NEW CITY CHURCH MILTON KEYNES

Trustees' Annual Report

and Financial Statements

For the year ended 31st March 2026

Registered Address: 1 Ripley Road, Broughton, Milton Keynes, MK10 7BE

Registered Charity Number: 1187160

AIM AND PURPOSES

The main purpose of New City Church Milton Keynes is the advancement of the Christian faith primarily but not exclusively within Milton Keynes and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, further the work of the church.

BACKGROUND

New City Church Milton Keynes began as an unincorporated charity in 2003 under the name Britten Grove Baptist Church. To reflect a change in location and purpose the name of the church was changed to New City Church Milton Keynes in 2013. New City Church Milton Keynes is affiliated to the Fellowship of Independent Evangelical Churches (FIEC) (Registered Charity Number 263354).

In the year 2018-2019 the church decided that it was in its best interest to convert to a Charitable Incorporated Organisation (CIO) in December 2019. A new charity was duly established with the Charity Commission in December 2019 and all the assets of the previous charity were transferred to the new CIO with effect from 30 March 2020.

The church is an independent church that welcomes people from all denominational backgrounds and none. Membership of the church is on the basis of adherence to core gospel beliefs as set out in the Statement of Faith contained in the Church Constitution signed on 1 December 2019. The members of the church come from a variety of church backgrounds and none.

The church is led by a team of pastors and elders who are equal in status. Under the Constitution (clause 12.4) the pastors and elders are also Trustees. The elders make decisions collectively, whilst certain matters as set out in the Church Handbook are decided by the church members during business meetings held. The elders as at 31 March 2025 were Richard Wardman (Chair), Gavin Naylor, Stephen Riisnaes, Mark Sewall and Paul Sherwood.

PUBLIC BENEFIT

When planning our activities for the year 2025-26, the elders considered the Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion. We endeavoured to enable ordinary people to live out their Christian faith as part of our church community through:

- worship and prayer; learning about the gospel; and developing their knowledge and faith in the Lord Jesus;
- the provision of pastoral care for people living in the local community and attending the church; and
- missionary and outreach work.

CURRENT ACTIVITIES OF NEW CITY CHURCH MILTON KEYNES

Sunday Meetings

During the year our weekly Sunday morning and evening services were held at Monkston Primary School, which we hired for the purpose. Due to the growing attendance on Sunday mornings, the decision was taken to seek out a larger venue. On April 27th, 2025, church members unanimously voted to hire Oakgrove Secondary School for this purpose.

Our final service at Monkston Primary School was held on Sunday, August 31st, 2025. Our first Sunday service at Oakgrove Secondary School was held on Sunday, September 7th, 2025.

At both venues, sermons were recorded and provided to the congregation after the service. All these meetings were open to the general public, whom we invited regularly by means of word of mouth, social media and other advertisements. The aim of the activities was to strengthen the Christian faith of those who were already Christians, and to promote, teach and live out the Christian faith for those who wished to know more. All of these activities were provided free of charge. The church also continued to support the promotion of the Christian faith throughout the UK and in other countries.

New City Kids (Sunday School)

Our weekly Sunday School groups (known as New City Kids) continued to take place during the Sunday morning meetings for children aged 4-11. There was also a creche for children aged 0-3. These groups, which are run by a team of volunteers, were open to all families attending the meetings and operated under the church's Safeguarding Policy.

New City Youth (Youth Group)

Our youth group met every two weeks in the homes of members on Thursday evenings. These were run in accordance with the church's Safeguarding Policy by a team of volunteers.

Dadtime

Dadtime was a group aimed at pre-school children and their male carers, which has continued to run on one Saturday per month. The church hired Kents Hill Community Centre for this group.

Safeguarding

All those working directly with children and young people are required to apply for a Disclosure Statement through the Disclosure and Barring Service (DBS). The church requires these statements to be renewed every three years and these are verified by our Safeguarding Officer or Deputy Safeguarding Officer. Everyone working with children and young people is also required to undergo Safeguarding Training every three years to ensure up to date compliance and awareness.

Anyone helping in children's groups who does not have a DBS check is supervised at all times when working with children.

The Church also received advice and training from Christian Safeguarding Services.

Prayer Meetings
The church continued to run a monthly prayer meeting, taking place at Monkston Primary School on the first Tuesday evening of the month until August 2026, and then at Oakgrove Secondary School from September 2026. The aim of this group is to bring the members of the church together to pray for the needs of the church, the local community, and the wider world.

Regular prayer meetings were also hosted in the homes of church members.

Home Groups
Weekly Home Group meetings continued to provide the focus for basic pastoral care and discipleship. Over the year, these groups met on Tuesday evenings in members' homes, with some groups also offering the chance to join online to those unable to attend in person.

Women's Bible Study
A weekly meeting for women ran during the year in members' homes on Wednesday mornings. This is run by a team of volunteers and is open to all women in the church and community.

The Women's Bible Study group also organised an outreach event in October 2025, where women in the community were invited to come and craft together over food and drinks. This was a very popular event which will be repeated in November 2026.

Women's Ministry
In addition to the Women's Bible Study, regular events are also organised for women to get together and enjoy a meal and fellowship together. In 2025-2026, events included brunches and a garden party, organised by volunteers.

Men's Ministry
There are also events organised for men in the church and community, including barbecues, breakfasts, and curry nights. At these events, men are able to meet over a meal to get to know each other, listen to talks, and ask questions.

Young Adults Group
This group continued to run for those in their 20s and 30s, meeting in members' homes once a month on Saturday evenings. This provided a time for socialising, as well encouragement in the Christian life and praying together.

Unity Park
In January 2026, we were offered an opportunity to become involved in an outreach project at Unity Park Milton Keynes, which works with those who are homeless or vulnerably housed in the community. The church now provides funds and volunteers for the Sunday morning services which happen twice per month at Unity Park MK, and a weekly Tuesday outreach where individuals are fed, supported and cared for.

Prison Ministry
A small team of church members regularly attend services at HMP Woodhill where they spend time with the inmates, encouraging them and witnessing to them. This happens once a month on a Sunday morning.

Pastoral Care
The Church offers and provides help and support for anyone who may encounter difficulty in their life. Such support may come from one of the Pastors or Elders, but everyone in the church is encouraged to show compassion and care to others. Anyone connected with the church continued to be able to request contact from a Pastor or Elder.

Care Fund
The Church has a Care Fund to provide financial support for members of the church or those known to the church. Church members are encouraged to donate specifically for this purpose and several people have been helped as a result. The fund is used at the discretion of the elders who collectively decide when financial support would be appropriate.

Mission and evangelism
In addition to ensuring that our Sunday services were accessible to people who would not normally engage with the church, other evangelistic events were organised during the year, including Easter and Christmas services, Christmas Carol Singing, a Quiz Night and courses aimed at introducing people to the Christian faith. In 2025, this included a special carol service at Jupiter House, a local retirement home.

This year, we also held an International Sunday, inviting friends, family and the local community to join us in celebrating the incredible diversity of God's creation. This was followed by a special lunch with traditional dishes from all over the world.

We were also able to organise a special Baptism celebration service in July 2025, where two people publicly professed their faith and were baptised.

FULL-TIME WORKERS

The church continues to support two full-time workers in the role of Pastor. These are supported by means of funds raised by the members of the church via regular and one-off donations.

FINANCIAL REVIEW

Receipts and Payments
Total receipts on unrestricted funds were £165,726. This came mainly from regular donations provided through standing orders and cash offerings, with gift aid accounting for £23,016 of receipts. There were also restricted receipts of £7,851. This gave a total of £173,577 funds received.

£120,852 was spent on stipendiary costs in support of two full-time pastors, including the rent of two houses for the use of the pastors and their families. A total of £15,577 was spent on the hiring of venues for Sunday meetings and other meetings.

Other expenses totalled £28,113 including £12,825 in donations to the FIEC; to full-time gospel workers in Japan (Overseas Mission Fellowship), UK (UCCF) and Kenya (Africa Inland Mission); to a church planting network in Scotland (20Schemes); and a partnership of local churches (Four Counties Gospel Partnership).

The total unrestricted payments for the year were £160,332. The total restricted payments for the year were £4,210.

The net result was a surplus of receipts over payments of £9,036 (comprising a surplus of unrestricted receipts over unrestricted payments of £5,394, and a surplus of restricted receipts over restricted payments of £3,641).

Cash Funds and Reserves Policy

The total cash fund balance as of 31 March 2025 was £145,875 of unrestricted funds, and £8,779 of restricted funds.

The unrestricted funds were made up of the General Fund of £106,447 and the following designated funds: an External Causes fund of £1,550; an Equipment Fund of £379; and a Contingency Fund of £37,500.

The restricted funds were made up of the Care Fund of £5,194; the External Causes fund of £155; and a Ministries fund of £3,430 (largely made up of payments set aside for a Church Weekend Away planned for Summer 2026).

It is the policy of the church to maintain a balance on unrestricted funds, where possible, which equates to at least three months unrestricted payments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointing church members is set out in the Church Handbook. The elders are appointed by the members of the church in accordance with the policies and procedures set out in the Handbook.

The elders meet once a fortnight. They are responsible for making decisions on all matters of general concern and importance to the church, and these are presented to the church during regular general meetings.

ADMINISTRATIVE INFORMATION

Registered Charity Number: 1187160

Correspondence address: 1 Ripley Road, Broughton, Milton Keynes, MK10 7BE

Phone: 07977 986358

Email: info@newcitychurch.co.uk

Website: www.newcitychurch.co.uk

Trustees of the charity as at 31 March 2025 were:

Gavin Naylor
Stephen Riisnaes
Mark Sewall
Paul Sherwood
Richard Wardman (Chair)

Declaration
The trustees declare that they have approved the trustee's report above.

Signed on behalf of the charity's trustees

Signature: 

Full Name: Richard Wardman

Date: 16th September 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
NEW CITY CHURCH MILTON KEYNES	1187160

Receipts and payments accounts

CC16a

For the period from	01/04/2025	To	31/03/2026

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations & legacies	142,231		-	142,231	132,877
Gift Aid Claimed	23,016			23,016	21,563
Charitable Activities	-	1,385	-	1,385	806
Care Fund	-	3,017	-	3,017	1,425
Weekend Away	-	3,449	-	3,449	1,483
External causes and mission partners	-	-	-	-	6,734
Investments (bank interest)	302	-	-	302	312
Trading Activities	-	-	-	-	-
Other	177	-	-	177	30
***Sub total** (Gross income for AR)*	165,726	7,851	-	173,577	165,230
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	165,726	7,851	-	173,577	165,230
A3 Payments					
Administration (incl. IT and regulatory)	3,420			3,420	3,523
Care Fund		17		17	980
Catering and Hospitality	176			176	106
Comms	492			492	231
Equipment and consumables	1,721			1,721	394
External causes and mission partners	12,324	501		12,825	17,925
Learning and development	2,980	359		3,339	3,216
Ministries (incl. weekend away)	399	3,333		3,732	11,614
Outreach and Events	2,391			2,391	1,064
Staffing (incl. stipends, pensions and manse)	120,852			120,852	116,426
Sundries				-	11
Venue hire	15,577			15,577	10,268
Sub total	160,332	4,210	-	164,542	165,758
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	160,332	4,210	-	164,542	165,758
Net of receipts/(payments)	5,394	3,641	-	9,036	- 528
A5 Transfers between funds	- 2,939	2,939	-	-	-
A6 Cash funds last year end	143,420	2,199	-	145,619	
Cash funds this year end	145,875	8,779	-	154,654	145,619

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	General (unrestricted)	106,447	-	-
	Care fund (restricted)	-	5,194	-
	Contingency fund (designated)	37,500	-	-
	Equipment fund (designated)	379	-	-
	External causes and mission (designated)	1,550	-	-
	External causes and mission (restricted)	-	155	-
	Books and resources (restricted)	-	-	-
	Ministries (restricted)	-	3,430	-
	Total cash funds	145,875	8,779	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Remaining hire term of Oakgrove venue (upto Aug-26)	General	5,671	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Gavin Naylor	30/09/26
Mark D Sewell	Mark D Sewell	30/08/26

Independent examiner's report on the accounts

Report to the Trustees of New City Church Milton Keynes on accounts for the year ended 31st March 2026.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Statement

In connection with my examination, no matter has come to my attention examiner's statement

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed		Date	24th August 2026
Name	Dudley Peacham		
Address	23 Park Street, Dunstable, Beds, LU6 1NL		

Appendix 1 – Analytical Overview

Section A1 - Receipts

Income totalling £173,577 - £165,726 to unrestricted funds and £7,851 to restricted funds.

CAF and Stripe bank statements viewed to evidence income. Largely from standing orders of individual givers.

This represents a year-on-year increase of £8,347 (5%).

Section A3 – Payments

Expenditure totalling £164,542 - £160,332 from unrestricted funds and £4,210 from restricted funds.

This represents a year-on-year decrease of £1,216 (1%).

Section B1 – Cash Funds

Total assets at year-end were £154,654.

No other fixed or current assets detailed on financial statements, all of the assets of the church are cash in the bank or card payments held in a Stripe or Sum Up merchant account.

CAF bank statement evidences a balance as at 31/03/25 of £154,485.76, the Stripe balance as at 31/3/25 was £168.34.

Appendix 2 – Copies of Accounts

Set out using the Charity Commission's recommended template

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
NEW CITY CHURCH MILTON KEYNES	1187160

Receipts and payments accounts

CC16a

For the period from	4/1/2025	To	3/31/2026

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations & legacies	142,231		-	142,231	132,877
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	-	-	-	-	-
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Total receipts	165,726	7,851	-	173,577	165,230
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Administration (incl. IT and regulatory)	3,420			3,420	3,523
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Venue hire	15,577			15,577	10,268
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A6 Cash funds last year end	143,420	2,199	-	145,619	
Cash funds this year end	145,875	8,779	-	154,654	145,619

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	Equipment fund (designated)	379	-	-
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	External causes and mission (restricted)	-	155	-
	Books and resources (restricted)	-	-	-
	Ministries (restricted)	-	3,430	-
	Total cash funds	145,875	8,779	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

		Unrestricted funds	Restricted funds	Endowment funds
	Details	to nearest £	to nearest £	to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Remaining hire term of Oakgrove venue (upto Aug-26)	General	5,671	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval

Appendix 3

Financial records are recorded using Expenseplus software, entries are uploaded from bank statements and allocated to the correct funds and categories.

PDF copies of those payments made in respect of the charities activities as well as scanned copies of handwritten counts and reconciliations of cash collections were evidenced as well as copies of payslips for two employees.

Gift aid declarations were not viewed, it should be noted that these must be retained. It is good practice to ensure that these are kept up to date with old or deceased donors records being stored separately and then destroyed after a period.

Again, this year the Charity Commission template has been completed, the accounts include details of designated, restricted, unrestricted and endowment funds, giving the opening balance, movement throughout the year and the closing balance.

Appendix 4

During this financial year, the church outgrew their rented meeting premises at Monkston Primary School and moved to Oakgrove School. This is a larger venue and will accommodate the growth that they have seen recently. They operate on a rolling monthly basis, so the liability is minimum and limited to a month's rent of around £1,000.

There are more than sufficient reserves in place to meet this.

The church employs two full-time pastors and rents individual properties in the local area for each of them at a cost of £1,700 and £2,400 per month. An annual lease is signed and so the maximum liability is £49,200 ((£1,700 + £2,400) x 12), again there are sufficient reserves to cover this liability.

Appendix 5

Income

CAF BACS payment £350.00 from ‘FP REGULAR GIFT Townrow Richard’ dated 1st May. Included in Expenseplus as General - Regular Donation from Richard Townrow.

CAF BACS credit £195.17 from ‘FP GC C1 NCCMK- FPGW5JPGT9N4G’ dated 8th July. Included in Expenseplus as a transfer from Go Cardless.

CAF BACS payment £120 from ‘FP Sutton Benedict SUTTON FP B & L’ dated 3rd September. Included in Expenseplus as General - Regular Donation from Benedict Sutton.

CAF BACS payment £1,304.37 from ‘Stripe Payments UK’ dated 10th November. Included in Expenseplus as a transfer from Stripe.

CAF BACS payment £35.00 from ‘FP TANTON R WKND 26 ‘dated 19th Jan. Included in Expenseplus as ‘R Tanton weekend away 2026 deposit’ under ‘Church Weekend Away’.

CAF BACS payment £50.00 from ‘FP Catherine Frost BOOKS’ dated 6th Mar. Included in Expenseplus as 'Resource Table Donations’ under ‘General Books and Resources’.

Expenditure

Online Transfer to ‘Ka Wai Wong P2106 expenses’ £57.36 dated 8th May. Included in Expenseplus as ‘Easter Service Decorations’, under ‘Outreach and Events: Easter’. Tesco, Home Bargains and other receipts evidenced.

Card Payment to ‘LAPTOPS DIRECT Trident Bu,HUDDERSFIELD,GB’ £439.97 dated 11th June. Included in Expenseplus as ‘New laptop for MS’ under ‘Equipment and Consumables: Other Equipment’ PDF receipt evidenced.

FP to ‘Online transfer to Richard ‘Wardman Stipend Aug-25 £1,580.14 dated 20th Aug. Included in Expenseplus as ‘Richard Wardman Salary’ under ‘Staffing: Stipends’.

DD to ‘DD SCOTTISH WIDOWS 0830449951’ for £515.55 dated 20th Oct. Included in Expenseplus as ‘M Sewall Pension’ under ‘Staffing: Pensions’

Direct Debit to ‘SO 20schemes Ltd SO 20schemes Ltd (NewCit’ £220.00 dated 17th Dec. Included in Expenseplus as ‘20Schemes monthly donation’ under ‘External Causes and Mission’.

Online Transfer to ‘Online transfer to Clare Naylor P2929 expenses’ £125.63 dated 9th Mar. Included in Expenseplus as an expense claim under ‘Ministries: New City Kids’. Amazon receipt evidenced.