WALLINGFORD
BAPTIST CHURCH

Annual Report and Accounts

For the year ended 31 December 2025

Registered Address
Thames Street, Wallingford, OX10 0BH

Charity Registration Number: 1132946

Trustees
The Revd Simon Hudson [Minister]
Mr David Bright [Treasurer] (until March 2025)
Mrs Judith Payne [Secretary]
Mrs Gale Parlett
Mrs Hilary Mackintosh
Mrs Carol Rhodes (Until November 2025)
Mr Graham Atkins (Treasurer from April 2025 until December 2025)
Mrs Rachel Tole (Treasurer from December 2025)

Property Trustees
The Baptist Union Corporation Limited
Baptist House, 129 Broadway, Didcot, OX11 8RT

Bankers
CAF Bank, 25 Kings Hill Ave, Kings Hill, West Malling ME19 4JQ

Independent Examiner
Peter Willers

Website: www.wallingfordbaptist.org.uk

Annual Report for 2025

The trustees present their Annual Report and financial statements of the charity for the year ended 31 December 2025

Charitable Object

The Charity is governed by its Constitution (approved in July 2009 and amended in July 2022) which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or, following other modes of induction into the Christian faith, to renew their commitment by their public profession of faith in Jesus Christ.

The members met together on six occasions during the year and have responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees are legally responsible for the overall management of Wallingford Baptist Church.

Objectives and Activities

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and have also been available on Zoom. During the year there has been a children's and youth programme during the morning services. The Church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of Life Groups for the growth of faith and discipleship both at the Church and in the homes of some members, and further details of these can be obtained from the Trustees, or at the Sunday services of worship. We also have Micro Church groups of 3-6 people who meet regularly to pray and support one another in their faith. This year we have established monthly Encounter Prayer times at the Church.

The Church is responsible for a Toddler Group which meets in the Church premises on Tuesday mornings during term time, with the purpose of assisting the community and demonstrating the love of Jesus Christ. This attracts a good number of parents and carers with their young children.

The Church has established the Thames Street Living Room that meets during the daytime every Monday on the Church Premises with the purpose of supporting the community and demonstrating the love of Jesus Christ. During the time that it is open, tea, coffee and cakes are served together with light lunches. During the winter months this has been identified as a "warm space" for the community.

We have been involved in running 2 Alpha courses this year, one of which was run at the local secondary school for the pupils there.

The Church runs various events and activities for Children and Young People and for those of retirement age.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service and our Safeguarding Policy.

The Trustees are aware of the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2025, was another positive year in the life of the Church and that it will be able to pursue its mission purposes in 2026 with renewed enthusiasm.

The Revd Simon Hudson continued to serve as the pastor, encouraging the Church Members to commit themselves to their faith, and to their service within the community. Under his leadership the Trustees continued to review various aspects of the Church's life in order to set priorities and ensure as far as possible that the Church fully reflects on its calling to be the Baptist part of the people of God in Wallingford. During the year Simon undertook two 6-week sabbaticals.

Suzie Willers is our part-time Family Outreach Coordinator and is responsible for helping to support and develop outreach in the community via our Toddler Group.

Rhonda Sparrey is our part-time Youth Work Coordinator and is employed to help shape and develop our youth ministry centred around young people in our fellowship but also seeking to reach the wider Wallingford Community. This role has now been extended to include running a lunchtime Christian Union , a lunchtime café style drop-in and has launched an after school well-being space "The Port". From March 2025 Rhonda's role changed so that she led the community engagement element of the youth work and Rev Simon Hudson took the lead on Church discipleship amongst the youth.

During the year we have had 2 baptisms. At 31 December 2025 the Church Membership was 76.

During 2025 we have run events including Yr6 transition event, summer trip for Oasis group, weekend family camp, Christmas services, and a Christmas party for Oasis group. Social events for Oasis have been organised by Hilary Mackintosh.

We have continued with midday prayer (Monday, Wednesday and Friday) on Zoom.

Life Groups and Micro Church groups meet weekly in the Church or in the homes of the leaders.

Youth and Children's work has taken place at Sunday School, during the Sunday morning service, and at the Sunday Evening Youth Hub.

The Thames Street Living Room continues as a drop-in centre for anyone who wishes to meet with others during the day. This has been well supported both by people in the Church and others from the local community.

The Church also continues to work with other Churches to provide the Wallingford Foodbank and the Wallingford CAP (Christians Against Poverty) Debt Advice Centre.

We engaged with the Wallingford Churches including a Good Friday Service. We were also involved with organising the act of worship on Sunday morning during the towns annual Bunkfest and a space for families to take part in crafts and play.

We are supporting outreach in to the local village of Berinsfield, and are running a monthly Living Room there with a time of worship beforehand.

Members of the Church also run regular services in two of the local care homes.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. We have also applied for, and received, grants in relation to ongoing activities within the Church.

The Church expressed its part in the life of the wider Church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure but nevertheless contribute substantially to the achievement of the Church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. The Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks.

WALLINGFORD BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT	Note	2025	2024
Receipts			
Weekly/monthly offerings		£103,092	£93,197
Donations and other income	1	£10,747	£11,058
Grants	2	£15,286	£0
Income tax recovered on gifts		£22,378	£20,489
Interest		£1,512	£1,487
Hire of premises		£3,063	£2,114
Total Receipts		**£156,078**	**£128,343**
Payments			
Ministry	3	£49,982	£47,175
Church running costs	4	£23,178	£18,645
Church Activities	5	£46,643	£49,802
Mission giving	6	£12,720	£12,240
Total Payments		**£132,523**	**£127,864**
Net receipts / (payments) for the year		**£23,555**	**£479**
Cash balance at previous year end		**£28,642**	**£44,133**
Transfer from SODC Grant		**£0**	**£750**
Transfer to Mission Fund		**(£6,360)**	**(£6,120)**
Transfer to Capital Projects Fund		**(£1,000)**	**(£10,000)**
Transfer to Pastoral Fund		**(£200)**	**(£600)**
Cash balance at current year end		**£44,636**	**£28,642**

MISSION FUND RECEIPTS AND PAYMENTS ACCOUNT	Note	2025	2024
Receipts			
Gift Day income		£7,449	£4,677
Income tax recovered on gifts		£1,189	£1,507
Other Donations		£0	£259
Total Receipts		**£8,638**	**£6,443**
Payments	7		
Gifts to other charitable organisations		£17,797	£8,368
Gifts to support individuals involved in mission		£0	£350
Total Payments		**£17,797**	**£8,718**
Net receipts / (payments) for the year		**(£9,159)**	**(£2,275)**
Cash balance at previous year end		**£3,482**	**(£363)**
Transfer from General Fund		**£6,360**	**£6,120**
Cash balance at current year end		**£683**	**£3,482**

PASTORAL FUND	Note	2025	2024
Receipts			
Total Receipts		**£670**	**£450**
Payments			
Total Payments		**£1,523**	**£1,275**
Net receipts / (payments) for the year		**(£853)**	**(£825)**
Cash balance at previous year end		**£1,119**	**£1,344**
Transfer from General Fund		**£200**	**£600**
Cash balance at current year end		**£466**	**£1,119**

CAPITAL PROJECTS FUND	Note	2025	2024
Receipts			
Donations via Toddlers Group		£298	£425
Individual Donations			£3,600
Income tax recovered on gifts		£58	£1,791
Total Receipts		**£356**	**£5,816**
Payments			
Work re Front of Church Project		£360	£5,672
Work re washing machine and electrical cupboard			£2,929
Total Payments		**£360**	**£8,601**
Net receipts / (payments) for the year		**(£4)**	**(£2,785)**
Cash balance at previous year end		**£18,893**	**£11,678**
Transfer from General Fund		**£1,000**	**£10,000**
Transfer to Building Reserve Fund		**(£10,000)**	**£0**
Cash balance at current year end		**£9,889**	**£18,893**

BUILDING RESERVE FUND	Note	2025	2024
Receipts			
Individual Donations		£16,250	
Income tax recovered on gifts		£2,500	
Total Receipts		**£18,750**	
Payments			
Roof Repairs		£28,515	
Total Payments		**£28,515**	
Net receipts / (payments) for the year		**(£9,765)**	
Cash balance at previous year end		**£0**	
Transfer from Capital Projects Fund		**£10,000**	
Cash balance at current year end		**£235**	

Summary of Funds	Note	2025	2024
General Fund		£44,636	£28,642
Mission Fund		£683	£3,482
Pastoral Fund		£466	£1,119
Capital Projects Fund (formerly Capital Reserve Fund)		£9,889	£18,893
Building Reserve Fund		£235	£0
Total Funds		**£55,909**	**£52,136**

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2025

	Note	2025	2024
Assets			
Bank and other cash balances			
Current Account (CAF Bank)		£9,204	£16,765
Deposit Account (CAF Bank)		£10,045	
BUC deposit accounts		£36,660	£35,371
Total Current Assets		**£55,909**	**£52,136**
Assets Held for Church's own use	8	£2,677,918	£2,574,442
Total Assets		**£2,733,827**	**£2,626,578**
Liabilities		**£0**	**£0**

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31 December 2025 are as approved by the Trustees.

Signed: (on behalf of all the trustees) J Paye.

Date: 16/4/26

NOTES TO THE ACCOUNTS

Basis of accounts: These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

1. Donations and Other Income	2025	2024
General Donations	£130	£501
Donation from Waitrose (re Christmas Activities)	£0	£1,000
Donation from Rotary Club (re Living Room and Oasis)	£500	£0
From Living Room	£1,225	£866
Specific Donations	£2,896	£500
Outings (Living Room and Oasis)	£260	£849
Holiday Club	£0	£296
Family Camp	£3,245	£1,560
Youth Activities	£2,311	£5,376
Miscellaneous Income	£180	£110
TOTAL	**£10,747**	**£11,058**

2. Grants	2025	2024
Grant from Irish Foundation	£9,886	£0
Grant from OCC	£5,100	£0
Grant from Wallingford Bridge Estate Charity	£300	£0
TOTAL	**£15,286**	**£0**

The 2024 grant from SODC did not go into the General Fund so accounted for separately

3. Ministry Costs	2025	2024
Minister's stipend, pension and NI contributions	£41,766	£40,401
Pension Deficiency Contributions	£0	£10
Travel and other expenses	£91	£77
Payroll Fees	£503	£486
Manse costs	£7,622	£6,201
Total Ministry	**£49,982**	**£47,175**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

4. Church Running Costs	2025	2024
Electricity costs and Water rates	£5,101	£5,701
Phone and Internet	£747	£662
Insurance	£1,986	£1,917
Repairs and maintenance	£5,068	£1,652
Church Cleaning	£4,515	£3,401
Admin & Comms costs (inc subs, licences & technology)	£3,970	£3,658
Preaching Fees	£360	£445
Sundries (inc kitchen and cleaning supplies)	£1,430	£1,208
Total Church Running Costs	**£23,178**	**£18,645**

5. Church Activities	2025	2024
Children's and Families Work (inc Family Camp)	£6,028	£4,926
Youth Work	£8,737	£11,010
Outreach and Community Activities	£4,525	£7,191
Youth and Community/Family Co-ordinators	£18,931	£18,383
CAP	£7,700	£7,500
Volunteer Training Courses	£0	£730
Other Church Activities	£721	£62
Total Church Activities	**£46,643**	**£49,802**

6. Mission Giving	**2025**	**2024**
BMS World Mission	£6,360	£6,120
Baptist Home Mission	£6,360	£6,120
Total Mission Giving	**£12,720**	**£12,240**

7. Mission Fund Payments	**2025**	**2024**
Adventure Plus	£500	
Baptist College Fund	£500	
BMS World Mission	£1,600	£1,950
Embrace the Middle East	£2,000	£200
Home Mission (Baptist Union)	£1,200	
Kerusso Trust	£1,000	
Latin Link	£1,500	£400
LHOP	£285	
Lily Herring		£250
Matt Godfrey		£100
Open Doors	£1,500	£1,818
Oxford Schools Chaplaincy	£1,000	£1,000
Relief work in Jamaica (via congregation members)	£2,212	
TearFund	£1,000	
UEACU		£200
Viva	£2,500	£2,800
WDACDC	£1,000	
Total	**£17,797**	**£8,718**

8. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Thames Street, Wallingford,
- Church manse at 1 Newnham Green, Crowmarsh

e value of these in the accounts are the insurance valuations as below

2025	**2024**
Church - £2,164,269	Church - £2,109,440
Contents - £104,040	Contents - £101,404
Manse - £409,609	Manse - £363,597

Report of the Independent Examiner(s) to the Trustees of Wallingford Baptist Church
On the accounts for the year ended 31 December 2025

Respective responsibilities of Trustees and Examiner
The Church's Trustees are responsible for the preparation of the accounts. The church'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 church 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 examiner's statement
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect, the accounting records were not kept in accordance with section 130 of the Charities Act or that the accounts do not accord with the accounting records

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

Signed by the Examiner

Date

Name ANDREW ROBERT AVERY

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