



# ANNUAL REPORT & FINANCIAL STATEMENTS

For the year 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023



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## CHARITY AND COMPANY INFORMATION

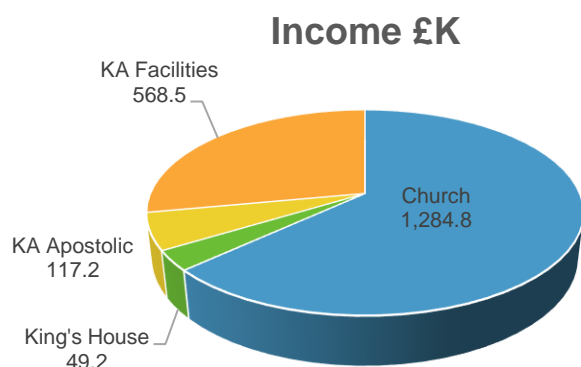
<b>Trustees/Directors</b>	Roydon Loveley (Chair)	
	Simon Holley	Peter Humphrey
	Sandra Kamchira-Mangwiza	Nicola Marfleet
	Rotimi Odeniran	Philip Varley
<b>Elders</b>	Simon Holley (Lead Elder)	Roydon Loveley
	Stephen Wilson	Philip Wilthew
<b>Charity Number</b>	1116359	
<b>Company Number</b>	05899019	
<b>Registered Office</b>	King's House 245 Ampthill Road Bedford MK42 9AZ	
<b>Independent Auditor</b>	Wright Connections Bedford i-Lab Priory Business Park Stannard Way Bedford MK44 3RZ	
<b>Business Address</b>	King's House 245 Ampthill Road Bedford MK42 9AZ	
<b>Solicitors</b>	Sharman Law 1 Harpur Street Bedford MK40 1PF	Wellers Law Group LLP 65-68 Leadenhall Street London EC3A 2AD
	Avensure Ltd South Central, 11 Peter Street Manchester, M2 5QR	
<b>Bankers</b>	Unity Trust Bank Plc 4 Brindleyplace Birmingham B1 2JB	National Westminster Bank Plc 81 High Street Bedford MK40 1YN
	Co-operative Bank Plc 4 <sup>th</sup> Floor 9 Prescott Street London E1 8AZ	Virgin Money Plc Jubilee House Gosforth Newcastle upon Tyne, NE34PL
	Shawbrook Bank Ltd Lutea House Warley Hill Business Park The Drive, Great Warley Brentwood, Essex CM13 3BE	Nationwide Building Society Nationwide House Pipers Way Swindon SN38 1NW

The King’s Arms Trust (Bedford) had a very encouraging year with the results reflecting a successful recovery from the impact of the pandemic and cost of living crisis on the activities and operations of the Trust; being both the company and its subsidiary. The total income of £2,019.7K, was an increase of 17.5% compared with 2022.

The main charitable activities of the Trust (being the company and its subsidiary), all of which provide public benefit, are:

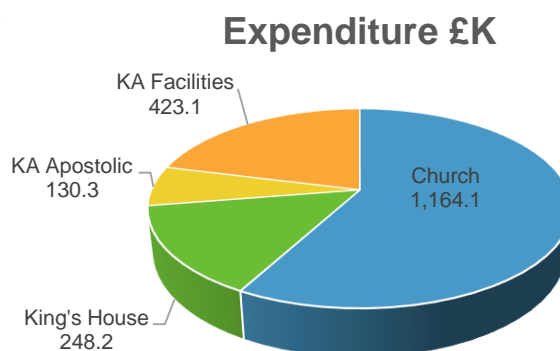
- **King’s Arms Church** – A vibrant church of around 1,400 adults, children and youth with numerous meetings and activities held, in-person, and on-line. The church also operates **Re-Track** – which has participated in various projects to support those in need in Bedford and beyond. Within King’s Arms Church there are also two key further activities identified as separate designated funds that assist in furthering the objectives of the Trust;-
  - **King’s House** – the building owned by the Trust, providing the home for the majority of its activities.
  - **KA Facilities (Bedford) Ltd** – A wholly owned subsidiary company from within which a coffee shop and facilities rental are operated.
- **KA Apostolic** – the focus of the work of King’s Arms Church in supporting leaders and churches in the UK and other nations.

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 £2,019.7K. The majority of the Church income of £1,284.8K came from individuals attending the King’s Arms Church.

Expenditure totalled £1,965.7K, 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 2023 were £2,792.6K an increase of £54.0K compared to 2022.

## EXECUTIVE SUMMARY

## KING'S ARMS TRUST (BEDFORD)

The vision of the King's Arms Church is to **Worship** God, **Love** one another and **Multiply** disciples, groups and churches everywhere **until we see God's kingdom fill the earth.**

2023 was the thirteenth 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.

Each Sunday the church holds three services at two locations/sites: 9:30 am (King's House), 10:30 am (University) and 11:30 am (King's House), with growing numbers attending. In addition, in the afternoon every other week, a smaller congregation met in the nearby village of Blunham. Also, we continued to Livestream our 11:30am service providing a way for people both near and far to connect to our community. In the final quarter of the year the average weekly attendance at the four locations was 640 adults with around another 40 connecting online, this was an almost 50% increase on the previous year.

In addition, the church ran a wide variety of activities including:

- Children's and Youth meetings both on Sunday and during the week.
- Life Groups or Missional Communities meeting regularly midweek.
- A variety of activities and events for the elderly, prisoners and the local community.
  - Pastoral support to those in need within the church community.
  - Serving 60 different churches based in the UK and 14 different countries.
  - Re-Track - which has participated in projects to support those in need in Bedford and beyond.
  - Much of the above being run or supported by 450 people providing volunteer support.



Of particular note was the KA Facilities trading income which was £590.9K with an operating profit of £145.4K, compared to a profit of £144.8K in 2022. The main reason for this exceptional performance was several long-term bookings for the rental of rooms at King's House. Two of our long-term contracts used King's House 5 days a week: Bedford Hospital Midwifery Services and Diabetic Eye Screening. In addition, regular and new customers used King's House for meetings, celebrations and events and on many days all of the rooms were occupied.

Financial support from voluntary donations by church members increased throughout the year to above pre COVID-19 levels. Expenditure continued to be tightly controlled and budget forecasts monitored with the aim of minimising any depletion of reserves.

In summary, the Trust successfully recovered from the impact of COVID-19 and the cost of living crisis, and the Trustees are confident that the Trust will continue as a going concern.

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



## INTRODUCTION

The Trustees of the King's Arms Trust (Bedford) present herewith their group annual report, together with the financial statements of the charitable company and its trading subsidiary (KA Facilities (Bedford) Limited) for the year 1 January 2023 to 31 December 2023.

The King's Arms Trust (Bedford) is an incorporated charitable company (Charity No. 1116359 and Company No. 05899019) 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.

## 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 including 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.

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

The King's Arms Church operates as the principal function within the trust and King's House is registered as a Place for Religious Worship and for the Solemnisation of Marriages.

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.

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.

## VISION AND LEADERSHIP

The vision of the King's Arms Church is to **Worship** God, **Love** one another and **Multiply** disciples, groups and churches everywhere **until we see God's kingdom fill the earth**. Early in 2023, we took some time to remember what God is calling us to as a community and, together, rededicated ourselves to be:

- **Committed to God and each other**
- **Committed to making disciples**
- **Committed to the poor**
- **Committed to the next generation**
- **Committed to the nations**

During a time of global mounting pressure and economic uncertainty, we felt God's call to us to step forward as a **people fuelled by hope and joy rather than fear.**

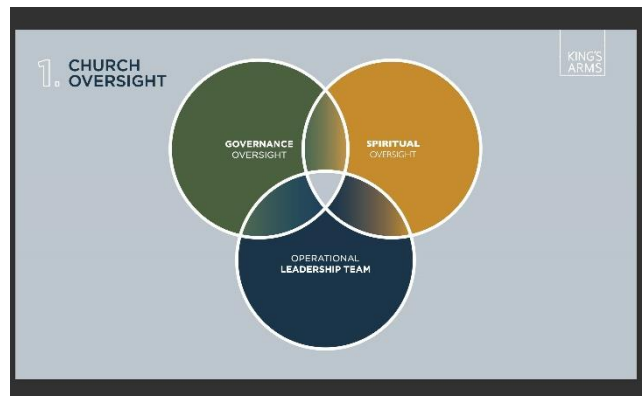
The outworking of this means that we seek to serve the local community and also to impact the UK and other nations. As a church we recognise that the pursuit of who we want to be impacts the way we live and so have defined our aspirational culture as those who live with:

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

To help fulfil this vision a 'Cultural Audit' of the organisation of the trust, which has been largely unchanged for several years, was undertaken during 2023 led by two Trustees. As a result, significant changes to the management structure of the trust and church are being made, with final implementation in mid-2024. The changes will allow for further growth and the achievement of the vision. The new 'top level' organisation providing oversight of the church is shown in the chart.

**Governance Oversight** is provided by the Trustees/Directors and during the year these were:

- Roydon Loveley (Chair)
- Rachel Hickman (Resigned 30 November 2023)
- Simon Holley
- Peter Humphrey
- Sandra Kamchira-Mangwiza (Appointed 5 March 2024)
- Nicola Marfleet
- Rotimi Odeniran (Appointed 26 March 2023)
- Philip Varley



Trustees are appointed by the Elders, with the approval of the other Trustees. The Trustees met five times during 2023 and were regularly consulted and informed on matters of importance.

**Spiritual Oversight** is provided by the Elders and during the year these were:

Simon Holley  
(Lead Elder and Senior Pastor)



Paul Johnson  
(Resigned 31 March 2024)



Roydon Loveley



Stephen Wilson  
(Executive Pastor)



Philip Wilthew  
(Preaching Pastor)

**Operational Oversight** was provided by the **Strategic Leadership Team (SLT)** during the year until December 2023. The team was chaired by Simon Holley (Lead Elder) and included Steve Wilson (Impact), Phil Wilthew (Send), Paul Johnson (Pastoral), Sue Smith (Connect), Phil Cox (Community) and Rob Brown (Governance & Finance). This team ceased to operate from January 2024 whilst the Cultural Audit and organisational restructure was completed in the first half of the year.

A new **Operational Leadership Team (OLT)** has since been formed to replace the SLT. The OLT will meet frequently to discuss and oversee the affairs of the church and the Trust. It will work with other members of staff and a large number of volunteers to implement the vision, goals and objects of the Trust.

THE NEW OLT IS SHOWN IN THE CHART.



## FINANCIAL OVERVIEW

A summary of the income and expenditure (£K) of each of the activities of the Trust during 2023 is shown below. It should be noted that the finances of the various activities of the Trust are independent of each other.

	King's Arms Church	King's House	KA Facilities (Bedford) Ltd	KA Apostolic	Total
Income	1,284.8	49.2	568.5	117.2	2,019.7
Expenditure	-1,164.1	-248.2	-423.1	-130.3	-1,965.7
Internal Transfers	-131.3	267.3	-146.8	10.8	-
Net surplus/deficit	-10.6	68.3	-1.4	-2.3	54.0

Income totalled £2,019.7K, an increase of 17.5% compared to the previous year. Income for the church, totalling £1,284.8K, mainly came from members and supporters of the church. Expenditure totalled £1,965.7K, an increase of 19.5% 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 2023 were £2,792.6K an increase of £54.0K compared to 2022. Of particular note was the KA Facilities trading income which was £590.9K with an operating profit of £145.4K compared to a profit of £144.8K in 2022 (these results include inter-company trading which are not shown in the table above as they have been eliminated on consolidation in presenting the final group financial statements). The main reason for this continued exceptional performance was several long term bookings for the rental of rooms at King's House.

The building loan balance outstanding at the end of 2023 was £578.3K, compared to the total initial value of £1,430K. In summary 59.6% of the total amount borrowed has been paid off in the last fourteen years.



## KING'S ARMS CHURCH OVERVIEW

The King's Arms Church community is made up of around 1,400 adults, children and youth.

The church meets each Sunday for worship and teaching in three congregations at 9:30am and 11.30am at King's House and 10:30am at an external venue (For most of the year this was at the University of Bedfordshire but early in 2024 the meeting moved to the Bedford Academy). In addition, in the afternoon every other week, a smaller congregation meets in the nearby village of Blunham. Also, we continue to Livestream our 11:30am service providing a way for people both near and far to connect to our community.



In the final quarter of the year the average weekly Sunday attendance was 640 adults, an almost 50% increase compared to the previous year. This growth was due to life returning to normal after the pandemic as well as new families relocating to the area and joining the church. The congregations meeting at King's House are now increasingly diverse, and it has been a joy to see vibrant, celebratory cross-cultural worship emerging. A real sense of community and serving has grown during the year with many being encouraged through prayer and prophetic ministry.



At the 10:30am meeting key family milestones have been celebrated, including outdoor baptisms at a local water sports facility followed by a community picnic.

The Blunham congregation commenced meeting on Sundays in September with a core group of committed people attending. In addition to the Sunday meetings, a carers and toddlers group was launched called 'Little Kingdom' and this has been meeting weekly in term time, resulting in new connections to local families.

## King's Kids

Throughout the year, King's Kids met during each of the three main church meetings on a Sunday morning. The sessions run for 1.5 hours and involve the children with singing, Bible teaching, craft activities and playing games. In total, across the three meeting locations, approximately 160-180 children attend, with over 110 volunteers working in rota.

Each term two discipleship groups meet after school once a fortnight for children aged 5-11 alongside a parents group. During the Summer we ran a 3 day holiday club for around 50 children from the church and local community. In October we held a lightparty event as an alternative to Halloween with about 170 children and parents attending.



**Youth**

King's Arms Youth enjoyed a year full of discipleship, fun and encounters with Jesus. They meet on Wednesday evenings with the 11-14s and 15-18s breaking into separate groups for connection, worship and Bible teaching. Each week around 60 young people attend with both those from church families and friends from school. We also run a sixth form group once a month which regularly sees 10-15 young people attending. On Sundays we run youth for 11-14s at all our three main services during school terms with around 75 young people attending including some of our 15-18s who join us as 'young leaders'.



In August 80 young people attended Newday, a youth festival run by Newfrontiers. Although the week of camping was very wet, it was encouraging to see so many young people from the different Sunday locations connect with one another and worship God.

In November we held our first ever Identity Conference at our Blunham location. The weekend was filled with such joy and rich encounters. One young person encountered the Holy Spirit for the first time, many received prophetic words that they shared with others and some experienced freedom from shame and pain. We had walks together in the countryside, ate meals with one another and had lots of fun.



During the year we also celebrated the development of our youth band with some amazing musicians with a passion for worship. There have been many things to celebrate this year. God has been so faithful to us as a youth group. We have seen healings, salvations and many young people baptized.

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

Group Life continues to grow and thrive, with around 60 groups active during 2023, either in the form of missional communities, life groups or equip groups. There continues to be a diverse breadth of groups available, meeting at different times, including daytime and evenings, throughout the week. These range from smaller life groups of 3 or 4 people building deep relationally, to teams of 50 involved in serving meals to the homeless and vulnerable at the Friday Night Meeting outreach. There are specific groups available for men and for women, for toddlers and parents, young adults and the retired.



Missional Communities in particular have seen growth. The 'Beauty for Ashes' group which works into the Yarl's Wood Immigration Centre had been unable to go into the centre since before Covid but during the year were able to host Sunday meetings for the women there again for the first time in 4 years. 'The Well', which provides free afternoon tea for the over 65s has seen an increase in attendance from around 30 per month in early 2023, to over 45 people. Numbers at the 'Playhouse' toddler group also continue to grow, with sessions booking to capacity consistently many weeks and with the majority of those attending coming from the local Bedford community.

Amongst our Equip Groups there are several high-quality home-written courses, including Simon Holley's 'Disciple Makers Training', and the 'Still I Rise' course for racial minorities written by the King's Arms pastoral team. These are offered alongside an increasing number of prayer and bible study groups.

Our Life Groups continue to thrive and are very popular. These now include several groups which are aligned with specific Sunday locations, such as the 10:30 congregation and the Blunham congregation. We are looking to increase the capacity and availability of these groups to keep up with the ever-growing demand for the community, connection and discipleship that they offer.

We are also excited to be offering greater development and investment in our group leaders, in the form of training clusters, starting with an evening led in partnership with the pastoral team aimed at equipping leaders to care for their group members pastorally within the context of healthy boundaries.

The Friday Night Meeting (FNM) continues to be a place of good food and good news. The team is a great mix of nationalities (Polish, Romanian, Indian, Nigerian, Italian, South African, African-Caribbean and British) with many from the King's Arms church, others from the local community and also some from a local branch of the HSBC bank. Guest numbers vary between 35-55 each week. Only a few of those attending are experiencing homelessness, while others are vulnerably housed or living alone and coming along for the community. Highlights in the year were the Summer social, where we gathered in Bedford Park to eat pizza and play rounders, and the Christmas meal where we were able to cook and serve a full Christmas dinner and give out 'Love Bedford' boxes as gifts and had a singing teacher lead us in singing carols.



## Other Activities

In addition to the activities described above, a wide variety of other church activities continued during the year, as described in more detail in Appendix 1, including:

- **Alpha.** The Alpha course gives people the chance to explore the Christian faith in a relaxed environment.
- **Prison Ministry.** Sunday services in the Bedford Prison Chapel once a month.
- **Belong.** A group for newcomers to the church meeting weekly with between 10 and 20 people attending.
- **Prayer.** In 2023 we started a monthly 'Prayer and Pursuit' evening, giving the church the opportunity to pray, worship and hear God.
- **Community Events.** These provide a context for fun and building strong connections with our locality.
- **Design & Communications.** Various resources were generated by the D&C team.



**Pastoral Support.** As a church we want to care for one another and also offer support to the wider community. Specific areas of support described in Appendix 2 were with respect to: Mental Health and Wellbeing, Racial integration and Marriages.

**Re-track.** This seeks to help people get their lives back on track, especially after Covid-19. Based at King's House, Re-Track has participated in various projects to support those in need in Bedford and beyond as described in Appendix 3.

**KA Apostolic.** This area oversees and spearheads the trans-local work of the church in serving other local churches and apostolic networks as described in Appendix 4.

**Send.** We continue to support two people from the King's Arms Church working overseas as missionaries as described in Appendix 5.

## King's House Overview

During the weekdays, King's House serves the broader community as a venue for conferences, meetings, and events. 2023 was a very successful year financially – and we're definitely feeling that those awful Covid years are behind us. Groups are gathering and eating together again.

Throughout 2023 we had three long term bookings that each use a training room continuously Monday – Friday. It therefore means that there are often days when all 10 of our training rooms plus the auditorium are being used. We have excellent feedback from our clients. Our largest booking in 2023 was for Highways England's Award Ceremony, where we catered a 3-course meal for 150 guests. We have given away a number of complimentary rooms in 2023 including a session for Prostate Cancer screening, Bedford Hospital senior leaders meeting, and the Prison staff meeting. We have also given free drink vouchers to local foster carers, complimentary sandwiches for 3 funerals, discounted rates for church members' weddings, and a very discounted rate for church meetings including Alpha, The Well monthly afternoon teas, the Christmas and Easter banquets.



Located in the foyer, the Ground Floor Coffee Shop is open to the public from Monday to Friday. Thanks to our fresh food and delicious hot drinks, the coffee shop has experienced an increase in the numbers of visitors this year. In addition we have employed a freelance content creator to manage our social media.

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## Greenhouse Gas Emissions (GGEs)

Electricity consumption by the King's Arms has been shown to be the greatest contributor to GGEs. Consequently, 60 solar panels were installed on the roof of King's House in 2021 with the aid of a £10K grant from Bedford Borough Council and a further 60 solar panels were installed on the roof in the first half of 2023 again with a grant of £12K from Bedford Borough Council.

The panels reduce our consumption of electricity by around 30% in the Summer. On Saturdays and other days when the building is less active we generate surplus electricity which we are seeking to export to the National grid.

Other energy savings measures include installing LED lights and additional insulation where practical.



**Building Developments.** During the year the flat roof over the offices was replaced and a new fall restraint system was also installed on the entire roof at a total cost of £68.2K.

**GOVERNANCE**

With the increasing size and complexity of the Trust, the Trustees have agreed to increase the frequency of meetings and change their structure, so that at each meeting there will be two main agenda items occupying the majority of the meeting time as follows:

	<b>Main Agenda Items</b>	
Feb	<b>Staff</b> Review of HR issues and policies	<b>Cultural Audit</b>
Apr	<b>Safeguarding</b> Review using CC 10 Actions Template	<b>Strategic Review</b> Vision / Future Plans
Jun	<b>Annual Report and Accounts</b> Review and approve for previous year.	<b>Investment/Reserves</b> Review of policies
Sep	<b>Risk Register</b> Review and update	<b>Finance</b> Detailed review
Nov	<b>Budget</b> Review and approval for the next year.	

The changes were discussed and introduced during 2023 and will be fully implemented from mid 2024.

In addition to the oversight provided by Trustees, the Governance & Finance Team Leader oversees and manages the finances for the Trust and leads the Finance Team, consisting of 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 budgets and also annual forecasts.

**STAFF**

At the end of 2023 there were 86 staff roles, broken down as follows:

	<b>Church (incl Apostolic)</b>	<b>Building and Facilities</b>	<b>Total</b>
Full time	5	4	9
Part time / Zero Hours	34	43	77
Total	39	47	86
Full time equivalent	19.8	6.9	26.7

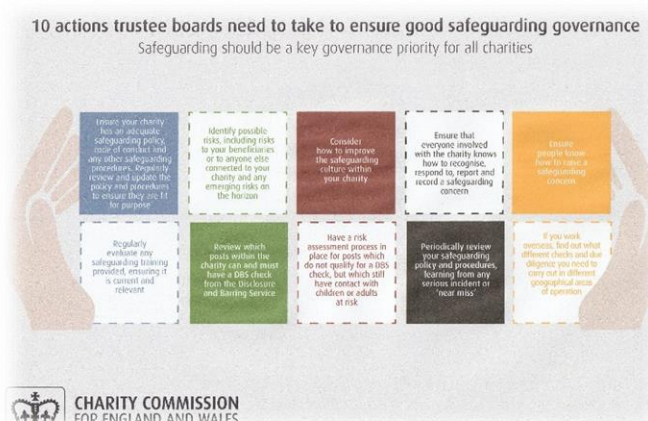
Church staff includes three full time Elders. Several staff have more than one role and thus have multiple contracts of employment.

A 'Death-in-Service' life insurance scheme was continued in 2023, at no cost to employees, with cover of four times salary. The Trust also contributes to a staff pension scheme. Further staff benefits have been introduced including a Sabbatical Policy and Long Service Awards providing additional time off work and financial rewards.

All staff, including paid Trustees, are subject to a formal annual review/appraisal, the outcome of which assists in determining any salary increases. Salary scales are regularly 'benchmarked' against similar churches, charities and other equivalents.

**SAFEGUARDING**

The recommendations made by the independent review of Safeguarding at King's Arms during 2022 by an external professional have been followed during 2023. These included an internal review of the Safeguarding procedures for each area of the church's activity and the generation of child-friendly welcome booklets for King's Kids and Youth that explain what a new young person can expect from their time with us. In addition a rewrite of the policy and procedure identifying best practice and then training staff and volunteers was completed.



The importance of safeguarding to the trust is shown by the following. The trustees adopted the process recommended by the Charity Commission (shown opposite) to review Safeguarding at the King's Arms. Sandra Kamchira-Mangwiza, an independent Social Worker, was appointed as a Trustee in early 2024 with specific responsibility for overseeing safeguarding

**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 any 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 recharged to the subsidiary company. The company also pays an annual rental charge of £30K for the use of the coffee shop facilities.

The turnover of the company in 2023 was £590.9K a significant increase over the prior year (£510.3k in 2022). As a result, profits of £145.5K were marginally more than the prior year (£144.8K in 2022). Refer to Note 28.

Further details of the activities of the subsidiary company are provided in the heading King's House Overview.

**RELATIONSHIP WITH KING'S ARMS PROJECT (BEDFORD)**

The King's Arms Project (KAP) was established in 1989 to work with homeless and disadvantaged people in Bedford. For many years the KAP functioned as part of the King's Arms Trust (Bedford) and its predecessor 'The King's Arms Trust', until in 2011 when a new charitable company was formed called the King's Arms Project (Bedford) with several Trustees who were also Trustees of the KAT. Since 2011 the number of common Trustees has gradually reduced such that since January 2021 there are no common Trustees. There continues, however, to be a close informal relationship between the two Trusts with the KAT providing occasional grant funding to the KAP; in 2023 this was £10K. Note also that the KAP rented offices at King's House for a number of years but moved to premises in Harpur Street, Bedford in early 2023.

## King's Arms Church, Blunham

The launch of a new Sunday and mid-week meeting location occurred in the Autumn of 2023 at an old Baptist church in the village of Blunham. John Wright was employed by King's Arms Trust (KAT) for two days a week from June 2023 to lead the Blunham congregation. The building is owned and operated by the Blunham Old Meeting Baptist Church Trust (BOMBCT) and has five trustees, two of whom are also trustees of the KAT, namely Roydon Loveley and Peter Humphrey. The BOMBCT continues to be responsible for the building and a collaboration agreement has been generated. The BOMBCT and KAT are not considered to be related parties.



## CATALYST

As mentioned previously, the KAT is part of Catalyst a charitable company – Company No: 08284434, Charity No: 1150242. The KAT and Catalyst share two Directors/Trustees, namely Roydon Loveley and Simon Holley. Simon leads a Catalyst strategy team made up of leaders from churches who are also part of Catalyst. He is employed by the KAT, but from January 2024 Catalyst funds 30% of his salary to cover his role in leading the strategy team.

## BUSINESS RATES

Since the purchase of King's House in 2009, the Trust has not been required to pay business rates. As a charity the trust enjoys the 80% government mandatory relief from business rates and as a registered Place of Religious Worship the trust has also been exempt from the final 20% of business rates. (The only exception has been when non-charity companies have rented office space at King's House and they have paid the necessary business rates to the Local Authority).

However, the situation changed in early 2024 when the Valuation Office Agency, on the basis that they believed King's House was a conference centre, issued a notice requiring the trust to pay £124K for business rates backdated to 2017. We are appealing this decision. See note 22.

## FUTURE PLANS

Along with continuing the current activities, plans for 2024 and beyond include:

- Full implementation of the new organisation and staff restructuring as outlined previously.
- Further development of meetings and activities in Blunham at the building known as Blunham Old Meeting Baptist Church.
- Seeking to purchase a building in Bedford suitable for hosting the 10:30 Sunday meeting.
- Further development of our on-line services and activities.
- Appointing additional Trustees with expertise in legal and HR.
- Appointment of additional Elders.
- Initiatives to further reduce our carbon footprint.
- Various refurbishments at King's House.

## POST BALANCE SHEET EVENTS

The activities of the Trust have fully recovered from the pandemic levels. Attendance at our four Sunday services, being held in three locations, continues to increase. The other many and varied church activities, the facilities bookings and the Ground Floor Coffee Shop at King's House are all operating in a very satisfactory manner.

Financial support from voluntary donations by church members to the end of 2023 was maintained and the Trust is in a healthy financial position with reserves in excess of the policy to hold a minimum of 2 months expenditure.

During the first six months of 2024, donations by church members have been maintained, supplemented by a successful Vision Offering of over £200K and the commitment of over 100 additional individuals (or couples) to support the church financially either through one-off or regular donations.

The impact on donations from church members due to inflation and the increased cost of living continues to be monitored, and at the present time there is no indication that donations are being adversely affected. It is worth noting that a significant number of our committed financial supporters are retired with index-linked pensions and thus there is confidence that giving will continue, as was the case throughout the period of the pandemic, with no significant decrease.

Should donations decline to any significant extent, then expenses will be controlled and, if necessary, the substantial reserves used to maintain activities and operations.

The imposition of Business Rates at King's House is a significant concern. However, the Trust has sufficient reserves and could, if required, cover the total cost invoiced, dated back to 2017. There is confidence, however, that the appeal will be successful in significantly reducing the amount charged – potentially to zero. The outcome of the appeal is not likely to be known during 2024.

Thus the Trust has successfully navigated and recovered from the impact of the COVID-19 pandemic and the Trustees are satisfied that apart from the areas that continue to be monitored as mentioned above, there are no other events or conditions that cast significant doubts on the ability of the group to continue as a successful ongoing 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.

## 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 for Re-Track and other activities, and to develop King's House. As described previously grant applications were made to Bedford Borough Council. £10K was received in 2021 and a further £12k received in 2023 towards the cost of installing additional solar panels on the roof of King's House.

## 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 Trustees, is to maintain a level of unrestricted group cash reserves (including designated reserves) to mitigate against the risk that the Trust experiences an unexpected event which would put it in financial difficulty. The Trustees believe that the appropriate level of unrestricted reserves should be a minimum of 2 months of overall annual expenditure (excluding depreciation), with an ideal level being set at 3 months.

Using the above criteria, a detailed review has estimated that reserves should be at least £317K which represents around 2 months of expenditure, with the ideal level of 3 months being £475K. The unrestricted group cash reserves held at 31 December 2023 were £415K, well above the minimum level. Whilst this is £60K below the ideal level, the Trustees judge this is reasonable and will continue to review the level of reserves on a monthly basis. In addition, the Trustees annually review the reserves policy to ensure it remains up to date and relevant.

The restricted reserves held at the end of the year were £58,235 represented by:-

- £7,827 being the remaining unspent balance of specific Church donations
- £50,407 being the balance Apostolic funds

### 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.

With bank/building society interest rates increasing in the last year, we are planning to invest some of the reserves with the Flagstone Cash Deposit Service operated by St James Place with a wide variety of different banks. Priority will still be given to protecting the reserves under the FSCS.

**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 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 forecast has been generated to the end of 2024. Future building developments will only be undertaken when funding is available. Any significant surplus money may be used to reduce the bank loans.

A detailed Risk Register has been generated and the financial and other risks have been reviewed and systems established to manage and mitigate these risks.

**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. Avenure have been appointed on a 3-year contract to provide legal services and assist with Human Resources and Health & Safety issues.

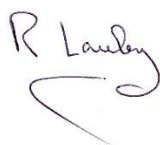
**STATEMENT OF DISCLOSURE TO THE AUDITOR**

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: 28 August 2024



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 charitable company') and its subsidiary (the 'group') for the year ended 31 December 2023 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 Financial Reporting Standard 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 charitable company affairs as at 31 December 2023 and of the group's incoming resources and application of resources, including its 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.

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 company'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 other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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

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

- 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 charitable company 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 charitable company 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 charitable company'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 these 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 its activities we identified the principal risks of non-compliance with laws and regulations and 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 as being the Companies Act 2006 and the Financial Reporting Standard 102 applicable to the UK and Republic of Ireland (FRS102) (effective 1 January 2019) and (Charities SORP (FRS102)).

We evaluated the Trustees' and management's incentives and opportunities for fraudulent manipulation of the consolidated financial statements, including the risk of management override of controls, and determined that the principal risks related to posting manual journal entries to manipulate financial performance, management bias through judgements and assumptions in significant accounting estimates.

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 procedures. Our audit procedures included but were not limited to:

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

- We obtained an understanding of the group and parent charitable company and its activities and identified that the most significant law and regulations it needs to comply with are employment regulation and health and safety regulation, licensing laws and safeguarding regulations.
- We also considered the laws and regulations that have a direct impact on the financial statements as being the Companies Act 2006, FRS 102 and the Charity SORP (2019) FRS102 and Charities Act 2011.
- We completed a disclosure checklist to ensure that the financial statements complied with the disclosures required by the Companies Act 2006, FRS 102 and the Charity SORP (2019)
- We obtained an understanding of how the group complies with these requirements by discussion with the Trustees and management of their policies and procedures regarding compliance with laws and regulations.
- We reviewed the Trustee meeting minutes and obtained Trustee representations where these were not available due to the sensitive nature of the area being discussed.
- We ascertained the operational procedures and associated accounting systems to establish the completeness and accuracy of transactions.
- Making enquiries of the Trustees and management on whether they had knowledge of any actual and potential litigation and claims.

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

- Making enquiries of the Trustees 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 review of journals raised and review of consolidation adjustments.

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.



Catherine Brown BA FCA (Senior Statutory Auditor)  
For and on behalf of Wright Connections Limited  
Statutory Auditor  
Bedford I-Lab  
Priory Business Park  
Stannard Way  
Bedford MK44 3RZ

Date: 28 August 2024

**Consolidated Statement of Financial Activities – Year Ended 31 December 2023**

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
	<b>Note</b>				
<b>Income from:</b>					
Donations	<b>3</b>	1,239,771	93,678	1,333,449	1,118,073
Charitable activities	<b>4</b>	28,794	58,704	87,498	76,433
Other trading activities	<b>5</b>	594,811	-	594,811	523,154
Investments	<b>6</b>	3,903	-	3,903	816
<b>Total income</b>		<b>1,867,279</b>	<b>152,382</b>	<b>2,019,661</b>	<b>1,718,476</b>
<b>Expenditure on:</b>					
Raising Funds - trading activities		423,096	-	423,096	346,362
Charitable activities	<b>7</b>	1,343,776	198,811	1,542,587	1,298,834
<b>Total expenditure</b>		<b>1,766,872</b>	<b>198,811</b>	<b>1,965,683</b>	<b>1,645,196</b>
<b>Net income / (expenditure)</b>		<b>100,407</b>	<b>(46,429)</b>	<b>53,978</b>	<b>73,280</b>
<b>Transfer between funds</b>		<b>(10,802)</b>	<b>10,802</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>23</b>	<b>89,605</b>	<b>(35,627)</b>	<b>53,978</b>	<b>73,280</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward	<b>23</b>	2,644,803	93,862	2,738,665	2,665,385
<b>Total funds carried forward</b>	<b>23</b>	<b>2,734,408</b>	<b>58,235</b>	<b>2,792,643</b>	<b>2,738,665</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 25 to 41 form part of these financial statements.

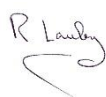
**Balance Sheet - Year Ended 31 December 2023**

	Note	King's Arms Trust Total funds 2023 £	King's Arms Group Total funds 2023 £	King's Arms Trust Total funds 2022 £	King's Arms Group Total funds 2022 £
<b>Fixed assets:</b>					
Tangible assets	15	2,923,189	2,923,189	2,875,705	2,875,705
<b>Current assets:</b>					
Stock	16	2,386	7,080	-	2,088
Debtors	17	52,959	81,944	51,296	79,651
Cash at bank and in hand		424,658	478,005	462,059	504,045
<b>Total current assets</b>		<b>480,003</b>	<b>567,029</b>	<b>513,355</b>	<b>585,784</b>
<b>Liabilities:</b>					
Creditors: Amounts falling due within one year	18	(130,455)	(182,039)	(118,192)	(153,800)
<b>Net current assets</b>		<b>349,548</b>	<b>384,990</b>	<b>395,163</b>	<b>431,984</b>
<b>Total assets less current liabilities</b>		<b>3,272,737</b>	<b>3,808,179</b>	<b>3,270,868</b>	<b>3,307,689</b>
Creditors: Amounts falling due after more than one year	19	(515,536)	(515,536)	(569,024)	(569,024)
<b>Total net assets</b>		<b>2,757,201</b>	<b>2,792,643</b>	<b>2,701,844</b>	<b>2,738,665</b>
<b>The funds of the charity:</b>					
Restricted funds	24	58,235	58,235	93,862	93,862
Unrestricted funds	24	2,698,966	2,734,408	2,607,982	2,644,803
<b>Total charity funds</b>	<b>24</b>	<b>2,757,201</b>	<b>2,792,643</b>	<b>2,701,844</b>	<b>2,738,665</b>

The notes on pages 25 to 41 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.

The financial statements were approved and authorised for issue by the Trustees on 28 August 2024 and signed on their behalf.



R. Loveley  
Trustee



P. Humphrey  
Trustee

**Consolidated Statement of Cash Flows Year Ended 31 December 2023**

	Note	Total funds 2023 £	Prior year funds 2022 £
<b>Cash flows from operating activities:</b>	<b>25</b>	<b>134,399</b>	<b>7,314</b>
Interest Paid	14	42,861	25,805
<b>Net cash provided by operating activities</b>		<b>177,260</b>	<b>33,119</b>
<b>Cash flows from investing activities:</b>			
Interest from investments	6	3,903	816
Proceeds from the sale of property, plant and equipment		4,633	-
Purchase of property, plant and equipment	15	(114,829)	(17,430)
<b>Net cash provided by (used in) investing activities</b>		<b>(106,293)</b>	<b>(16,614)</b>
<b>Cash flows from financing activities:</b>			
Repayments of borrowings		(54,146)	(58,146)
Interest Paid		(42,861)	(25,805)
<b>Net cash provided by (used in) financing activities</b>		<b>(97,007)</b>	<b>(83,951)</b>
<b>Net decrease in cash and cash equivalents</b>		<b>(26,040)</b>	<b>(67,446)</b>
<b>Cash and cash equivalents at 1 January</b>		<b>504,045</b>	<b>571,491</b>
<b>Cash and cash equivalents at 31 December</b>		<b>478,005</b>	<b>504,045</b>
<b>Analysis of cash and cash equivalents</b>		<b>Current Year 2023 £</b>	<b>Prior Year 2022 £</b>
Cash in hand		394,394	421,017
Notice deposits (less than 3 months)		83,611	83,028
<b>Total cash and cash equivalents at 31 December</b>		<b>478,005</b>	<b>504,045</b>



**ACCOUNTING POLICIES****1.1 General information**

King's Arms Trust (Bedford) Limited is a private company limited by guarantee (05899019), incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of its registered office and principal place of business is disclosed in the company information on page 3 of this Annual Report.

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 including the relief of the aged, poor, sick and disabled. These are achieved through the main activities of the Trust;

- King's Arms Church – A vibrant church of around 1,400 adults, children and youth with numerous meetings and activities held, in-person, and on-line. The group also operates through KA Facilities (Bedford) Ltd – a wholly owned subsidiary company from within which a coffee shop and facilities rental are operated.
- KA Apostolic – the focus of the work of King's Arms Church in supporting leaders and churches in the UK and other nations.

The group consists of King's Arms Trust (Bedford) Limited and its subsidiary KA Facilities (Bedford) Ltd.

**1.2 Accounting convention and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

**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 statement of financial activities. The surplus for the year with the accounts for the charitable parent company was £55,357 (2022: Surplus £88,472).

## 1.4 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the note 23 to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the note 23 to the financial statements.

## 1.5 Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

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.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure. No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustees' Annual Report.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Interest income is recognised using the effective interest method.

## 1.6 Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes the costs of the trading subsidiary
- Expenditure on charitable activities includes all costs relating directly or indirectly to those activities

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

## 1.7 Allocation of costs

All costs, including salaries and pensions, are allocated directly to each activity as far as possible. Any shared support costs are allocated to King's Arms Church with a fixed cost being allocated to KA Facilities and KA Apostolic as agreed annually.

## 1.8 Pension costs

Pension costs in the financial statements represent contributions to employees' defined contribution pension plans.

## 1.9 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. There was no tax due on trading subsidiary profits as they were all paid via gift aid to the parent charity within required timescale.

## 1.10 Tangible fixed assets and depreciation

Tangible fixed assets 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
Freehold buildings	1% straight line
Fixtures & fittings	4%-33% straight line
Motor vehicles	25% reducing balance

The depreciation policy for freehold buildings was revised in 2023 to 1% straight line (from 2% straight line in prior years) to give a better estimate of the life of the asset.

Tangible assets above £300 are capitalised.

## 1.11 Stock

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

## 1.12 Debtors and creditors receivable / payable within one year

Debtors (and creditors) with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.13 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.

**1.14 Loans and borrowings**

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the sum of digit method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

**1.15 Operating leases**

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

**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 on-going 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.

A key area of judgement concerns the accrual of business rates and the contingent liability surrounding the uncertainty of the full potential business rates charges. As the business rates conditions did not exist at the year end, judgement has been applied to only provide for the amount reasonably believed the Trust is liable to be charged to the end of year end, based on the professional advice received as explained in note 22.

A key area of estimation and uncertainty is the depreciation of freehold buildings was revised in 2023. Please refer to accounting policy 1.10, and notes 10 and 15.

Year Ended 31 December 2023

**2 Comparative Consolidated Statement of Financial Activities**

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
	Notes			
<b>Income from:</b>				
Donations	3	945,651	172,422	1,118,073
Charitable activities	4	30,119	46,314	76,433
Other trading activities	5	523,154	-	523,154
Investments	6	816	-	816
<b>Total income</b>		<b>1,499,740</b>	<b>218,736</b>	<b>1,718,476</b>
<b>Expenditure on:</b>				
Raising funds - trading activities		346,362	-	346,362
Charitable activities	7	1,108,309	190,525	1,298,834
<b>Total expenditure</b>		<b>1,454,671</b>	<b>190,525</b>	<b>1,645,196</b>
<b>Net income / (expenditure)</b>		<b>45,069</b>	<b>28,211</b>	<b>73,280</b>
<b>Transfer between funds</b>		<b>(7,764)</b>	<b>7,764</b>	<b>-</b>
<b>Net movement in funds</b>	<b>23</b>	<b>37,305</b>	<b>35,975</b>	<b>73,280</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	23	2,607,498	57,887	2,665,385
<b>Total funds carried forward</b>	<b>23</b>	<b>2,644,803</b>	<b>93,862</b>	<b>2,738,665</b>

**3 Income from donations**

	2023 £	2022 £
Gifts	1,333,449	1,118,073
<b>Total income from donations</b>	<b>1,333,449</b>	<b>1,118,073</b>

Income from donations was £1,333,449 (2022: £1,118,073 ) of which £93,678 (2022: £172,422) was attributable to restricted and £1,239,771 (2022: £945,651) was attributable to unrestricted funds.

Year Ended 31 December 2023

**4 Income from charitable activities**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>King's Arms Church</b>		
Performance related grants	12,000	8,000
Conferences, events and serving other churches	28,712	26,191
Training and coaching	-	3,564
Sale of books and media	82	364
<b>Total King's Arms Church</b>	<b>40,794</b>	<b>38,119</b>
<b>King's Arms Apostolic</b>		
Performance related grants	13,650	13,000
Conferences, events and serving other churches	33,054	24,594
Training and coaching	-	720
<b>Total King's Arms Apostolic</b>	<b>46,704</b>	<b>38,314</b>
<b>Total income from charitable activities</b>	<b>87,498</b>	<b>76,433</b>

Income from charitable activities was £87,498 (2022: £76,433) of which £58,703 (2022: £46,314) was attributable to restricted and £28,795(2022: £30,119) was attributable to unrestricted funds.

No government grants were received in the year or in the prior year 2022.

**5 Income from other trading activities**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Coffee Shop sales (counter and catering)	244,908	199,710
Room and equipment hire	321,527	287,213
Office rentals	26,149	31,973
Consulting fees	-	3,586
Other	2,227	672
<b>Total income from other trading activities</b>	<b>594,811</b>	<b>523,154</b>

All income from trading activities was attributable to unrestricted funds.

**6 Income from investments**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Interest - deposit accounts</b>	<b>3,903</b>	<b>816</b>

All income from investments was attributable to unrestricted funds.

Year Ended 31 December 2023

**7 Analysis of expenditure on charitable activities**

Charitable activities 2023	Activities undertaken directly	Support Costs	Total
	£	£	£
King's Arm Church	1,072,583	339,756	1,412,339
KA Apostolic	121,172	9,076	130,248
<b>Total</b>	<b>1,193,755</b>	<b>348,832</b>	<b>1,542,587</b>

Charitable activities 2022	Activities undertaken directly	Support Costs	Total
	£	£	£
King's Arm Church	1,030,266	152,398	1,182,664
KA Apostolic	108,459	7,711	116,170
<b>Total</b>	<b>1,138,725</b>	<b>160,109</b>	<b>1,298,834</b>

£198,811 (2022: £190,525) of the above costs were attributable to restricted funds. £1,343,776 (2022: £1,108,309) of the above costs were attributable to unrestricted funds.

**8 Allocation of support costs**

Support costs 2023	King's Arms Church	KA Facilities	KA Apostolic	Total
	£	£	£	£
Central costs including governance	32,561	-	5,944	38,505
Building usage	307,195	30,000	3,132	340,327
<b>Activity Total</b>	<b>339,756</b>	<b>30,000</b>	<b>9,076</b>	<b>378,832</b>

Support costs 2022	King's Arms Church	KA Facilities	KA Apostolic	Total
	£	£	£	£
Central costs including governance	20,837	-	4,155	24,992
Building usage	131,561	24,000	3,556	159,117
<b>Activity Total</b>	<b>152,398</b>	<b>24,000</b>	<b>7,711</b>	<b>184,109</b>

**Basis of allocation; -**

All costs including salaries and pensions are allocated directly to each activity as far as possible. Any shared support costs are allocated to King's Arms Church with a fixed cost being allocated to KA Facilities and KA Apostolic as agreed annually.

Year Ended 31 December 2023

**9 Governance costs**

	Note	2023	2022
		£	£
Trustee expenses	12	2,292	1,890
Auditor's remuneration	11	22,250	12,302
Consultancy		10,173	10,800
Legal fees		3,790	-
<b>Total governance costs</b>		<b>38,505</b>	<b>24,992</b>

**10 Net income / (expenditure) for the year**

Net income / (expenditure) is stated after charging / (crediting):

	Note	2023	2022
		£	£
Depreciation of tangible fixed assets	15	65,467	(74,419)
(Gain) / loss on sale of tangible fixed assets	25	(2,755)	-
Operating lease rentals	20	3,267	5,690

The estimate for the accumulated depreciation as at 31 December 2022 was revised to adjust the net book value of Freehold Land and Buildings in line with a RICS valuation report conducted in March 2023. This change in estimate has resulted in an exceptional write back in depreciation of £118,842 in the year 2022 giving rise to the overall negative depreciation charge noted above. Depreciation in the year 2023 was calculated as per the Trust's usual policy with the exception of Freehold Buildings which was depreciated at 1% straight line as described in note 1.10. If Freehold Buildings had been depreciated according to the prior year policy of 2% straight line the overall depreciation charge for 2023 would have been £88,578 rather than £65,467 as noted above.

**11 Auditor's remuneration**

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2023	2023	2022	2022
	£	£	£	£
Audit fees	22,500	22,500	11,802	11,802
Non-audit services	-	(250)	-	500
<b>Total</b>	<b>22,500</b>	<b>22,250</b>	<b>11,802</b>	<b>12,302</b>



## 12 Trustees and key management remuneration and expenses

Trustees' remuneration during the year was £84,728 (2022: £112,535) being the total remuneration package for two Trustees employed by the King's Arms Trust (Bedford) for services provided under employment contracts. Paul Johnson resigned as a trustee on 4 October 2022, the figures below only include his remuneration up to the date of his resignation.

Trustee	Role	2023		2022	
		Salary	Pension	Salary	Pension
		£	£	£	£
Paul Johnson	Pastoral Elder	-	-	33,500	2,848
Simon Holley	Lead Elder	78,090	6,638	70,218	5,969
<b>Total</b>		<b>78,090</b>	<b>6,638</b>	<b>103,718</b>	<b>8,817</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 (2022: four) Trustees during the year totaling £2,292 (2022: £1,890) being food and travel costs.

Key management personnel for the group is considered to be the Board of Trustees and the Strategic Leadership Team. Total remuneration and benefits (including employer pension contributions) of key management personnel during the year were £362,628 (2022: £361,979).

## 13 Staff costs and employee benefits

	2023	2022
	£	£
Salaries and wages	1,089,360	986,021
Social security costs	78,935	76,993
Pension	74,142	69,945
<b>Total</b>	<b>1,242,437</b>	<b>1,132,959</b>

The average number of persons employed by the Group during the year was 64 (2022: 64).

The number of employees whose total employee benefits (excluding employer pension costs) for the year within the band £70,000 to £80,000 was one (2022: within the band £70,000 to £80,000 was one).

During the year defined contribution pension costs of £74,142 (2022: £69,945) were paid on behalf of 50 (2022: 44) employees to pension schemes administered independently of the charitable company.

The Trust also provides a group life insurance scheme as an additional benefit available to all staff, the cost in the year was £5,736 (2022: £3,216).

## 14 Interest payable

	2023	2022
	£	£
Bank loans	42,861	25,805

Year Ended 31 December 2023

**15 Fixed assets****Tangible fixed assets**

Group and Charity	Freehold land & buildings	Fixtures & fittings	Motor vehicles	Total
	£	£	£	£
<b>Cost</b>				
As at 1 January 2023	3,067,507	447,113	7,414	3,522,034
Additions	70,406	44,423	-	114,829
Disposals	-	(1,089)	(7,414)	(8,503)
<b>Cost at 31 December 2023</b>	<b>3,137,913</b>	<b>490,447</b>	<b>-</b>	<b>3,628,360</b>
<b>Depreciation</b>				
As at 1 January 2023	317,507	323,411	5,411	646,329
Charge for the year	23,113	42,229	125	65,467
Disposals	-	(1,089)	(5,536)	(6,625)
<b>Depreciation at 31 December 2023</b>	<b>340,620</b>	<b>364,551</b>	<b>-</b>	<b>705,171</b>
<b>Net book value</b>				
<b>At 31 December 2023</b>	<b>2,797,293</b>	<b>125,896</b>	<b>-</b>	<b>2,923,189</b>
At 31 December 2022	2,750,000	123,702	2,003	2,875,705

**16 Stock**

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2023	2023	2022	2022
	£	£	£	£
Books and media	2,386	2,386	-	-
Food and drinks	-	4,694	-	2,088
<b>Total</b>	<b>2,386</b>	<b>7,080</b>	<b>-</b>	<b>2,088</b>

**17 Debtors**

	King's Arms Trust	King's Arms Group	King's Arms Trust	King's Arms Group
	2023	2023	2022	2022
	£	£	£	£
Trade debtors	18,108	50,364	17	30,749
Prepayments and accrued income	29,633	29,712	45,711	45,712
Other debtors	5,218	1,868	5,568	3,190
<b>Total debtors</b>	<b>52,959</b>	<b>81,944</b>	<b>51,296</b>	<b>79,651</b>

Year Ended 31 December 2023

### 18 Creditors falling due within one year

	King's Arms Trust 2023 £	King's Arms Group 2023 £	King's Arms Trust 2022 £	King's Arms Group 2022 £
Bank loan	62,780	62,780	63,438	63,438
Trade creditors	18,741	21,643	9,148	10,962
Accruals and deferred income	42,183	63,918	26,040	26,289
Taxation and social security	-	23,272	-	28,037
Other creditors	6,751	10,426	19,566	25,074
<b>Total creditors</b>	<b>130,455</b>	<b>182,039</b>	<b>118,192</b>	<b>153,800</b>

### 19 Creditors due after one year

	King's Arms Trust 2023 £	King's Arms Group 2023 £	King's Arms Trust 2022 £	King's Arms Group 2022 £
Bank loan	515,536	515,536	569,024	569,024
<b>Total creditors due after one year</b>	<b>515,536</b>	<b>515,536</b>	<b>569,024</b>	<b>569,024</b>

The original bank loan was taken out with Unity Trust in December 2009 on the purchase of the Church building and offices (King's House). A further loan was taken out in December 2010 for the refurbishment of King's House. Both loans were consolidated into one loan in March 2019, repayable in monthly installments over a period of 12 years. The building is held as security against the loan.

	King's Arms Trust 2023 £	King's Arms Group 2023 £	King's Arms Trust 2022 £	King's Arms Group 2022 £
The loan capital is repayable as follows:				
<b>Amounts falling due:</b>				
In one year or less, or on demand	62,780	62,780	63,438	63,438
Between two and five years	309,966	309,966	291,050	291,050
In five years or more	205,570	205,570	277,974	277,974
	<b>578,316</b>	<b>578,316</b>	<b>632,462</b>	<b>632,462</b>

### 20 Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	King's Arms Trust 2023 Other £	King's Arms Group 2023 Other £	King's Arms Trust 2022 Other £	King's Arms Group 2022 Other £
Expiring within one year	3,074	3,074	3,096	3,096
Between 1 – 5 years	6,618	6,618	9,692	9,692

The total operating lease expense for the year was £3,267 (2022: £5,690).

# NOTES TO THE FINANCIAL STATEMENTS KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2023

Total future minimum lease income under non-cancellable operating leases are as follows:

	<b>2023</b>	<b>2022</b>
	<b>Other</b>	<b>Other</b>
	<b>£</b>	<b>£</b>
Expiring within one year	14,420	-
Between 1 – 5 years	-	-

The total operating lease income for the year was £14,420 (2022: £nil).

## 21 Deferred income

	<b>King's Arms</b>	<b>King's Arms</b>	<b>King's Arms</b>	<b>King's Arms</b>
	<b>Trust</b>	<b>Group</b>	<b>Trust</b>	<b>Group</b>
	<b>2023</b>	<b>2023</b>	<b>2022</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 January	7,613	7,613	3,365	3,365
Received during the year	9,295	30,618	7,613	7,613
Released to income for the year	(7,613)	(7,613)	(3,365)	(3,365)
<b>At 31 December</b>	<b>9,295</b>	<b>30,618</b>	<b>7,613</b>	<b>7,613</b>

## 22 Contingent liabilities

In February 2024 the Trust received notification from the rates Valuation Office Agency (VOA) that the entire location at the King's House building had been brought into the business rates valuation listing with effect from 1 April 2017. Bedford Borough Council (BBC) subsequently issued rates demands for the 8 years up to 31 March 2025. The full potential charges from 1 April 2017 up to the end of the current financial year to 31 December 2023 amount to £120,130.

The Trust has taken on the services of a RICS qualified Chartered Surveyor specialising in this area to assist in "check, challenge, appeal" process with the VOA. The first "check" step of this process was completed in June 2024. The Financial Statements for the year 2023 only include accrued rates charges of £12,529 on the expectation that 90% relief will be obtained, as estimated by the Chartered Surveyor, on the grounds that the building is a registered place of worship. This leaves a net contingent liability of £107,601 that has not been accrued.

A repayment plan over 24 months for the existing liability has been agreed with BBC for the 7 years in arrears, with payments commencing in April 2024. Subsequent to the outcome of the "check, challenge, appeal" process with the VOA, any rates charges overpaid will be repaid by BBC, together with associated accrued interest. Despite being a present obligation arising from past events, the full amount has not been recognised in the accounts as the final amount of the obligation cannot be measured with sufficient reliability.

If the appeal process is successful then on the basis of the agreement with the Chartered Surveyor, professional fees would become payable to them calculated at 17.5% of any savings obtained in the rates charges. Nothing has been accrued for these professional fees in 2023.

Year Ended 31 December 2023

**23 Movement in funds**

Movement in funds 2023	At 1	Income	Expenditure	Transfers	At 31
	January 2023				December 2023
		£	£	£	£
<b>Unrestricted funds</b>					
General church funds	340,721	1,269,632	(1,135,697)	(131,490)	343,166
TSM	8,072	-	-	-	8,072
KA Media	2,738	82	(2)	220	3,038
King's House	2,256,452	29,029	(208,077)	267,287	2,344,691
KA Facilities	36,820	568,536	(423,096)	(146,819)	35,441
<b>Total unrestricted funds</b>	<b>2,644,803</b>	<b>1,867,279</b>	<b>(1,766,872)</b>	<b>(10,802)</b>	<b>2,734,408</b>
<b>Restricted funds</b>					
King's Arms Church	21,195	15,082	(28,450)	-	7,827
King's House	20,000	20,113	(40,113)	-	-
KA Apostolic	52,667	117,187	(130,248)	10,802	50,408
<b>Total restricted funds</b>	<b>93,862</b>	<b>152,382</b>	<b>(198,811)</b>	<b>10,802</b>	<b>58,235</b>
<b>Total funds</b>	<b>2,738,665</b>	<b>2,019,661</b>	<b>(1,965,683)</b>	<b>-</b>	<b>2,792,643</b>
<b>Movement in funds 2022</b>					
Movement in funds 2022	At 1	Income	Expenditure	Transfers	At 31
	January 2022				December 2022
		£	£	£	£
<b>Unrestricted funds</b>					
General church funds	410,109	972,658	(1,059,604)	17,558	340,721
TSM	10,494	3,564	(5,493)	(493)	8,072
Events	23,142	-	(3)	(23,139)	-
KA Media	3,596	364	(1,466)	244	2,738
King's House	2,108,144	31,973	(41,743)	158,078	2,256,452
KA Facilities	52,013	491,181	(346,362)	(160,012)	36,820
<b>Total unrestricted funds</b>	<b>2,607,498</b>	<b>1,499,740</b>	<b>(1,454,671)</b>	<b>(7,764)</b>	<b>2,644,803</b>
<b>Restricted funds</b>					
King's Arms Church	-	91,949	(62,754)	(8,000)	21,195
King's House	-	31,601	(11,601)	-	20,000
KA Apostolic	57,887	95,186	(116,170)	15,764	52,667
<b>Total restricted funds</b>	<b>57,887</b>	<b>218,736</b>	<b>(190,525)</b>	<b>7,764</b>	<b>93,862</b>
<b>Total funds</b>	<b>2,665,385</b>	<b>1,718,476</b>	<b>(1,645,196)</b>	<b>-</b>	<b>2,738,665</b>

Unrestricted funds comprise general church funds available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

# NOTES TO THE FINANCIAL STATEMENTS KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2023

Unrestricted designated funds comprise unrestricted funds that have been set aside by the trustees for the following purposes; -

- King's House is a fund designated by the trustees to account for money generated by and spent on the building and to also ensure funds are available for the running costs of the building.
- KA Facilities the wholly owned subsidiary company, the profits of which are gift aided to the King's House.
- TSM (Training for Supernatural Ministry) ceased operating during the year however the balance of funds remain separately designated to be used for future training programmes.
- KA Media which continues but at a very low level.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors as follows; -

- Church which comprises donations and grants given for specific purposes from donors including those as a result of the Vision offering annual appeal which include activities such as the Friday Night Meeting, Re-Track and the new Blunham location, supporting missionaries overseas and aid to Ukraine.
- King's House which comprises donations and grants given for specific purposes from donors including those as a result of the Vision offering annual appeal for both the general running costs of the building and for specific building and maintenance projects as identified by the trustees
- KA Apostolic which comprises donation and grants given for specific purposes of supporting leaders and churches in the UK and other nations

Transfers include the following:

- Transfers of the gift aid/distribution from the trading subsidiary to the King's House (designated) fund.
- Donations made from Church funds to KA Apostolic.
- Other minor transfers made between funds in the year.

## 24 Analysis of net assets between funds

2023	Tangible fixed assets	Stock	Debtors	Cash at bank and in hand	Creditors	Creditors more than one year	Total net assets
	£	£	£	£	£	£	£
<b>Unrestricted funds</b>							
General church funds	-	2,386	24,995	347,767	(31,982)	-	343,166
TSM	-	-	-	8,072	-	-	8,072
KA Media	-	-	12	3,026	-	-	3,038
King's House	2,923,189	-	19,177	3,057	(85,196)	(515,536)	2,344,691
KA Facilities	-	4,694	32,335	53,346	(54,934)	-	35,441
<b>Total unrestricted funds</b>	<b>2,923,189</b>	<b>7,080</b>	<b>76,519</b>	<b>415,268</b>	<b>(172,112)</b>	<b>(515,536)</b>	<b>2,734,408</b>
<b>Restricted funds</b>							
King's Arms Church	-	-	-	7,827	-	-	7,827
King's House	-	-	-	-	-	-	-
KA Apostolic	-	-	5,425	54,910	(9,927)	-	50,408
<b>Total restricted funds</b>	<b>-</b>	<b>-</b>	<b>5,425</b>	<b>62,737</b>	<b>(9,927)</b>	<b>-</b>	<b>58,235</b>
<b>Total funds</b>	<b>2,923,189</b>	<b>7,080</b>	<b>81,944</b>	<b>478,005</b>	<b>(182,039)</b>	<b>(515,536)</b>	<b>2,792,643</b>

# NOTES TO THE FINANCIAL STATEMENTS

KING'S ARMS TRUST (BEDFORD)

Year Ended 31 December 2023

2022	Tangible fixed assets	Stock	Debtors	Cash at bank and in hand	Creditors	Creditors more than one year	Total net assets
	£	£	£	£	£	£	£
<b>Unrestricted funds</b>							
General church funds	-	-	43,946	313,811	(17,036)	-	<b>340,721</b>
TSM	-	-	-	8,072	-	-	<b>8,072</b>
KA Media	-	-	17	2,721	-	-	<b>2,738</b>
King's House	2,875,705	-	1,050	38,689	(89,968)	(569,024)	<b>2,256,452</b>
KA Facilities	-	2,088	30,732	41,986	(37,986)	-	<b>36,820</b>
<b>Total unrestricted funds</b>	<b>2,875,705</b>	<b>2,088</b>	<b>75,745</b>	<b>405,279</b>	<b>(144,990)</b>	<b>(569,024)</b>	<b>2,644,803</b>
<b>Restricted funds</b>							
King's Arms Church	-	-	-	21,195	-	-	<b>21,195</b>
King's House	-	-	-	20,000	-	-	<b>20,000</b>
KA Apostolic	-	-	3,906	57,571	(8,810)	-	<b>52,667</b>
<b>Total restricted funds</b>	<b>-</b>	<b>-</b>	<b>3,906</b>	<b>98,766</b>	<b>(8,810)</b>	<b>-</b>	<b>93,862</b>
<b>Total funds</b>	<b>2,875,705</b>	<b>2,088</b>	<b>79,651</b>	<b>504,045</b>	<b>(153,800)</b>	<b>(569,024)</b>	<b>2,738,665</b>

## 25 Reconciliation of net income / (expenditure) to net cash flow from operating activities

	Current Year	Prior Year
	2023	2022
	£	£
<b>Net income for the reporting period (as per the Consolidated Statement of Financial Activities)</b>	<b>53,978</b>	<b>73,280</b>
<b>Adjustments for:</b>		
Depreciation charges	65,467	(74,419)
Interest from investments	(3,903)	(816)
Profit on the sale of fixed assets	(2,755)	-
(Increase) / decrease in stocks	(4,992)	1,586
Increase in debtors	(2,293)	(10,152)
Increase in creditors	28,897	17,835
<b>Net cash provided by operating activities</b>	<b>134,399</b>	<b>7,314</b>

Year Ended 31 December 2023

**26 Analysis of changes in debt**

	At start of year £	Cash-flows £	New finance leases £	At end of year £
Cash	504,045	(26,040)	-	478,005
Loans falling due within one year	(63,438)	658	-	(62,780)
Loans falling due after one year	(569,024)	53,488	-	(515,536)
Finance lease obligations	(12,788)	3,096	-	(9,692)
<b>Total</b>	<b>(141,205)</b>	<b>31,202</b>	<b>-</b>	<b>(110,003)</b>

**27 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 FRS102 section 33 Related Party Disclosures to not disclose transactions within the group.

King's Arms Trust (Bedford) provides key management to the charity Catalyst, a network of churches to which the Trust belongs. Catalyst is therefore defined as a related party to the Trust. During the year, the Trust donated £8,000 (2022: £8,000) to Catalyst to support their activities. It also received income of £19,607 (2022: £16,300) from Catalyst of which £13,650 (2022: £13,000) were grants received in respect of the Trust providing key management. Expenses of £1,588 (2022: £2,055) were paid to Catalyst.

The total amount of aggregate donations received without conditions by all key management personnel and close family members defined as related parties were £90,800 (2022: £86,804).

Professional fees paid during the year to Philip Varley, who is also a Trustee of the Trust, for consulting services relating to the Cultural Development and Restructuring process were £6,750 (2022: £nil). The agreement to pay for these services and the rate of payment were determined by the other Trustees and do not relate to any services provided in serving as a Trustee.



Year Ended 31 December 2023

**28 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.

	Year ended 31 December 2023	Year ended 31 December 2022
	£	£
<b>Turnover</b>	<b>590,858</b>	<b>510,336</b>
Cost of Sales	(97,685)	(74,181)
<b>Gross Profit</b>	<b>493,173</b>	<b>436,155</b>
Administrative expenses	(347,732)	(291,335)
<b>Operating profit</b>	<b>145,441</b>	<b>144,820</b>
<b>Profit on ordinary activities before tax</b>	<b>145,441</b>	<b>144,820</b>
Tax	-	-
Gift Aid distribution	(146,820)	(160,013)
<b>Net movement in reserves</b>	<b>(1,379)</b>	<b>(15,193)</b>
<b>Net assets</b>	<b>35,441</b>	<b>36,820</b>

## 1. CHURCH ACTIVITIES

In addition to the Sunday Services, King's Kids, Youth and Group Life activities as described earlier in the main part of the report, there are many other church related activities and events as described in this section.

### Alpha

We run two Alpha courses each year, and the last year we had over 60 guests in total across both courses. Alpha continues to go from strength to strength at King's Arms. It gives people the opportunity to explore the Christian faith, and new Christians the chance to lay some foundations on the credible evidence of the faith in a relaxed and engaging environment, with significant opportunity for making new friends and asking questions.

### Prison Ministry (Inside Out)

About 12 volunteers go into Bedford prison once a month to lead a Sunday morning worship service and we receive very good feedback from the men. Meanwhile, one of our team has become an accredited facilitator of parenting courses through the national charity 'Care for the Family' and has joined with a member of the Chaplaincy team in delivering the 'Time out for Dads' course. The first course went very well, finishing with an extended family visit and the feedback was excellent. A second course is underway.

### King's Playhouse

Kings Playhouse is a thriving hub of people, young and old, supporting each other, enjoying a spade space with their little ones and making fond memories. It meets at King's House in term time on Wednesday mornings from 10:00-11:30. Over the last year the group has seen many challenges with the team, both in number and health, however each week we have managed to provide a well-loved playgroup. Our contact list now emails 135 carers and we have between 60-90 children and carers attending each week when we are able to share prayer and provide support and advice to those in our community raising the next generation. There are new children and carers joining us each week with attendees



coming from Bedford and the surrounding villages and with many carers returning with subsequent children or grandchildren. The Christmas and Summer events were both very successful with over 120 people in attendance.

### Belong

Newcomers to the King's Arms church are encouraged to join the Belong Group. The group has enabled people to make new friendships and build community with the aim of integrating the newcomers into church life and culture. Many of those attending have mentioned how important Belong has been as part of their journey into feeling like they belong to the church.

During the year we held two Joining lunches for newcomers to the church on a Sunday where they could meet the leaders of the church and find out more about the church's history and vision. Around 80 newcomers plus team members attended those two events.

The Belong group meets on Monday evenings with between 10 and 20 people attending each week. Each Sunday the Belong team seek to meet with newcomers and get to know them and to make them feel welcome.

### Prayer

In 2023 we joined together with the worship and prophetic teams to start a monthly 'Prayer and Pursuit' evening, giving the church the opportunity to pray, worship and hear God in person and online together. We continued our daily devotion email with over 260 people signed up. We developed a DEVOTED booklet as a prayer resource and Bible reading plan for 2024, as well as teaching ahead for the start of 2024 with 21 days of prayer and fasting. We seek to have the diversity of our community represented across our prayer gatherings and have sought to understand how to do this better through the year. We signed off the year and began our prayer and fasting with our well-attended Crossover service on New Years Eve.

## APPENDICES

THE APPENDICES DO NOT FORM PART OF THE AUDITED ACCOUNTS

### **The Well**

This provides afternoon tea for the retired generation. We now regularly see around 30 people each month, with new people joining each time. Special events were held at Easter and a Christmas Banquet.

### **Community Events**

Every year we invest in community events which aim to provide a context for fun whilst also building strong connections with our locality and pointing people to the life and connection with God available through Jesus. This year these included special events with guest speakers Ian McDowall and TJ Koleoso. These are in addition to our usual special congregational moments where we celebrate Christmas, Easter and Baptisms.

### **Worship and PA**

The worship team, consisting of our musicians, sound engineers and production team continued to play a vital role in serving the King's Arms community. We are contending to be known as a team who worship Jesus in spirit and in truth, who model being worshippers who love God with all of our hearts, minds and souls. One highlight of 2023 was that we introduced two home written songs that are now part of our song repertoire.

### **Design & Communications**

One of the highlights for the D&C team was creating a 'Devoted' booklet containing a 365-day bible reading plan, along with resources and tools on how to pray and fast. The church family was encouraged to use these booklets during 21 Days of Prayer and Fasting in January 2024.

The team also produced a series of testimony videos, themed "True Story" with several members of our community very authentically sharing their personal stories. The videos were shown in our Christmas meetings and also on our social media platforms in order to reach a wider audience. Our prayer is that God would encounter those watching the videos in a powerful way, especially those not yet following Jesus.

## 2 PASTORAL

**Cultural Context for Community Life.** 21st century England sits in the most individualistic corner of Europe, the Middle East and North Africa. (see map). Whilst individualistic societies tend to have many benefits (e.g. value and protection of rights, rule of law etc) they may also struggle to have the bonds of community and extended family that other societies enjoy.

If anything, the pandemic only served to highlight the isolation and loneliness that many experience.

**Our response.** That's why it's our aim as a community to be *pastors of our town, not just of the church*. We want to care for one another but where possible offer support to the wider community around us.

As such the vast majority of the care that's provided isn't formalized, or logged on a spreadsheet. It's those vital, unprogrammed, unscheduled acts of kindness and love which help bond churches and communities together. We've seen everything from food bought for those in hard times through to a car given to someone who needed it. It can be as typical as baby clothes and cots being passed around, or as unusual as one person who turned up at someone's home in his JCB to help dig foundations for an extension.

In some senses 2023 began to more closely represent a 'normal' year following the turmoil after the pandemic. This gave us the opportunity to reflect on what we wanted to keep in place and what we wanted to do differently.

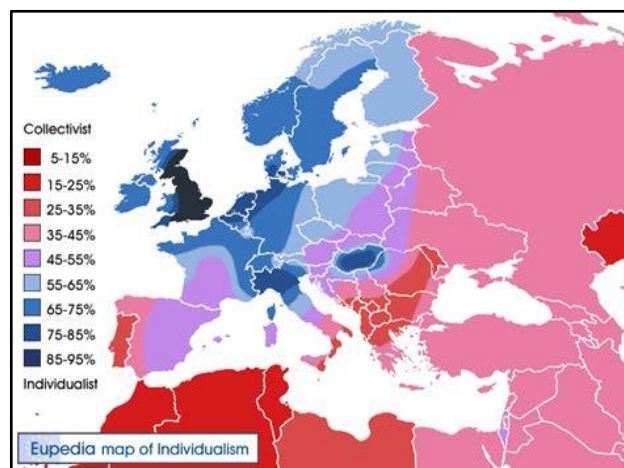
**Mental Health and Wellbeing.** Consequently, we decided to keep providing the 'Check-in' sessions that we started during the pandemic for the church and wider community. Isolation and loneliness are now increasingly being recognised as important issues in mental health and wellbeing. A survey from the Office for National Statistics showed a connection between loneliness and those experiencing high levels of anxiety. It is thus important that as a church we acknowledge this and play our part in providing contexts for people to connect and experience community.

i) We are in the fortunate position of having 3 qualified counsellors on staff. Although they're not offering therapy for the check-in sessions, they can draw on their experience and training to assist with a range of mental health/wellbeing situations. Over the course of the year 70 people took advantage of these opportunities. For those who need more ongoing support, we have a list of local counsellors we can refer people to and sometimes match-fund the costs where there is a need.

ii) Our 'Living Through Illness' group continued to serve those continuing to isolate and those with chronic illnesses. A small but highly dedicated volunteer team has served this group for the past 12 years. They have 'loved and listened' to people through some highs but many lows of tackling long term sickness. Church and communities are built through this kind of 'secret service'.

**Racial integration.** 2023 was a combination of both delivery and planning for the future. We ran our regular Snapshots evenings aiming to raise understanding and share experiences. Additionally, during the summer of 2023, we once again ran our 'Still I Rise' course aimed at helping those who have experienced racial abuse in many different forms. We're not aware of another course that provides such a safe space for people who have experienced racial abuse to process their pain and find healing in community. Perhaps unsurprisingly, the feedback from attendees is always deeply moving.

However, we also identified some training resource videos that we think will help inform and up-skill staff. But perhaps the most exciting venture is that we started preparing for our first ever forum dedicated to this topic and in the summer term 2024 we hope to run 'Reconciled' our first ever forum focused on racial integration with the aim of helping churches move from being multi-coloured to truly multi-cultural.



**Marriages.** Our provision for those who are married or about to get married goes from strength to strength. We now have a marriage preparation ‘syllabus’ which has been refined over the years. It helps couples clarify expectations, identify challenges and gives crucial support in the early years of marriage. For those who have been married longer, we have a set of materials drawn from many different sources that are delivered in a relaxed, informal environment with the aim of helping couples to keep growing and communicating. The aim in 2024 is to keep raising the profile of marriage enrichment and see many others benefitting from the marriage evenings we run.

**Other Developments.**

- Organisationally, we have been through a ‘safer recruitment process for volunteers’. This was vital in order to ensure that our volunteers are trained and informed around our safeguarding procedures.

- Finally, as one of the larger churches in the region we also feel that we have a responsibility to host and help other church pastors. To this end we ran our annual Pastoral Forum with a particular focus on ‘How to form a Pastoral Team’. Many church pastors are working in an environment where all the responsibility rests with just one or two people. According to a Barna survey, over half of pastors who have considered quitting full-time ministry (56%) say “the immense stress of the job” has influenced their thoughts on leaving, with 43% feel lonely and isolated. Consequently, the more we can help churches establish teams, then the more this alleviates both stress and isolation.

**Sozo.** This continued through 2023 with clients from the Kings Arms and some from other churches. During the year we provided 35 Sozos, four using Zoom, and the rest in-person. People continue to appreciate the freedom that Sozo brings, experiencing a deeper relationship with the three Persons of the Godhead – Father God, Jesus and the Holy Spirit. This is the aim of Sozo: it is not a counselling session, but it enables the person to forgive and move on from wounds and hurts from the past, so that they can fully live in the purposes that God has for them.

We continue to support and train team members. A Sozo is conducted by two team members – the first leading the person in prayer, and the second recording all the positive things they hear from God, to take away with them after the session. Occasionally a third person who is in training may be present as an observer. A ‘Sozo Tools’ training programme is also provided once a year.

3. Re-Track



Re-Track seeks to help people get their lives back on track, especially after Covid-19. Based at King’s House, Re-Track has participated in various projects to support those in need in Bedford and beyond. Our support included providing emergency food parcels, Love Christmas boxes, Love Easter boxes, litter picking, aid to Ukraine and family fun days.

Re-Track was operated by one part-time employee alongside trained and supervised volunteers from diverse backgrounds.

**Emergency Food Parcels:** Throughout the year, we provided emergency food parcels to those in need. We also offered ongoing support and referrals to the food bank for those requiring long-term assistance. We installed a donation box within the foyer of King’s House for people to drop off donations and this has been a big success.

**Love Christmas:** 119 boxes were donated, and using financial donations additional extra items were purchased to fill the boxes with food items and gifts. Each box also included the book *The Christmas Story* and information about King’s Arms Church.

- 13 Love Christmas boxes went to families in need.
- 36 Love Christmas boxes were given to the elderly.
- 8 Love Christmas family boxes went to Springfield lower school.
- 46 Love Christmas boxes were received by attendees at the Friday Night Meeting.
- 4 boxes went to a local residential home for those with learning difficulties and mental health problems.
- 12 boxes went to the Re-Track families we support.



**Love Easter:** 125 Easter eggs were purchased by church members which we distributed to local schools, the elderly in care homes and to the Re-Track families we support.

**Aid for Ukraine:** To support those affected by the ongoing conflict in Ukraine, we sent a vanload of aid to one of the churches we are connected to in Krakow, Poland. Our previous trips had been very successful thanks to the many donations we received and the efforts of our volunteers. In 2024 we intend to explore other ways to support Ukrainians in Poland.

**Family Fun Days:** In collaboration with the King’s Arms Kids’ team, Re-Track co-hosted a two-family fun days, and we provided tickets to the families we support. These events featured free refreshments, bouncy castles, petting zoos, crafts, and more.

**Litter Picking.** We collaborated with Bedford Borough Council through litter picking after the River Festival.

**4. 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 have the 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 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 Leaders weekend, leadership training and Impact training.

The Bedford Hub is serving over 50 different Churches which are in varying stages of connection with us. The majority of these are in the UK, with a geographical spread from London to Dundee in Scotland. We also currently serve churches in 10 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 6 leaders, 4 from the King's Arms and 2 leaders from other churches in the UK, with Paul Johnson now playing a consultative role to the team.



In 2023 we served key churches through 14 ministry trips, including France (Paris, Grenoble & Montelimar), Switzerland (Basel), Germany (Stuttgart & Munich) and Wales (Cardiff), taking teams from the Kings Arms Church. Phil Wilthew also travelled to New Zealand with a small team where they met with church leaders in Wellington and Auckland and had a great time leading and sharing at many meetings. Another team travelled to Istanbul for the first ever leaders conference in Turkey where they ran a prophetic seminar stream and prayed with many leaders, seeing many touched by God.

Our online leadership training huddles were further developed during the year, including an Apostolic Foundations huddle (Simon Holley and Phil Wilthew), a European Leaders huddle (Phil Wilthew and Duncan Hanton) to support leaders in related churches in other European countries, and a New Zealand huddle to support church leaders, who due to the time zone difference, find it challenging to join our online Hub gatherings. Simon

Holley also runs a Huddle for those wanting to be trained in disciple making. Our annual Resonate.global conference, themed ‘Uprising’, was held in February 2023 with 187 guests attending in person and online. We were honoured to have Steve Uppal and Andy McCullough come and share with us. The conference was a beautiful time of worship with our blended international worship teams serving together. Our mealtimes together were a highlight as leaders and their teams from across the world (France, Switzerland, Germany, Spain and Scotland) ate together and exchanged stories and encouraged one another.



We ran a successful second year of ‘Amplify’, our online Prophetic school for the Hub, led by Phil Wilthew, Rob Davey and Charlene Frammingham. The school ran mostly online via zoom with 2 additional in-person days at Kings House, where we had the privilege of having Angela Kemm and John Scott share with us. The course had 50 UK and international students and 18 coaches participating with termly ‘Connect’ meetings. The course was run for 9 months over 3 terms with a new course, for the third year, starting in November 2023.

## 5. SEND

2023 was a year of life changing events for Paula who lives in Tijuana, Mexico. In February she married Uriel in a truly multi-cultural wedding with the English and Mexican families coming together to celebrate the new couple. Then in October came the fantastic news that they were expecting a baby girl in March 2024! Whilst awaiting the birth, Paula continued to serve in the Hope Zone in Tijuana, supporting the local mums with life skills courses, serving in the newly established Medical Centre and going out onto the tough streets with the light and hope that the message of Jesus brings. Paula says it's the mums who influence the families, so if they know the Lord, the families come to know him too. 'Working on the streets gives us the opportunity to invite people into our programmes so they can be part of a godly community. We love to share Jesus with new people each week'. In June a Hope Zone neighbour was drawn to the worship songs being sung there, and spontaneously joined the dads' bible study group!



This year saw the Hope Zone support team purchase their own property and start construction on a 5 storey building, with space for a community café, to bring stability and long lasting impact to the broken community. Within 6 days of owning the property, Paula's team were using it to house a family from South Mexico who had been living on the streets with their 4 children, including a 4-month-old baby.

Paula also celebrated her 10<sup>th</sup> year as a missionary to Tijuana in 2023, something which we proudly celebrate with her and for which we thank God. She writes 'God has given me a physical and a spiritual home here', and we are thankful for the lives she has faithfully impacted for God and her dedication, hard work and commitment to that desperately needy part of Mexico.

Over in North Africa, our friend 'JS' has been creatively mixing up her language learning by listening to Arabic worship music and memorizing Bible stories in Arabic to retell to her local friends. But the task of mastering a difficult language still requires diligent classroom study and home taught learning. This included, later on in 2023, the opportunity to teach English in the same language school in which she was studying Arabic – a highly sought after skill in that part of the world.

In March we sent two leaders from the UK to visit JS and get a firsthand view of the work she does and to encourage and pray with her. They had many conversations about which country she might be moving to next. Her current location is temporary whilst she learns the local dialect, so together they mapped out the beginning of plans, ideas and dreams for her next, more permanent home. By the end of 2023, three specific locations seemed to come into sharper focus which JS will be visiting in exploratory trips in 2024.



These were not her only house guests in 2023 however, and JS welcomed a steady stream of visitors to her city home. One of these was a new teammate from the UK who, with J's help, has now settled into the group successfully to work alongside her. These guests gave JS the opportunity to visit local sites and, poignantly, the city's rubbish dump where a whole community of Christians live in squalor and worship in caves. Throughout the spring J had some wonderful open conversations with local friends about faith and was able to pray with some who experienced healing afterwards. One of these encounters was in a local mosque and place of learning. These ran alongside the ever-present practical challenges of living somewhere where fixing running repairs in your home take on a different perspective and patience is forever given the opportunity to grow.



## 6. KING'S ARMS HISTORY AND DEVELOPMENT

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. Prior to this date, the accounts were included within those of Woodside Free Church.

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 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 King's Arms Project (Bedford) which commenced operating on 1 March 2011.

As a result of the growth in attendance, the King's Arms Church now meets on Sundays as four congregations on three sites in the Bedford area.

In addition, 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 King's Arms Church, who led a team to South Birmingham in 1998 to plant a church and now leads Christ Church, London with four congregations meeting across the city at Mile End, Stockwell, Sutton and Central London.

Matt and Philippa Hatch who moved to Leeds in 2002 and lead Mosaic Church, a multi-site church meeting in three Leeds locations: North Central, South and Hobleck. They have also planted new churches in South Africa and UK.

Adrian and Lucy Hurst, Oasis Church, Birmingham.

Nick and Tracey Priggis, Hope Church, Shrewsbury.

Tim and Vicki Simmonds, Christ Church, Manchester a multisite church with seven meetings each Sunday in five locations across the city.

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.

Olivier and Elodie Sarkis, Montêlimar, France

Matt and Maëllou Trefcon, Montêlimar, France

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