          </u>		<u>          </u>
<b>Cash and cash equivalents brought forward</b>		<b>423,683</b>		<b>605,615</b>
<b>Cash and cash equivalents carried forward</b>		<b>524,503</b>		<b>423,683</b>
		<u>          </u>		<u>          </u>

# NOTES TO THE FINANCIAL STATEMENTS

## ACCOUNTING POLICIES

### 1.1 General information

The King's Arms Trust (Bedford) is a company limited by guarantee (5899019), incorporated in England and Wales. The address of its registered office and principal place of business is disclosed in the company information page.

Our principal activities are to provide that of the advancement of the Christian faith in the UK and overseas; the advancement for the public benefit of religious and other education, and the relief of the aged, poor, sick and disabled.

The financial statements are presented in Sterling and this is the functional currency of the charity.

The financial statements are rounded to the nearest whole pound.

### 1.2 Accounting convention and basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Companies Act 2006.

King's Arms Trust (Bedford) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### 1.3 Basis of Consolidation

The income and expenditure and assets and liabilities of King's Arms Trust (Bedford) and KA Facilities (Bedford) Limited are consolidated within these Group financial statements to reflect control. All amounts in respect of group balances and transactions have been eliminated in arriving at the group figures.

Under Section 408 of the Companies Act 2006 the charitable company is exempt from the requirement to present its own profit and loss account. The surplus for the year with the accounts for the charitable parent company was £166,443 (2019: £45,315).

### 1.4 Going concern

These financial statements have been prepared on a going concern basis. The Trustees are satisfied that there are no material uncertainties related to events or conditions that may cast significant doubts about the ability of the group to continue as a going concern.

As detailed on page 16, as COVID-19 restrictions were eased in early 2021, Sunday meetings and activities at King's House were restarted on a limited basis. In July 2021 with the further easing of restrictions Sunday meetings were further expanded and current plans are to get back to the pre COVID situation of three meetings each Sunday in September.

The Ground Floor Coffee Shop re-opened in June 2021 and facilities bookings by both internal and external customers have started to recover, helped by King's House being used as a vaccination centre for 6.5 days a week for the first 6 months of the year.

Financial support from voluntary donations by church members to the end of July 2021 has been maintained at very near to pre COVID-19 levels. Expenditure has continued to be minimized and budget forecasts continue to be generated with the aim of minimising any depletion of reserves.

The Trust has successfully navigated the impact of COVID-19 and the Trustees are confident that the Trust will continue as a going concern.

# NOTES TO THE FINANCIAL STATEMENTS

## 1.5 Income

Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

Income from grants is recognised in the year that it is received unless the donor specifies otherwise or the grant is given to cover service provision in more than one financial year. In such cases the income is deferred (see note 10).

Rents receivable are credited to the relevant restricted fund based on the total due for the current year.

## 1.6 Voluntary assistance

Voluntary assistance to the charitable company was provided by approximately 300 (2019: 500) volunteers giving an estimated 30,000 (2019: 72,000) hours of service. Volunteers provided assistance in areas such as Trustees' duties, children's workers, leading Life Groups/Missional Communities, building maintenance, car park attendants and sound teams.

## 1.7 Allocation of costs

Costs are allocated directly to funds whenever applicable.

## 1.8 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

## 1.9 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

## 1.10 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less the estimated residual value of each asset over its expected useful life, as follows:

Freehold land	not depreciated
Buildings	2% straight line
Fixtures & fittings	15%-33% straight line
Motor vehicles	25% reducing balance

The freehold land and buildings were valued by Pinders Professional & Consultancy Services Limited in 2016 using a basis of valuation reported by the Royal Institution of Chartered Surveyors (RICS). This was a deemed cost adjustment on transition to FRS 102 in 2016. The building has subsequently been depreciated.

Depreciation is charged on the building over an estimated useful life of 50 years. The value of the building was estimated at half the valuation in 2016, the other half being freehold land which is not depreciated.

Tangible assets above £300 are capitalised.

## 1.11 Stock

## NOTES TO THE FINANCIAL STATEMENTS

Stock is held at the lower of cost and net realisable value.

### **1.12 Cash and cash equivalents**

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

### **1.13 Recognition of liabilities**

All categories of liabilities are recognised in the period that they are incurred.

### **1.14 Unrestricted, designated and restricted funds**

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.

Restricted funds are those funds that have been given for a specific purpose and they must only be expended on that purpose.

### **1.15 Financial instruments**

Financial assets and liabilities are recognised on the Balance Sheet when the charity has become a party to the contractual provisions of the instrument.

### **1.16 Judgments in applying accounting policies and key sources of estimation uncertainty**

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The Trustees' judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made, and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods.

The key area of estimation and uncertainty is the depreciation of freehold land & building. Please refer to accounting policy 1.10 and note 7.

# NOTES TO THE FINANCIAL STATEMENTS

## 2 Total income

	Donations £	Rent £	Student Income £	Investment Income £	Events/ conferences/ Other Income £	2020 Total £	2019 Total £
<b>Unrestricted income</b>							
Church	1,240,450	-	-	1,057	16,515	1,258,022	1,130,425
Trading income	-	-	-	-	210,089	210,089	377,399
	<b>1,240,450</b>	<b>-</b>	<b>-</b>	<b>1,057</b>	<b>226,604</b>	<b>1,468,111</b>	<b>1,507,824</b>
<b>Designated income</b>							
TSM	1,238	-	39,046	-	-	40,284	35,052
Events/conferences	1	-	-	-	25,415	25,416	98,599
KA Media	-	-	-	-	1,799	1,799	10,181
	<b>1,239</b>	<b>-</b>	<b>39,046</b>	<b>-</b>	<b>27,214</b>	<b>67,499</b>	<b>143,832</b>
<b>Restricted income</b>							
King's House	21,739	31,985	-	-	3,683	57,407	64,324
KA Apostolic	62,248	-	-	-	781	63,029	81,535
	<b>83,987</b>	<b>31,985</b>	<b>-</b>	<b>-</b>	<b>4,464</b>	<b>120,436</b>	<b>145,859</b>
<b>Total income</b>	<b>1,325,676</b>	<b>31,985</b>	<b>38,046</b>	<b>1,057</b>	<b>258,282</b>	<b>1,656,046</b>	<b>1,797,515</b>

## 3 Direct charitable expenditure

	Staff Costs £	Direct Costs £	Indirect Costs £	Depreciation £	2020 Total £	2019 Total £
Church	626,805	255,655	-	-	882,460	901,949
King's House	112,951	86,117	-	76,487	275,555	254,095
TSM	30,285	3,563	-	-	33,848	27,416
Events/conferences	8,670	7,710	-	-	16,380	61,033
KA Apostolic	80,410	10,505	-	-	90,915	129,462
KA Media	637	544	-	-	1,181	7,951
<b>Sub-total</b>	<b>859,758</b>	<b>364,094</b>	<b>-</b>	<b>76,487</b>	<b>1,300,339</b>	<b>1,381,906</b>
Trading expenses	190,796	-	38,416	-	229,212	334,415
Finance costs	-	-	21,083	-	21,083	26,394
<b>Total</b>	<b>1,050,554</b>	<b>364,094</b>	<b>59,499</b>	<b>76,487</b>	<b>1,550,634</b>	<b>1,742,715</b>

The difference between Staff Costs in the above and Employee Information in Note 5 is £3,340. This is due to staff life insurance being included in the figures above but not in Note 5.

## NOTES TO THE FINANCIAL STATEMENTS

### 4 Auditor's remuneration

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2020	2020	2019	2019
	£	£	£	£
Statutory audit	14,490	14,490	13,445	12,945
Non-audit services	-	400	-	400
<b>Total</b>	<b>14,490</b>	<b>14,890</b>	<b>13,445</b>	<b>13,345</b>

### 5 Employee information

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2020	2020	2019	2019
	£	£	£	£
Salaries	742,891	912,477	702,942	904,142
Social security costs	59,153	68,740	57,725	68,251
Pension	54,372	65,997	50,250	62,762
<b>Total</b>	<b>856,416</b>	<b>1,047,214</b>	<b>810,917</b>	<b>1,035,155</b>

The average number of persons employed by the Trust during the year was 41 (2019: 43).

The average number of persons employed by the Group during the year was 68 (2019: 68).

One employee was paid over £60,000 (2019: One).

Trustees' remuneration during the year was £122,726 (2019: £119,982) being the total remuneration package for two Trustees employed by the King's Arms Trust (Bedford) for services provided under employment contracts.

Trustee	Role	2020		2019	
		Salary	Pension	Salary	Pension
		£	£	£	£
<b>Paul Johnson</b>	Pastoral Elder	47,056	3,987	46,524	3,934
<b>Simon Holley</b>	Lead Elder	66,067	5,616	64,154	5,370
<b>Total</b>		<b>113,123</b>	<b>9,603</b>	<b>110,678</b>	<b>9,304</b>

Trustee remuneration is paid in accordance with the Trust Memorandum & Articles of Association for services provided to the Trust.

Trustee expenses were reimbursed to three (2019: three) Trustees during the year totaling £748 (2019: £2,446) being food & travel costs.

Key management personnel for the group is considered to be the Board of Trustees.

# NOTES TO THE FINANCIAL STATEMENTS

## 6 Movement in funds

	At 1 January 2020	Income	Expenditure including finance costs	Transfer (A)	Transfer (B)	Transfers (C)	Transfer (D)	At 31 December 2020
	£	£	£	£	£	£	£	£
<b>Unrestricted funds</b>								
Church	322,970	1,258,022	(882,460)	-	(875)	(110,210)	(133,250)	454,197
Trading Company	55,239	210,089	(229,212)	(56,406)	14,498	-	-	(5,792)
	<b>378,209</b>	<b>1,468,111</b>	<b>(1,111,672)</b>	<b>(56,406)</b>	<b>13,623</b>	<b>(110,210)</b>	<b>(133,250)</b>	<b>448,405</b>
<b>Designated Funds</b>								
TSM	3,926	40,284	(33,848)	-	(142)	(3,220)	1,079	8,079
Events/Conferences	18,798	25,416	(16,380)	-	(7,540)	(905)	959	20,348
KA Media	2,728	1,799	(1,181)	-	-	-	97	3,443
	<b>25,452</b>	<b>67,499</b>	<b>(51,409)</b>	<b>-</b>	<b>(7,682)</b>	<b>(4,125)</b>	<b>2,135</b>	<b>31,870</b>
<b>Restricted funds</b>								
King's House	2,318,492	57,407	(296,638)	56,406	-	90,187	102,436	2,328,290
KA Apostolic	15,491	63,029	(90,915)	-	(5,941)	24,148	28,679	34,491
	<b>2,333,983</b>	<b>120,436</b>	<b>(387,553)</b>	<b>56,406</b>	<b>(5,941)</b>	<b>114,335</b>	<b>131,115</b>	<b>2,362,781</b>
<b>Total funds</b>	<b>2,737,644</b>	<b>1,656,046</b>	<b>(1,550,634)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,843,056</b>

The following transfers have been made:

- Transfer A: The transfer of £56,406 represents the gifts/distribution received from the trading subsidiary in the year.
- Transfer B: This represents the support income provided by the parent to its subsidiary undertaking.
- Transfers C: These relate to cross charges between different elements of the Trust, which are eliminated on consolidation as they are intra-group transactions.
- Transfer D: These represent cash transfers made between funds in the year.

# NOTES TO THE FINANCIAL STATEMENTS

## 7 Fixed Assets

Group and Charity	Freehold land & buildings	Fixtures & fittings	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
As at 1 January 2020	3,014,333	368,515	7,414	3,390,262
Additions	24,209	37,398	-	61,607
Disposals	-	(5,050)	-	(5,050)
<b>Cost at 31 December 2020</b>	<b>3,038,542</b>	<b>400,863</b>	<b>7,414</b>	<b>3,446,819</b>
<b>Depreciation</b>				
As at 1 January 2020	89,433	204,326	2,664	296,423
Charge for the year	33,499	41,801	1,187	76,487
Disposal	-	(5,050)	-	(5,050)
<b>Depreciation at 31 December 2020</b>	<b>122,932</b>	<b>241,077</b>	<b>3,851</b>	<b>367,860</b>
<b>Net book value</b>				
<b>At 31 December 2020</b>	<b>2,915,610</b>	<b>159,786</b>	<b>3,563</b>	<b>3,078,959</b>
At 31 December 2019	2,924,900	164,189	4,750	3,093,839

The freehold land and buildings were valued by Pinders Professional & Consultancy Services Limited in 2016 using a basis of valuation reported by the Royal Institution of Chartered Surveyors (RICS). This was a deemed cost adjustment on transition to FRS 102 in 2016. The building has subsequently been depreciated.

## 8 Debtors

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2020	2020	2019	2019
	£	£	£	£
Other debtors	7,138	29,547	-	46,845
Due from subsidiary Company	13,147	-	-	-
Accrued income & prepayments	23,663	23,663	28,989	29,049
Tax credit (gift-aid)	29,705	29,705	18,573	18,573
VAT refund due	-	-	21,661	21,661
<b>Total debtors</b>	<b>73,653</b>	<b>82,915</b>	<b>69,223</b>	<b>116,128</b>



## NOTES TO THE FINANCIAL STATEMENTS

### 9 Cash and cash equivalents

	King's Arms Trust 2020 £	King's Arms Group 2020 £	King's Arms Trust 2019 £	King's Arms Group 2019 £
Bank - current accounts	275,406	279,519	223,073	259,951
Bank - instant access deposit accounts	244,984	244,984	163,732	163,732
<b>Total cash and cash equivalents</b>	<b>520,390</b>	<b>524,503</b>	<b>386,805</b>	<b>423,683</b>

### 10 Creditors falling due within one year

	King's Arms Trust 2020 £	King's Arms Group 2020 £	King's Arms Trust 2019 £	King's Arms Group 2019 £
Accrued expenses & creditors	36,318	38,486	37,586	42,794
Deferred income	21,851	21,851	40,839	40,839
Loans	66,499	66,499	60,096	60,096
Other taxation and social security	8,690	27,572	-	24,926
Other creditors	2,883	2,883	2,883	2,883
<b>Total creditors</b>	<b>136,241</b>	<b>157,291</b>	<b>141,404</b>	<b>171,538</b>

Included in accruals are £0 of pension costs (2019: £7,360).

	King's Arms Trust 2020 £	King's Arms Group 2020 £	King's Arms Trust 2019 £	King's Arms Group 2019 £
<b>Deferred income</b>				
At 1 January	40,839	40,839	45,652	45,652
Received during the year	21,851	21,851	40,839	40,839
Released to income for the year	(40,839)	(40,839)	(45,652)	(45,652)
<b>At 31 December</b>	<b>21,851</b>	<b>21,851</b>	<b>40,839</b>	<b>40,839</b>

Student income is deferred as fees for the academic year (September-June) are paid in advance. Rental income is deferred when invoiced in advance for the following year.

# NOTES TO THE FINANCIAL STATEMENTS

## 11 Creditors due after one year

	King's Arms Trust 2020 £	King's Arms Group 2020 £	King's Arms Trust 2019 £	King's Arms Group 2019 £
Unity Trust Bank Mortgage	689,291	689,291	727,536	727,536
<b>Total creditors due after one year</b>	<b>689,291</b>	<b>689,291</b>	<b>727,536</b>	<b>727,536</b>

The original mortgage was taken out in December 2009 on the purchase of the Church building and offices (King's House). The original loan was taken out in December 2010 for the refurbishment of King's House. Both the mortgage and the loan were consolidated into one mortgage in March 2019, which is repayable over a period of 12 years. The building is held as security against both the mortgage and the loan.

	King's Arms Trust 2020 £	King's Arms Group 2020 £	King's Arms Trust 2019 £	King's Arms Group 2019 £
The mortgage and loan capital is repayable as follows:				
<b>Amounts falling due:</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
In one year or less, or on demand	66,499	66,499	60,096	60,096
Between two and five years	281,862	281,862	259,910	259,910
In five years or more	407,429	407,429	467,626	467,626
	<b>755,790</b>	<b>755,790</b>	<b>787,632</b>	<b>787,632</b>

## 12 Net assets held by funds

	Fixed assets £	Stock £	Debtors £	Cash and cash equivalents £	Creditors £	Inter- company balances £	Total £
<b>Unrestricted</b>							
Church	-	-	47,026	420,473	(26,449)	13,147	<b>454,197</b>
Trading Company	-	1,883	22,409	4,113	(21,050)	(13,147)	<b>(5,792)</b>
<b>Designated Funds</b>							
TSM	-	-	-	29,707	(21,628)	-	<b>8,079</b>
Events/Conferences	-	-	-	20,512	(164)	-	<b>20,348</b>
KA Media	-	1,378	93	1,972	-	-	<b>3,443</b>
<b>Restricted</b>							
King's House	3,078,959	-	13,222	12,825	(776,716)	-	<b>2,328,290</b>
KA Apostolic	-	-	165	34,901	(575)	-	<b>34,491</b>
<b>Total net assets</b>	<b>3,078,959</b>	<b>3,261</b>	<b>82,915</b>	<b>524,503</b>	<b>(846,582)</b>	<b>-</b>	<b>2,843,056</b>

Whilst King's House is classified as a restricted fund, it does include funds transferred from unrestricted Church and Trading Company funds for both the purchase and maintenance of the property.

# NOTES TO THE FINANCIAL STATEMENTS

## 13 Financial commitments and contingent liabilities

At the year end the charitable company was committed to making the following payments under operating leases in the coming years:

	<b>2020</b>	<b>2019</b>
	<b>Other</b>	<b>Other</b>
	<b>£</b>	<b>£</b>
Expiring within one year	4,003	4,003
Between 1 – 5 years	2,001	6,004

The total operating lease expense for the year was £4,003 (2019: £4,003).

At the year end the charitable company was entitled to the following rental income under operating leases in the coming years:

	<b>2020</b>	<b>2019</b>
	<b>Other</b>	<b>Other</b>
	<b>£</b>	<b>£</b>
Expiring within one year	-	45,295
Between 1 – 5 years	-	1,110

There were no contingent liabilities at the year-end (2019: none).

## 14 Pension costs

During the year defined contribution pension costs of £65,997 (2019: £62,762) were paid on behalf of 44 (2019: 40) employees to pension schemes administered independently of the charitable company.

## 15 Related Party transactions

KA Facilities (Bedford) Limited is a wholly owned subsidiary of the charity and as such has taken advantage of the exemptions conferred by section 33 Related Party Disclosures not to disclose transactions within the group needed by the charity.

The King's Arms Project (Bedford) was previously part of the King's Arms Trust (Bedford) and now shares one Trustee (Director), R Loveley. S Holley and P Johnson both resigned as King's Arms Project (Bedford) Trustees (Directors) on 31 December 2020 and 15 February 2020 respectively. During the year £22,831 (2019: £73,000) was donated to King's Arms Project (Bedford). Rent and service charges of £22,914 (2019: £31,973) were paid by the King's Arms Project (Bedford) for use of offices at King's House. A total of £24,435 (2019: £0) were paid by King's Arms Project (Bedford) for staff seconded by King's Arms Trust (Bedford). An outstanding balance of £5,029 was due to the King's Arms Trust (Bedford) at the year-end (2019: £0).

During the year KA Facilities (Bedford) Limited donated £0 (2019: £113) to King's Arms Project (Bedford). Charges for conference facilities of £1,292 (2019: £9,334) were also paid by King's Arms Project (Bedford) to KA Facilities (Bedford) Limited. An outstanding balance of £0 was due by King's Arms Project (Bedford) at the year-end (2019: £388).

During the year, King's Arms Trust (Bedford) donated £104,000 (2019: £8,000) to Catalyst Network of Churches, a charity which has two Trustees, R. Loveley and S Holley, who are also Trustees of the King's Arms Trust (Bedford), to support their activities. Income of £12,534 (2019: £12,288) was received from Catalyst Network of Churches, and expenditure of £1,291 (2019: £1,018) was incurred to Catalyst Network of Churches. KA Facilities (Bedford) Limited received income of £4,389 (2019: £4,115) from Catalyst Network of Churches for the provision of conference facilities during the year.

## NOTES TO THE FINANCIAL STATEMENTS

### 16 Trading Subsidiary

The wholly owned subsidiary undertaking is KA Facilities (Bedford) Limited (company number 8314420), a company which is limited by guarantee and registered in England and Wales. The registered office is the same as that of King's Arms Trust (Bedford). It will gift aid its taxable profits to suitable charities as agreed by the Trustees. A summary of its trading results is shown below. Accounts have been prepared and will be filed with the Registrar of Companies in due course.

	Year ended 31 December 2020	Year ended 31 December 2019
	£	£
<b>Turnover</b>	224,587	425,820
Cost of Sales	(19,523)	(61,166)
<b>Gross Profit</b>	<b>205,064</b>	<b>364,654</b>
Administrative expenses	(209,689)	(273,248)
<b>Operating profit</b>	<b>(4,625)</b>	<b>91,406</b>
<b>Profit on ordinary activities before tax</b>	<b>(4,625)</b>	<b>91,406</b>
Tax	-	-
Gift Aid distribution	(56,406)	(81,921)
<b>Net movement in reserves</b>	<b>(61,031)</b>	<b>9,485</b>
<b>Reserves carried forward</b>	<b>(5,792)</b>	<b>55,239</b>

Income of £14,498 (2019: £48,421) has been eliminated on consolidation, being intra-group transactions.

### 17 Financial instruments

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2020	2020	2019	2019
	£	£	£	£
Financial assets measured at fair value through profit and loss	520,390	524,503	386,805	423,683
Financial assets that are debt instruments measured at amortised cost	20,285	29,547	-	46,845
	<b>540,675</b>	<b>554,050</b>	<b>386,805</b>	<b>470,528</b>
Financial liabilities measured at amortised cost	<b>794,991</b>	<b>797,159</b>	<b>828,101</b>	<b>833,309</b>

Financial assets measured at fair value through profit or loss comprise cash and cash equivalents.

Financial assets measured at amortised cost comprise other debtors and gift aid debtor.

Financial liabilities measured at amortised cost comprise trade creditors, other creditors, accruals and loan account.

# NOTES TO THE FINANCIAL STATEMENTS

## 18 Comparative Statement of Financial Activities

	Unrestricted funds	Designated Funds	Restricted funds	Total funds Year 2019
	£	£	£	£
<b>Income from:</b>				
Church	1,130,425	-	-	1,130,425
King's House	-	-	64,324	64,324
TSM	-	35,052	-	35,052
Events	-	98,599	-	98,599
KA Apostolic	-	-	81,535	81,535
KA Media	-	10,181	-	10,181
Trading income	377,399	-	-	377,399
<b>Total income</b>	<b>1,507,824</b>	<b>143,832</b>	<b>145,859</b>	<b>1,797,515</b>
<b>Expenditure:</b>				
Expenditure on raising funds				
Trading expenditure	334,415	-	-	334,415
<b>Expenditure on Charitable activities</b>				
Church	901,949	-	-	901,949
King's House	-	-	254,095	254,095
TSM	-	27,416	-	27,416
Events	-	61,033	-	61,033
KA Apostolic	-	-	129,462	129,462
KA Media	-	7,951	-	7,951
Finance costs	-	-	26,394	26,394
<b>Total expenditure</b>	<b>1,236,364</b>	<b>96,400</b>	<b>409,951</b>	<b>1,742,715</b>
<b>Net movement in funds</b>	<b>271,460</b>	<b>47,432</b>	<b>(264,092)</b>	<b>54,800</b>
Transfer between funds	(312,088)	(40,438)	352,526	-
Balance brought forward	418,837	18,458	2,245,549	2,682,844
<b>Balances carried forward as at 31 December 2019</b>	<b>378,209</b>	<b>25,452</b>	<b>2,333,983</b>	<b>2,737,644</b>

## 1. IMPACT

### Alpha

The Alpha course has been running at the King's Arms for many years, in line with the world-wide Alpha ministry. During lockdown, we ran two online Alpha courses and were pleased that moving to a Zoom based course was still a positive place for people to explore faith in a relaxed context.

### Prison Ministry (Inside Out)

This team has had to function differently this year due to COVID-19 restrictions. Our activity within the walls of HMP Bedford has been limited due to restrictions preventing the team from entering the prison. Activity, however, has continued as a team in prayer and support of the chaplaincy. We have delivered chocolates and notes for the prison staff to thank them for all they are doing in this time.

Individually, members of the team have been able to continue our work at certain times. One was able to volunteer weekly for a term (before total lockdown) in meeting with prisoners who are at risk of self-harm or suicide, as part of their ACCT agreement and support. This also involved offering general chaplaincy conversations to other men on the wings. Another team member was able to visit on several occasions to encourage residents and chaplaincy staff at the prison.

We have contributed DVDs for the lending library, and the King's Arms gave £500 which was used to support the residents during this incredibly difficult time, including buying DVD and CD players as the men were required to spend almost all day and night locked up in their cells.

### King's Playhouse

King's Playhouse normally runs every Wednesday morning in term time from 10:00-11:30 and started the year with over 80 families on its register, and nearly 100 carers and children in attendance each week. We closed the group in early March, a week before the national lockdown went into effect, as we had several elderly and vulnerable people in attendance with limited ability to socially distance tiny children. We have stayed closed throughout 2020, and though we did some outreach on Facebook, we had no uptake on offers of walks or meetups in the park. Our Facebook page continues to get regular traffic, and we opened again in April 2021.

### Special Events

COVID-19 meant the cancellation, delay or postponement of most of our planned events. However, despite this, we ran many events in varied and creative forms, including:

**Comedy Event.** We started the year with Mark Ritchie, a gifted Scottish communicator, joining us on a Sunday and were thrilled to see a response to the gospel from around 70 people.

**Big Pub Quizzes.** These were enjoyed on three occasions as guests were invited to take part in a Zoom based online quiz.

**Easter.** We held a special movie watching of **'The Heart of This Place'**, with a modern retelling of the Biblical story of the Lost Son.

**Gladiator ACE**, real name Warren Furman, joined us to share his incredible story of being a man who had fame, money and celebrity yet felt empty and lonely, and his subsequent journey of meeting Christ.

**'Catching Up With...'** a LiveCast conversation between King's Arms leaders and inspirational figures shared live on our YouTube and Facebook platforms. These events were an excellent way of speaking about real issues both inside and outside the church in a dynamic way. We had contributions from Rachel Gardner, Andrew Cannon and Andy Kind and plan for a 2021 podcast to continue in the same format looking at Discipleship.





**#LoveChristmas initiative.** In partnership with churches across the UK, hundreds of beautifully wrapped Christmas boxes filled with gifts and treats were sent from the King's Arms to the elderly in our community, homeless and refugees as well as families in poverty.

**Christmas Day Service.** Our online meeting had 1,000s of people watching our performance song and inspirational message.

**Al Massira discipleship course.** This was run to help Farsi speakers communicate the gospel and share their story with others from the same language group.

### Costa Coffee Healing Cafe

The Costa Coffee Healing Café is where a team from the King's Arms goes into the High Street branch of Costa Coffee each week looking for opportunities to pray for customers. Since it started over two years ago, we've had hundreds of encounters with people, seen God do some wonderful things, and built a tremendous rapport with the branch staff. In 2020 we were only able to operate until the March lockdown but even in these two months we had over 70 encounters with different people. In January, in response to a prompt from God, we saw a member of staff able to walk without pain in his knee after prayer. In February, a lady who had been crying out to God the night before also received healing in her right knee after being prayed for.

### Prayer

Momentum has been built in the prayer life of the church even while our physical doors have been closed. Face to face prayer meetings have been replaced by those happening on Zoom, and we've been creative in how we pray together. We started a 'daily devotion' email that goes out to over 200 people, and two weekly Zoom prayer meetings. We also 'prayer walked' 40% of Bedford's streets through the summer and a group of leaders spent 10 days praying and fasting for the church, "Zooming" each morning for 15 minutes to pray together. During our weekly staff meetings, 50% of the time is now given to praying. This adaption has enabled many people to pray together in ways that would not have previously been possible, so we're grateful for a year of moving forwards.

### Design & Communications

The year required lots of change and flexibility for the Design and Communications team as we had to react to the demands of COVID-19. Highlights include getting a studio at King's House up and running, and maintaining a high standard for our video content with all our meetings going online. The team worked well together, facilitating the necessary rapid pivoting as the year progressed, and always approaching the many changes in a willing and faith-filled manner.

Unfortunately, Jules Burt had to step down from the role of Videographer due to long term illness but we were pleased to welcome Gareth Squance on a temporary basis to fulfil the role. Josh Shaw was added to the team as studio manager, overseeing the management and running of the studio, a role he currently holds until the University site is able to meet again.

**2. CONNECT**

The Connect team is led by Sue Smith and is responsible for the oversight of our Sunday Services, King’s Kids and conferences/events. 2020 saw some major challenges and changes in how the Team operated in response to COVID-19.

**Sunday Services**

In the first two months of the year the team worked hard as we transitioned to being a multi-location church with the launch of a new site at the Polhill Campus of the University of Bedfordshire. We had a fantastic launch across both locations in early March for one week before everything changed.



In March with the onset of the first lockdown we moved our services online and for the following six months ran live hosted meetings at 9:30am, 11:30am and 8pm with an average weekly attendance of 1,042 people watching.

In late September we reopened our physical doors and relaunched in-person meetings, whilst continuing a reduced online stream hosted at 9:30am for those choosing to stay more home based. We held two services at our King’s House location at 9:30am and 11:30am and saw attendance gradually increase from the first week of 45 people to around 70 before we were thrown into a second lockdown and churches were asked to close again.

As a team we worked hard to put safe protocols in place in line with government guidance to ensure that we were a covid secure place of worship for those choosing to return to in-person gatherings and it took significant effort getting used to social distancing and new room layouts and one-way systems. For those few weeks it was a joy to be together in person to worship God and reconnect, albeit in a very weird socially distanced format.

With the onset of the third lockdown in November, we launched a new way of gathering on a Sunday through ‘Raw Church’. Following a pilot through the month of August, where 40 people gathered on Zoom to try out a disciple-making tool known as Discovery Bible Study, we launched three Raw Church meetings at 9:30am, 10:30 (focussed initially on those attending the University location) and 11:30am. Each Raw Church saw around 70 people sign up to grow together in God’s word each week. One person comments of their experience of Raw Church:



*“it’s been sooo nice to connect. Enjoying the worship, getting to know different people, delving a bit deeper into the Bible and checking in what we did about last week’s thoughts”.*

We ended the year enjoying worship services in all three formats with people choosing what best suited them.



## APPENDICES

THE APPENDICES DO NOT FORM PART OF THE AUDITED ACCOUNTS

### King's Kids

The year started with January to March being similar to 2019 with between 180 and 210 attending King's Kids on a Sunday morning during the two services based at King's House. In March with the start of the second site, King's Kids was also run at the University.



However, all changed with the start of the first lockdown in March. Since then, we have produced an online recording for families to watch at home together. This has involved videos made by team and families, and has included singing, storytelling, challenges and even science experiments.

In addition, we ran an online 'Expectant mum's' group to help support those expecting babies and those who were new mums.



After Easter we ran two midweek groups for school aged children online each week during term time. This gave them the opportunity to continue seeing each other and they were able to do fun activities with between 5 to 15 children attending each one.

In May we joined with a number of other churches to produce a session for families from all the churches for the Catalyst Festival. In August we joined with these same churches to produce 6 sessions that were then shown across the churches during the Summer holidays. These

sessions included bible teaching, singing and fun challenges.

During the Autumn term, as well as running the online sessions, we also returned to King's House where we ran a Family Service for up to 12 families at a time. Families sat together on rugs, socially distanced from each other, and were able to watch the pre-recorded session whilst also doing craft activities.

In late October we ran a 'Light Party' online where we had a fun evening for children from the church and local community. This was pre-recorded in conjunction with Duggie Dug Dug.

In November, we helped to create a KS1 and KS2 nativity assembly video for our local schools. This was accessible at no cost and was downloaded by over 60 schools with an estimated 7,000 to 9,000 children watching.

In December we ran our Christmas Family Service attended by 25 families at King's House and also online for those unable to attend in person. Activity packs were provided for families to use at home to help with connection.

### Events and Conferences

Throughout January and February our Events and Conferences continued, allowing opportunities for local, national and international guests to deepen their relationships with Christ by hearing powerful, equipping teaching and through great worship and prayer. In early February we hosted our annual "Sounds of Glory" conference with 342 delegates in attendance to hear teaching from Mike Pilavachi, Simon Holley, Phil Wilthew and Rachel Milano.



From March onwards we paused our conferences, but in September we held our first ever live online Father Heart Conference. We had over 100 delegates join us virtually to hear teaching from the team at Father Heart Ministries, Simon Holley and Amanda Humphrey.

**3. COMMUNITY**

**Group Life: Life Groups, Missional Communities and Equip Groups**

This was a difficult year due to COVID-19 as the basic purpose of a group is to meet with people, and obviously this has not been allowed. However, group life has continued to run, on-line, and when able to meet up in a social distanced manner. At the end of 2020 we had 35 groups (compared to 60 last year) with 420 people signed up. We are looking forward to the lifting of restrictions when we will relaunch Missional Communities, (groups that focus on a mission), Life Groups, (groups that focus on community) and Equip Groups, (groups that focus on learning a new skill).



The stories and impact in group life over 2020 continue to be astonishing - punching above its weight. These include spiritual transformation in the local immigration centre, groups praying for people and seeing various healings from mental health to physical ailments, and communities coming together to support each other.

During the year we changed from a termly to a half yearly rhythm where people have two weekends and one week to sign in. We then have Belong open for all those who come after the sign-up period. We make this the focus of church life during this period and encourage people to access the groups via the King’s Arms website. This means we can maximise the opportunity to get as many people connected as possible.

We have diverse leadership, from young 20s up to late 80s, different genders and ethnic backgrounds. Our mantra of "what is God saying and what are you going to do about it" means we allow all to have a go - with clear boundaries as to what we can do and attempt to achieve.

**Safeguarding:**

A full re-configuration of the safeguarding policy has taken place, with the policy and practice guidelines being re-written with help from the national charity Thirtyone:Eight. Trustees, the Safeguarding Coordinator and deputies are being trained in their responsibilities, guidelines for each area of the Trust’s practise are being re-written, and a roll-out of policy and training will be completed during 2021 for all staff and volunteers.



## APPENDICES

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### Youth

King's Arms Youth is made up of around 200 young people in total, with 100-110 attending on a Sunday over the two services. It is overseen by Owen Tuffin, supported by Lauren Wilthew, Tim Brown and a team of volunteers who are all DBS checked. The young people are split into two age groups, 11-14s and 15-18s but we regard ourselves as one youth family, doing as much as we can all together.

This year has looked different for Youth and we've had to adapt to ever-changing restrictions. At the start of the national lockdown, we ran a Wednesday night Zoom group where we picked a verse from scripture and studied it in breakout groups. For Sundays, we ran an online chat whilst the church Sunday meetings were running, so young people could chat with us whilst watching the main meeting.



In the summer, we ran a park discipleship group where young people would meet in groups of 5 with a leader to go deeper in their relationship with God whilst either walking or sitting in a circle, socially-distanced.

In September we were able to run a Youth evening service where we had an average attendance of 50 young people. In these times we played some socially-distanced quizzes and games as well as worshipping without singing through drawing or reflective thinking. We would then have a 10–15-minute talk.

## 4. PASTORAL

### Pastoral Support

Perhaps unsurprisingly 2020 proved to be a demanding time for the Pastoral Team and Pastoral Volunteers at the King's Arms. Many of our structures and activities needed to be reworked in the constantly changing environment that COVID 19 wrought.

Social distancing and lockdowns meant that the majority of our in-person support through groups needed to be drastically reduced. Additionally, we saw a steep rise in the number of people requesting pastoral support for a variety of reasons. In some cases, this meant taking funerals and supporting families of loved ones who had died of the virus. In other situations, it meant connecting with those who were experiencing anxiety, depression or isolation as a consequence of the pandemic.

**Pastoral Response in 2020.** Having said this, it has been inspiring to see how the church has responded to this crisis. Just a few examples of this amongst many would be:

- Operation Kindness. A team of volunteers bought and transported food and medicines to those in the community who needed to isolate.
- A pastoral team of over 40 volunteers made two rounds of 'checking in' phone calls to all those in the church community. Each round meant that over 1,000 calls were made. New connections and friendships were formed through these calls.
- Meal rotas for those with new born babies or infirmities.
- Takeaway vouchers for single parents juggling the demands of home schooling and work.
- Support through the Long-Term Illness Group for those with chronic conditions compounded by the pandemic

**Pastoral Priorities in 2020.** In addition to these responses, we also decided to pursue 3 main priorities in 2020

#### 1. Mental Health Needs

Even prior to the pandemic we were conscious of the mental health crisis. The needs are even greater now. As a result, this became an emphasis for training volunteers, equipping practitioners and public messaging.

We ran mental health and wellbeing evenings over Zoom and signposted people to mental health professionals. Two of the team are in the final stages of qualifying as counsellors and we are hoping that they and others within the church family will be able to offer support to the wider community in the months and years to come.

#### 2. Cultural/racial diversity awareness

As a diverse church community, we draw people from dozens of different nations and cultures. We see how this enriches us as a church community. However, during 2019 we had begun to discuss how to take our cultural awareness deeper. We formed a small group of people drawn from a variety of backgrounds to move us forward in this area. The impact of George Floyd's murder only sought to underline the importance of this.

To deepen our understanding, we launched our 'Snapshots' evenings over Zoom. The aim of these evenings was to provide an opportunity for people to give us a 'snapshot' of their experiences of race and racism. This simple format, giving people a platform to share their experiences and being heard by others, proved to be extremely powerful for all those involved. So much so that the series continues into 2021.

We are also working on a "Recovering from Racial Abuse" course that will pilot once lockdowns are eased.

### 3. Family conflicts

The final area we decided to focus on was that of conflict within the family. This included conflict within relationships but also extended families. We continue to support a number of families and couples experiencing difficulties and in 2020 began to develop more materials around conflict resolution. Additionally, we have been involved in various extended family mediations.

The relational and financial pressures on families as a result of COVID have meant that this work has never been more important.

#### Sozo

This is a ministry in which the main aim is to get to the root of those things hindering a personal connection with God. Sozo consists of a single session, with an option to book in for another in a couple of months. The



person is led through prayers of forgiveness towards people who have hurt them, are helped to deal with any traumatic issues from the past, and in the process are helped to listen to God for themselves. At the end of the session, the person leaves with a list of promises and truths that they have heard from God, and almost always say they feel lighter – and it shows in their expressions!

2020 has been a different year owing to the COVID-19 pandemic and lockdown restrictions. Before lockdown we held 12 Sozo sessions, supported and led in prayer by two people from the Sozo team who are trained in using Sozo techniques. During lockdown we started to try doing Sozo online using Zoom. It has worked well, with the three people (leader, seconder and guest) each in their own home, and the follow up notes being sent via email. This has enabled us to deliver Sozos to some people who live far away from Bedford, including places like Scotland and Zimbabwe! We held 15 online Sozos between May and November. However, some people on the waiting list for a Sozo have opted to wait until they can have a face-to-face Sozo, which for some will mean waiting many months.

Lockdown has meant limited opportunities for training and updating our techniques, but some training sessions such as the Basic Bethel Sozo UK Training and the Advanced Training are beginning to be put online, so we will be able to access these in the coming months.

5. SEND

Our Send programme came to an abrupt halt mid-March as the first lockdown took effect. Suddenly, our March trip to North Africa to visit our friend working there was cancelled. Gone too was our annual International and Missions Sundays as we moved most of our gatherings online. We waited as long as possible to review our ‘Homes of Hope’ team trip to Mexico, planned for October, hoping to still go ahead with building a basic but sturdy, clean home for a struggling family in the Tijuana area. In August we had to reluctantly cancel those plans too.



What we had not anticipated was the wider reach we would have by moving our programmes and training online. 2020 saw us meeting up with our overseas friends and workers more often via online prayer meetings and training courses. Some of those had to be very early in the morning in order to span time zones, but seeing friends from America to Asia in one ‘room’ made it such a joy. Through these online meetings we have had firsthand accounts and prayed for needs in Central Asia, Mozambique and North African nations. In August, we received eyewitness reports of the factory explosion in Lebanon from a friend living there. Following this we sent support and finances to help with the relief efforts.



Our friend Paula has had a year of negotiating uncertain restrictions in Northern Mexico where the country was hard hit by the pandemic. Towards the end of the year, she was able to resume working amongst families in downtown Tijuana bringing hope, training and life skills to the poorest in her community – see picture opposite. We are so proud of her!

In September we donated to Seedfund Limited, a charity committed to helping small businesses in developing countries. Then, in November, we gave financially to help support our friends in Izmir, Turkey following an earthquake in their city. We have also continued to support our dear friends in Central Asia and the Middle East as they battled the effects of the Covid-19 pandemic in their own countries with very limited resources.

More locally we have been supporting Abigail as she continues her training and ministry with young people via ‘Youth With A Mission’. Although she moved back home during the pandemic, her work continued online with a lot of creativity and fun.

## 6. TSM

TSM (Training for Supernatural Ministry) is a training course aimed at equipping men and women of all ages and stages of life to live like Jesus. The course runs for nine months from October to July as an evening school. All TSM students attend the evening school which takes place one evening a week and five Saturdays throughout the year.

Over the last 12 years we have seen more than 800 students come through TSM. The course starting in October 2020 looked very different due to a restructuring of the course and the COVID-19 crisis. The course now has six modules that last four weeks each. We had around 80 full course students and 50 modular students in 2020. TSM is led by an incredible team, some of whom are employed but most of whom are volunteers. We are so grateful for the time they give to make TSM what it is.

Students attending TSM tend to embark on an inward journey, which then affects their outward journey. We teach students who God is as their good Father and who they are as His beloved sons and daughters. This truth often leads to internal freedom, which then brings courage and lightness to students as they learn to release God's Kingdom wherever they go. As students go about their day-to-day lives we are encouraging them to ask the question, 'what does courage look like?' We hear stories each week of friends, family members and often complete strangers who have encountered God's love through the boldness of our TSM family.



Since October 2020 we made TSM available online instead of an in-person course. The uptake and impact have been very positive. TSM has a great team that loves serving God together and sees students equipped in their faith. Students are very positive and even churches have brought groups of people to attend a module or the full course.

In 2019 we started getting vision for a new leadership school for a smaller number of people that want to implement the TSM material in their own environments. In January 2020 we launched TSM Lead, which ran with a maximum of 30 people over four weekends. We held two fantastic weekends before the corona crisis hit and we postponed the rest of the course till a later date.

One student writes:

*"TSM is a game changer!! I have been blown away by the amazing teaching and wonderful presence of God. In the last session I cried almost the whole evening. I have been freed from 47 years of a broken and painful relationship with my Mum. I have had my heart completely changed towards her, feeling compassion and love for her in a new and wonderful way."*

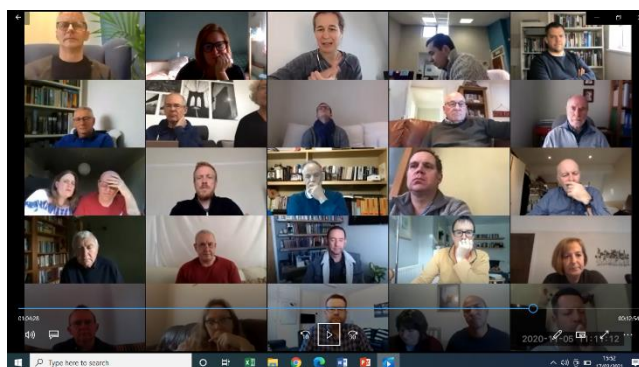
**7. KA Apostolic**

King’s Arms Apostolic oversees and spearheads the trans-local work of the church in serving other local churches and apostolic networks. As a church, we are having the increasing privilege and opportunity to help churches across the world.

King’s Arms is part of a relational network of churches called Catalyst, serving over 80 churches in the UK and many other established and new churches in other nations across the world. In the UK, Catalyst is led through apostolic Hubs that care for churches and provide strategic direction. Both Simon Holley and Phil Wilthew are part of the core apostolic team for this network and have been actively involved in serving wider Newfrontiers/Catalyst events such as the Catalyst Festival, leadership training, Newday youth conference and Impact training.

The Bedford Hub is serving over 48 different Churches which are in varying stages of connection with us. The majority of these are in the UK, with a geographical spread from Horsham in Sussex to Dundee in Scotland. We also currently serve churches in 14 countries outside the UK, which receive input from our strategy team and church leaders on a regular basis. The Hub is served by a core team made up of 7 leaders from across the UK, Pyn Shabong joined the team after the Summer, he has input into many churches in India and Myanmar.

2020 has been an interesting year with our teams travelling at the beginning of the year to St Neots and Harpenden. After lockdown travel was paused but we continued to serve a number of key churches in places ranging from New Zealand and Russia to Southampton and also other relationships across the world through online Zoom meetings. It has been a privilege to support and offer aid to churches in developing worlds and businesses through encouraging the churches in our Hub to give to the Catalyst emergency fund.



Online leadership training huddles continued to develop this year including those focusing on women in leadership (Wendy Mann) an Apostolic foundations huddle (Simon Holley and Phil Wilthew), and a European Leaders Huddle to support leaders in related churches in other European countries. We also launched our KA alumni huddle for friends of King’s Arms who have moved away overseas who have the potential to be a part of church planting in the future.



Just before the first lockdown we ran a very successful Resonate.global conference in February with over 159 attending from across the UK and other nations. We were very excited to have Martin Koornstra who leads Royal Missions in the Netherlands as our guest speaker.

The conference was a beautiful representation of the many nations we work with from Russia to Scotland. The conference started with our international leaders evening which was a social event with over 38 leaders enjoying food cooked on a wood fire. The conference theme was ‘wave after wave’ and many went away feeling encouraged.



## 8. KA Media

KA Media is an online store and resource centre with our products including:

- Video and audio recordings of our conferences.
- Teaching series, such as 'Working in Teams' and 'Culture Matters'.
- Books written by those in our community, such as 'Momentum' and 'Leading as Sons and Daughters'.

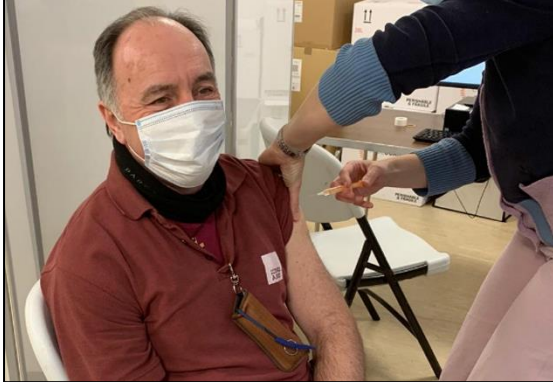
Due to COVID-19 and our normal conferences not running, we were unable to refresh some of our products and we were also unable to fulfil physical orders. However, we still maintained a steady flow of digital orders throughout the year.

Plans for 2021 include continuing to move towards more digital products and creating more partnerships with authors, artists and speakers.



## 9. KA Facilities (Bedford)

During the week, King's House is used by our wider community as a venue for conferences, meetings and events. During the first few months of 2020, bookings were steady, with many days when every room was being used. However, due to the Covid-19 pandemic, in mid-March we closed King's House to all but essential meetings, only opening initially for blood donations. As the first lock down lifted a few essential training sessions started to take place again.



For the past 9 years, we have been able to partner with the NHS and in usual times we have given a 30% discount on our rental rates whenever they have used the building. In September we were asked to quote for them to use the building as a vaccination centre. We extended our discount to 40%, meaning that we came out as the best value for money venue and so in December we became the main hub for the Clinical Commissioning Group in Bedford.

Situated in the foyer area, Ground Floor Coffee shop is open to the public Monday – Friday, 8.30am – 3.30pm but from mid-March the coffee shop closed and all staff went on to the Corona Virus Job Retention Scheme. Between April and September, we renovated the coffee shop with some new furniture, re-painting all the walls, and we also worked on a new brand – including renaming many of our products and using different fonts for our displays. We also ensured that protective screens were in place and the staff were trained in keeping themselves and our guests safe. We opened in September, but with few meetings being able to take place, sales were slow.



## 10. Re-Track

Realising the pandemic would be likely to dramatically affect Bedford, the King's Arms Church looked at how we could best serve our community during this difficult time. We asked the Mayor, MP and Local Councillors for their opinion. They felt unemployment would adversely affect many lives and should be addressed. As a community in Cauldwell, unemployment and underemployment was a major concern as we started coming out of the pandemic. Many residents have zero-hours contracts and their hours have reduced dramatically. Some have been furloughed and have anxiety about their long-term employment prospects, and others have been made redundant. Some are still working but suffering the effects of lock down on their mental health.

In response, from mid-October 2020, the Re-Track Career and Employment Centre was developed with the help of a match-funded grant of £20,125 from DCMS through the 'Love Your Neighbour' national initiative. The weeks until the end of December 2020 were spent recruiting and training volunteers as well as establishing links with referral agencies. Re-Track offers flexible one-to-one support for job seekers. We coach individuals in compiling their CVs, searching for appropriate employment opportunities, developing covering letters, filling in application forms and preparing for interviews. We also offer additional support in the form of emergency food parcels, development of workable personal budgets and signposting to debt-relief support through other agencies. The uniqueness of this project lies in it being a flexible one-to-one support service that works with jobseekers through all stages of seeking employment at a time to suit them rather than a time-bound training course.



Re-Track is staffed by one part-time employee together with trained and supervised volunteers from diverse backgrounds. Job seekers are referred to Re-Track by the Job Centre, those organisations working with ex-offenders and victims of domestic violence, the Citizen's Advice Bureau and other local agencies. We also encourage self-referrals. The service is open Monday to Friday from 10am - 2pm.

The first meeting with a jobseeker is usually face-to-face. It involves obtaining a work-life history and assistance in formulating a CV. We recognise that many jobseekers do not have access to a computer, their mobile phones being their only way of communicating and accessing the internet. Should Covid restrictions make it impossible for a jobseeker to attend a meeting with a Re-Track volunteer in person, we send them a link to Zoom on their mobile phone and meet with them virtually. Should this too prove difficult for them, we meet with them on WhatsApp video. The volunteer composes the CV on the Re-Track laptop (thus helping to address digital exclusion) in consultation with the jobseeker. Subsequent meetings which include job-searching and job-applications, are also conducted this way.

Between mid-October and the end of the year Re-Track accomplished the following:

- Successful recruitment of a Re-Track Manager
- Recruitment and training of 20 volunteers
- Provision of 48 emergency food parcels, helping 64 adults and 91 children.
- Support provided to 7 job seekers with creating CVs, searching for jobs and applying for them.

## 11. KING'S ARMS HISTORY AND DEVELOPMENT

The King's Arms Church was established in 1992 with the support and oversight of Woodside Free Church, Bedford (now Woodside Church). The King's Arms Trust was registered as a charity on 1 January 1995. Previous to this date the accounts were included within those of Woodside Free Church.

The King's Arms Church began to meet separately from Woodside in October 1992, initially on Sunday evenings. Since 1995 the church has met twice on most Sundays and has grown steadily in attendance. The church met in the dining room at Dame Alice Harpur School (now Bedford Girl's School) for many years before moving to King's House in 2010. King's House, which was purchased by the Trust in December 2009, was previously a factory manufacturing Crayola Crayons.

Throughout its history the King's Arms has been caring for poor and disadvantaged people in Bedfordshire. The King's Arms Project commenced work among Bedford's homeless in 1989 when a residential house located in Clarendon Street, Bedford was established. The Project has developed with additional houses and elements, all of which have been set up to cater for the needs of poor and disadvantaged people. In order to facilitate its further growth and development, the Project was established as a separate charitable company called the King's Arms Project (Bedford) which commenced operating on 1 March 2011.

Several new churches have been established in the UK and overseas by members of the King's Arms Church and a number of other churches are now being led by people who once attended the King's Arms Church. These include:

David Stroud, the founder of the King's Arms Church, who led a team to South Birmingham in 1998 and now leads Christ Church, London with five congregations meeting across the city.

Martin and Louise White who moved to North Birmingham in 1998 and lead The Crown Church.

Matt and Philippa Hatch who moved to Leeds in 2002 and lead Mosaic Church, a multi-site church meeting in four different locations around Leeds. They have also planted churches in Ireland, Ghana, South Africa and the UK.

Adrian and Lucy Hurst, Oasis Church, Birmingham.

Nick and Tracey Priggis, Hope Church, Shrewsbury.

Tim and Vicki Simmonds, Christ Church, Manchester.

Robin and Hannah Vincent, The Hill Church, Swansea.

Nick and Sue Griffin, London Life Vineyard Church, Crouch End, London.

Mike and Jen Milner. Vineyard Church, Guam.

Most of these churches are located in a multi-racial environment in deprived inner city areas, with an emphasis on caring for poor and disadvantaged people.

Other ex-members of the King's Arms Church include:

Mathew Neville, CEO of Alpha International.