The King's Church Arnold

A Charitable Incorporated Organisation
Registered in England & Wales
Registered Charity, Number 1199632

Financial Statements
for the Year Ended 31st December 2025

Page	Contents
2-7	Trustees' Annual Report
8	Independent Examiner's Report
9	Receipts & Payments Account
10-11	Statement of Assets & Liabilities
12-14	Notes to the Accounts

Principal Office:
The King's Centre,
Shirley Drive,
Arnold,
Nottingham,
NG5 7JX

The King's Church Arnold
Trustees' Annual Report
for the Year Ended 31st December 2025

Full Name
The King's Church Arnold

Registered Charity Number
1199632

Principal Address
The Kings Centre Shirley Drive Arnold, Nottingham NG5 7JX

Trustees
Andrew Pickin – Chair
George Moran (from 28th April 2025)
Michael Tinkler – Treasurer
Robert Burwood (to 27th April 2025)
Shelly Joddrell

Members
Andrea Smith – Leadership Member
Andrew Pickin – Trustee Member & Chair
George Moran – Trustee Member
Mark Hopkins – Leadership Member
Michael Tinkler – Trustee Member & Treasurer
Robert Burwood – Leadership Member
Sarah Hopkins – Leadership Member
Shelly Joddrell – Trustee Member

Employees
Mark Hopkins – Team Leader
Joy Taylor – Children & Families Leader
Lawrence Flatman – Finance and Admin Lead (from 1st June 2025)
Wez Smith – Church Operations Support

Independent Examiner
Eva Stevens BSc, CPFA, CEO of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL.

Banking
The Co-operative Bank, 2 Clumber Street, Nottingham, NG1 3GA.

Governance and Management

The charity is operated under the rules of its constitution dated 22nd July 2022.

Members of the charity are the Trustees and members of the Church Leadership Team; current members are detailed above.

The Trustees are appointed by the Members of the CIO, Trustees serve a three-year term of office, there is no limit to the number of terms an individual can undertake, provided the Leadership Team continue to accept a Trustee standing for another three-year term.

At least one of the Trustee Team come to the end of their three-year term each year at the Annual General Meeting (AGM), a new Trustee serves the remainder of the term of office of the Trustee they replace.

Any Trustee who ceases to remain in fellowship with The King's Church Arnold may be removed by The Members.

A Trustee may resign by writing to The Trustee Team and The Leadership Team.

Objectives and Activities

The Objects of the charity are:

a) To advance the Christian religion for the benefit of the public either in the United Kingdom or overseas in accordance with the Vision, Values and Statement of Faith appearing in the schedule of the Constitution.
b) The advancement for the public benefit of religious or other education.
c) The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Summary of the Main Activities Undertaken for the Public Benefit

The Church's aim is to encourage the church community in their Christian faith and to spread the Christian message in the locality of North Nottingham by weekly public services of worship and teaching, by various other clubs, groups, practical works, and outreach initiatives. It also actively supports and participates in the work of Christian organisations involved in missionary and relief work within and outside the United Kingdom.

The mission statement of the church is "Gratefully receiving the love of God and giving it away to others".

Public Benefit Statement

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing their aims and objectives and in planning their future activities. In particular, the Trustees consider how planned activities

will contribute to the aim and objectives they have set. The Trust's activities and beneficiaries are described below.

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the Main Achievements During the Year

The Church is involved in many different activities and ministries that support the local community and beyond, which are open and accessible to the public.

Compassionate Activities
The church works in partnership with other local churches to help provide volunteers and donations of goods for a local Foodbank and a local clothing bank.

Through regular monthly donations we continued to support the work of Ground Level Ministries (Registered Charity No.1001599) who provide support and accountability for local churches, including our church.

We have continued to support the work of Spark Ministries (Shkëndijë) in Albania (registered Albanian Charity) who seek to bring the love of God to the nation's children through regular monthly donations. They aim to become a positive part of the Albanian communities that they are reaching through both Spiritual and Practical work.

Community Activities
Our toddler group, for children aged up to four and their parents and carers, continues to meet once a week. Between 40 and 60 children attend the group each week. This group enables children to have a great time and it also gives parents and carers a chance to relax and chat together. Many great friendships have been built up over the years.

KFC (Kings Friday Club) is a weekly youth group for anyone in school years 6 through to 12 which is full of fun, food, friendship, and faith. On average 8 young people attend each week.

Café+ is a weekly community café meeting once a week to offer a place to find friendship, to connect and to have a chat over a cuppa.

Sunday Services
We continue to provide a regular Sunday morning church service at 10:30am. We love to welcome new people to our services which include opportunities to worship and pray. During the second half of the service the adults hear inspirational talks, and the children have groups which provide age-appropriate teaching, we also have a crèche for the little ones. After the service we serve refreshments which provides an opportunity to build community, relationships are really important at King's, we believe that the "church" are the people not the building in which we meet!

The Church has continued to use our YouTube Channel to broadcast the Sunday service for people to watch live at home or to catch up later.

Administration and Resourcing
The administration and resourcing area of the church provided central service and infrastructure functions to enable the charity to function effectively and to support the work of the other areas of the church. The current staff team include: Mark Hopkins (Team Leader, 4 ½ days a week), Joy Taylor (Children's and Family Leader – 16 hours a week), Wez Smith (Operations Support -16 hours a week) and Lawrence Flatman (Finance and Admin Lead – 9 hours a week). We have also changed our cleaning contractor to allow a member of the church to be employed via Radiant Cleaners. We are so grateful for their service and dedication to the smooth running and functioning of the church.

Wider Work
The church continues to be a member of the national network the Evangelical Alliance. Mark Hopkins continues to work a one day per week paid role with the EA as their Regional Unity Champion for the East Midlands.

We continue to play an active role in the work of Ground Level, releasing Mark Hopkins two days a month to serve as a Director for that organisation.

We have played an active role in Arnold Churches Together and directly worked with other churches in Arnold. We have also played an active role in Nottingham City Prayer, a partnership of churches across the city.

The Trustees wish to extend their thanks to our staff team, the teams of volunteers and everyone who attends the church for all that they do to make "church" happen.

Financial Review

This Annual Report covers the period from the 1st January 2025 to 31st December 2025.

The charity's income to the end of 2025 was £106,412, expenditure was £101,588, the surplus for the year was £4,824. The church funds increased from £116,989 at the end of 2024 to £121,813 at the end of 2025. The Leadership Team is considering how to invest the retained funds of the church to reduce the cash assets to £40k in line with the reserve policy.

The charity uses the Flagstone financial platform which allows the church to place funds in a variety of accounts quickly and simply without the need to open accounts with each individual financial institution. We invest our £40k reserve fund and another £40k in various fixed term accounts which yielded £3k of interest.

The majority of the income comes from gifts made by members of the congregation, we also claim additional income from gift aid on many of these donations. In 2025 income from gifts and associated gift aid was £101,464 which accounted for 95% of the church's income. The amount of general unrestricted giving increased from £98,918 in 2024 to

£100,641 in 2025, a rise of 2%. The Trustees and Leadership Team would like to express their thanks to members of the congregation for their financial support of the church.

Spark Ministries (Shkëndijë) celebrated its 25th anniversary this year, so the church donated £2,500 along with individual members with Gift Aid adding over £800 more (these individual gifts were restricted funds).

The total funds in the church bank accounts at the end of 2025 stood at £121,861, which includes £48 of funds held for Arnold Churches Together, these funds also include restricted funds of £986 for Marriage & Family Counselling, as well as £120,827 of unrestricted funds (see note 3 on page 12).

Arnold Churches Together

The charity holds funds on behalf of Arnold Churches Together (ACT) which is a network of churches in the Arnold area. Donations of £500 were made during 2025, there was expenditure of £535 leaving £48 to be carried forward to 2026 (see note 4 on page 13). The church's Team Leader represents the church on ACT, he provides the Trustees with a regular update regarding their work, and he authorises any expenditure, which is then subject to the standard charity checks and controls.

Risks

The financial risks of the church are reviewed by the trustees at each of their quarterly meeting, the following are some of the key risks.

The church is dependent on a few people to undertake key financial roles, we have invested time to develop written procedures and to ensure more than one person can carry out each of these roles, should that be needed.

In 2025 95% of the church's general income came from donations made by individuals and the associated gift aid (83% in 2024), the church's activities are therefore dependent on individuals making donations. The increase in the proportion of income was due to 2024 having some one-off grants and fundraising for the Baranku School roof (it was 93% in 2023).

The church has a small team of staff, it is therefore dependent on teams of volunteers to provide church activities. If the number of volunteers decreased, either the church activities would need to reduce and/or more paid staff would need to be employed which would increase expenditure.

The key external risk that the church faces is Compliance. During the year this risk reduced due to the closure of the King's Money Advice Centre which was regulated by the Financial Conduct Authority. Although this risk has reduced, compliance remains a significant risk for the church, there is a need to comply with legislation such as Data Protection, Health & Safety and Employment. The church has a range of policies, procedures, processes, and systems to ensure compliance with all legislative

requirements. These are regularly reviewed; risk management is a standard agenda item at every Trustee meeting.

The church has insurance in place to mitigate some of the compliance risk, it also has access to advice.

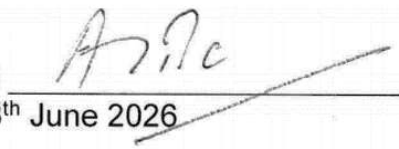
The charity's policy on reserves

The Trustees have reviewed the Charity's need for reserves in line with the guidance issued by the Charity Commission. The Trustees have identified the need to hold unrestricted reserves of £40,000.

The level of unrestricted funds at the end of 2025 was £120,827, the church therefore has three times the level of unrestricted reserves identified in the reserve policy. The church holds £40,000 in a six-month notice bank account and £40,000 in a three-month notice bank account.

The Church Leadership Team continue to identify ways in which the unrestricted funds over the £40k reserve could be used to further the aims of the charity.

Signed on behalf of the charity's trustees:

Signed 

Date: 8th June 2026

Andrew Pickin, Trustee

The King's Church Arnold
Independent examiner's report to the trustees of The King's Church Arnold for the Year Ended 31st December 2025

I report to the trustees on my examination of the accounts of The King's Church Arnold (the charity) for the year ended 31st December 2025.

Responsibilities and Basis of Report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

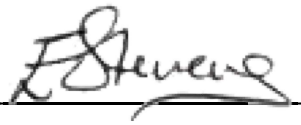
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 29/07/2026

Eva Stevens BSc, CPFA
CEO of Community Accounting Plus

The King's Church Arnold
Receipts & Payments Account (see note 1)
for the Year Ended 31st December 2025

2024 Total Funds (£)	Receipts	Notes	Unrestricted Funds (£) (note 6)	Restricted Funds (£) (note 6)	2025 Total Funds (£)
305	Awaken Income		-	-	-
3,869	Bank Interest		3,028	-	3,028
191	Café+		303	-	303
473	Toddler Group		1,017	-	1,017
84,823	Donations and gifts received		83,963	690	84,654
18,395	Gift Aid	6	16,678	133	16,810
15,582	One-off donations		-	-	-
1	Photocopying Charge		-	-	-
1,000	Use of Building as Polling Station		500	-	500
36	Refunds		100	-	100
124,675	**Total Receipts**	**2**	**105,589**	**823**	**106,412**
	Payments				
596	Office costs		577	-	577
3,599	Professional fees		4,312	-	4,312
62,827	Salary & contributions		63,401	-	63,401
6,039	Cleaning		5,831	-	5,831
540	Fixtures & Fittings		1,241	-	1,241
2,202	Utilities (Gas, Electricity, Water)	5	3,718	942	4,660
765	Health & Safety		595	-	595
1,928	Insurance		1,503	-	1,503
631	Phone & Broadband		693	-	693
1,841	Repair and maintenance		1,021	-	1,021
-	Security		84	-	84
574	Awaken Expenditure		-	-	-
1,568	Children & Youth Activities		1,160	-	1,160
474	Leadership Costs		1,170	-	1,170
156	Life Groups and Pastoral		90	-	90
512	Preaching and teaching		387	-	387
875	Refreshments		914	-	914
-	Travel & Expenses		108	-	108
286	Worship & IT		1,607	-	1,607
4,450	Mission Gifts (UK)		3,850	-	3,850
8,050	Mission Gifts (Outside the UK)		5,740	833	6,573
1,165	Pastoral Gifts		375	-	375
319	KMAC Emergency Fund		-	-	-
-	KMAC Insurance		366	-	366
140	Café+		57	-	57
488	Evangelism		478	-	478
572	Toddler Group		285	-	285
36	Refunds		100	-	100
190	Bank charges		150	-	150
100,823	**Total Payments**		**99,813**	**1,775**	**101,588**
23,852	**Net Receipts/(payments)**		**5,776**	**(-952)**	**4,824**
93,137	Cash funds at start of the year		115,051	1,938	116,989
-	Transfers between Funds		-	-	-
116,989	**Cash funds at end of year**		**120,827**	**986**	**121,813**

The King's Church Arnold
Statement of Assets & Liabilities
on 31st December 2025

Cash Assets	Note	2025 (£)
Coop Current Account		13,789
Coop Debit Card Account		696
Coop Savings Account		27,376
Flagstone Platform Accounts		80,000
Total all Bank Accounts		**121,861**
Cash in Hand		-
Less ACT Closing Balance	6	(-48)
TOTAL Current Assets		**121,813**

Note: Cash Assets are the amount of money held by the church in the church bank accounts detailed in this table. The church also holds funds for Arnold Churches Together (ACT) and so this has been subtracted from the total amount in all the bank accounts to show the total "Current Assets" which are the church's cash funds.

Fixed Assets Retained for the Charity's own use

Details	Purchase Year	Lifespan	Fund to which Asset Belongs	Purchase Cost (£)	Approximate Current Value (£)
Building	2001	-	Unrestricted	180,000	210,000
PA Speakers	2016	10	Unrestricted	4,100	410
Rear Projector (Reconditioned)	2024	3	Unrestricted	120	80
Church PC	2021	5	Unrestricted	600	120
Admin Laptop	2022	4	Unrestricted	350	150
C&F Laptop	2023	4	Unrestricted	300	88
Leader's Laptop	2025	4	Unrestricted	500	500
Finance & Admin Laptop	2025	4	Unrestricted	350	350
			TOTAL	**181,270**	**211,698**

These "assets" are physical items such as computers and the building which the church uses. The Trustees have shown how much it cost to purchase the item and approximately how much it might be worth if we were to sell it. All of these items were being used by the church at the end of the year.

The King's Church Arnold
Statement of Assets & Liabilities
on 31st December 2025
(Continued)

Other Monetary Assets		
Details	**Unrestricted funds (£)**	**Restricted funds (£)**
2025 Interest Flagstone Account	743	-
Gift Aid Claim December 2025	1,594	-

Note: The above table shows the monetary assets which were owed to the church at the end of the year.

Liabilities			
Details	**Fund to which the liability relates**	**Amount due (£)**	**When due**
HMRC Salaries	Unrestricted	(-648)	Jan-26
Octopus Energy (see note 7)	Unrestricted	(-539)	Jan-26
Independent Examiner's fee	Unrestricted	(-1,152)	May-26
KFC Activity Dec 25	Unrestricted	(-160)	Jan-26

Note: This table shows amounts of money over £100 that we owed to other organisations at the end of the year.

These financial statements are accepted on behalf of the charity by:

Signed _____

Date: 8th June 2026

Andrew Pickin, Trustee

The King's Church Arnold
Notes to the Accounts
for the Year ended 31st December 2025

1. Receipts & Payments Accounts

Receipts and payments accounts contain a summary of money received and money spent during the year and a list of assets and liabilities at the end of the year.

Usually, cash received, and cash spent will include transactions through bank accounts and cash in hand.

2. Total Receipts

During 2025 the church received:

- £3,028 of interest from the bank accounts held by the church;
- £303 of donations from the people who attend the church's Café+ initiative;
- £1,017 of donations from the people who attend the church's Toddler Group;
- £84,654 of donations from the people attending the church;
- £16,810 of gift aid which was claimed for eligible donations received by the church;
- a £500 donation for using the building as a polling station

3. Analysis of Funds (figures in brackets are negative amounts)

Restricted Funds (note 6)	Opening Balance (£)	Receipts (£)	Payments (£)	Transfers (£)	Closing Balance (£)
Marriage & Family Counselling Fund	986	-	-	-	986
Baranku School Roof	10	-	10	-	-
Energy Costs Grant	942	-	942	-	-
Spark Ministries (Shkëndijë)	-	823	823	-	-
Total Restricted Funds	**1,938**	**823**	**1,775**	**-**	**986**
Unrestricted Funds (note 6)					
General Funds	115,051	105,589	99,813	-	120,827
Total Unrestricted Funds	**115,051**	**105,589**	**99,813**	**-**	**120,827**
Total Funds	**116,989**	**106,412**	**101,588**	**-**	**121,813**

Marriage & Family Counselling is a specific gift that was given to the church to be used to help any couples or families in need of counselling.

Baranku School Roof – donations from the church to replace the roof of the Baranku School in the Gambia through the Baranku School Fundraising Charity (Registered Charity Number 1208833). The balance of £10, which came from a back-dated gift aid claim, was paid to the charity in 2025.

Energy Costs Grant – a grant from Nottinghamshire County Council to assist with expenditure on energy.

Spark Ministries (Shkëndijë) – celebrated its 25th anniversary this year, as well as sending a financial gift from the church as a whole, individuals were invited to give their own gifts too, and these, along with their associated Gift Aid, were transferred during the year.

4. Arnold Churches Together Third-Party Fund held by The King's Church Arnold

Opening Balance (£)	**83**
Income (£)	500
Expenditure (£)	535
Closing Balance (£)	**48**

Arnold Churches Together (ACT) is a network of churches across the Arnold area. As the financial activity of ACT is very limited the church have agreed to hold the funds on their behalf. The income into this fund tends to come from donations from each church in the network, as and when activity is agreed, if the fund balance is insufficient.

The charitable objective of the network is the advancement of the Christian Religion. The network is an unregistered unincorporated charity.

We distribute funds on behalf of ACT, when instructed, provided there are sufficient funds available. As detailed on page 5 the church's Team Leader (Mark Hopkins) represents the church on ACT, he updates the Trustees on any ACT activity and he authorises any ACT expenditure, which is then the subject of the usual church financial controls.

The ACT funds at the end of 2024 were £83. Donation of £500 were received from ACT churches. After expenditure of £404, the ACT funds held by the church at the end of 2025 were £48 which will be carried forward to 2026.

5. Gas & Electricity

During 2025 we continued to pay back towards the amount the supplier didn't take direct debit payments for in 2024. We also discovered £1,024 owing to them from when we were with our previous supplier (taken over by the current supplier). This was only made apparent recently because statements started to show the total balance owing on them during this year. The amount outstanding in December 2025 is £539 and this should be paid off fully by the end of March 2026.

6. Glossary of Terms

ACT: Arnold Churches Together, a network of churches across the Arnold area.

Gift Aid: Gift Aid is a scheme available to charities. It means we can claim extra money from the government. The charity can claim an extra 25p for every £1 donated, as long as the person making the donation has paid sufficient tax and makes the donation from their own funds.

KMAC: The King's Money Advice Centre, which was a service, provided by the church to support people who have debt.

Restricted funds are those funds that the trustees are obliged to spend only on particular purposes set out by the donor, or in an appeal document, and these particular purposes are narrower than the charity's objects.

Unrestricted funds are those funds that the trustees are able to spend for any of the charity's charitable purposes.