Charity Registration number: 1160436

ST THOMAS BAPTIST CHURCH

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ST THOMAS BAPTIST CHURCH

YEAR ENDED 31 DECEMBER 2025

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ST THOMAS BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2025

CHARITY NAME	St Thomas Baptist Church
CONSTITUTION	The Church is part of the Baptist Union and its constitution follows their guidelines as laid down in the Baptist Trusts for Churches 2003.
PASTOR	Mr Stephen Cousley
TRUSTEES	P Evans – Secretary R Turner – Treasurer (to March 2025) W Mckenna A Daniel J Bennett S Shortman – Treasurer (from March 2025) T Darby-Clark (resigned March 2025) G Curran (resigned November 2025) C English (appointed March 2025)
ADDRESS	St Thomas Baptist Church Dorset Avenue Exeter EX4 1LZ
CHARITY NUMBER	1160436
BANKERS	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Mrs S Truran FCCA FCA Streets Bush Limited Chartered Accountants Melrose House Rydon Lane Exeter EX2 5AZ

ST THOMAS BAPTIST CHURCH

TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2025

The Trustees, present their report together with the financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out on page 12 and comply with the Church Constitution, the Charities Act 2011 and the requirements of the Statement of Recommended Practice "Accounting and Reporting by Charities" Financial Reporting Standard 102 (FRS 102).

Objectives and Activity

St Thomas Baptist Church is a charity whose principal purpose is the advancement of the Christian faith. This can be done in several ways including the church demonstrating love and concern for our members and friends, but also for the community around us. We provide public benefit to the local community in this way through our local outreach activities, allowing the community to interact with us. We also provide support for those who gather with us and who are included in our fellowship.

As a church, we are thankful to the Lord for his faithfulness and providence as we continue to grow in number and be sustained as a fellowship. We hold our mission statement close to our hearts ...to "know Christ and make him known", both in church and around our local community.

It remains a privilege to be the Church Secretary for STBC (my tenth year) and to serve as an elder along with John Bennett, who was voted into eldership in the AGM of 2025, and Stephen of course.

We are incredibly blessed to have our pastor Stephen Cousley leading the church and formally give him all our thanks for his dedication and humble service. He is ably supported by Joanna and the family, and we are thankful for the whole family for everything they do in so many aspects of church life. Stephen has continued as our sole pastor, working tirelessly in his preaching and pastoral care for our fellowship and outreach to members of the community. We hope to find an assistant pastor during 2026 to help support and share the workload that being a pastor brings.

2025 has been a year of new life, growth and change. We now have a number of new families, parents and an increasing number of babies in our congregation.

I am grateful to all the deacons within the leadership team for their support and faithful attendance during the year. There have been a number of changes in the leadership team. In the March 2025 AGM Wendy McKenna and Richard Turner were re-elected as deacons and Chris English was also elected as a deacon. We were very grateful to Richard Turner for serving as church treasurer and very grateful to Sam Shortman who was elected as church treasurer to replace Richard in the AGM. Both Sam and Richard have been extremely well supported by an excellent treasury team who all volunteer their time and work diligently to ensure our accounts remain complete and transparent.

I would like to place on record my personal thanks to all our leadership team who give of their time and energy to keep the church running, and to those deacons who, for various reasons, stood down during the year. These were Tom Darby-Clark, and we thank Tom for his service on the diaconate, and also Gary Curran who resigned in November 2025. We are particularly

grateful to Gary for his service over the last 10 years as a deacon but also his extensive work as the Designated Person for Safeguarding (DPS) for the church, as well as the other roles that he has carried out as part of his service in STBC.

As well as changes to our leadership, we temporarily increased the number of employed staff to five, including Matthew Blaylock who continued his role as maternity cover for Hannah as church operations manager into this year until Hannah's return in September 2025. Becky Shotter also returned from maternity leave during this year, and it was great to have her working back with Anne-Marie as our families, children and youth coordinators.

At the end of 2025, we had **77** members and we expect to see further new members next year as more people start to attend the church. We continue to prayerfully consider the possibility of an Assistant/Associate Pastor to work alongside Stephen and reduce his considerable workload. We look forward to this progressing in 2026, if it is God's will.

As part of the preparation for a new associate minister, we finalised our **church profile**. This included a discussion at the CMM when we agreed the values of the church as well as identifying ministry areas and leaders for these domains. These initiatives came out of a productive Leadership Team awayday in May 2025, and we look forward to implementing the ministry domains during this coming year.

As good stewards of the property that we have been provided with the leadership team arranged a **quinquennial review** of both the church and the manse buildings during this year through a certified surveyor. The results of this will be implemented and a series of recommendations made soon about upkeep and maintenance of both the manse and the church building

We regularly financially support several missions across the world. Specifically, during 2025 we gave money to BMS World Mission, Initiatives in Christian Education (ICE), South West Baptist Association Home Mission, University of Exeter Evangelical Christian Union (ECU), St George's Morden, Love into Action, Mission Aviation Fellowship (MAF), Rwanda Hope and Trans World Radio.

The leadership team remain immensely grateful to all those volunteers who give of their precious time and energies to help in so many ways within the church - a big thank you to you all.

Activities

We continue as a church to offer a variety **of open regular weekday events**, as well as our services on a Sunday, which provide support to members of the surrounding community. These include the Toddler group which meets on Wednesday, the Thursday Drop-in group and the Friday Youth group. Once a month we hold a 'Soup and Sweet' community lunch as well as the Thursday Drop-in group which provides an opportunity for members and friends to have food prepared for them.

Likewise, we continue to support members of our congregation through our **six home** groups that meet in members' homes every fortnight, alternating with our weekly prayer meeting in the church. We continue to support our members who have been bereaved in the **Bereavement Support Group**, as well as our students from the University who join us each year and who are supported through their own dedicated weekly meeting.

We continue to **preach through various topics and books of the Bible** on Sundays and various themes are addressed, from a biblical perspective, in our home groups. We continue to live stream our services (if appropriate) on YouTube to allow those unable to attend in person for various reasons to access our services.

We regularly financially support a **number of Christian missions** across the world. Specifically, during 2025 we gave money to BMS World Mission, Initiatives in Christian Education (ICE), South West Baptist Association Home Mission, University of Exeter Evangelical Christian Union (ECU), St George's Morden, Love into Action, Mission Aviation Fellowship (MAF), Rwanda Hope, Trans World Radio

The Trustees have noted the Charity Commission guidance on public benefit in producing this report and consider that the activities undertaken by the church during the year, provide benefit both to those who worship at our church, the local community and those places in the world that the church continues to support.

We would particularly like to stress this year that for many years the church has hosted a **cardiac defibrillator** on the outer wall of the church building. This is freely available to any member of the local community in distress and is part of the defibrillator network attached 999 ambulance responses. This is maintained and equipment updated by the church on behalf of the community. It is used several times a year on average.

Both our FCYC staff members input into **local school assemblies and other educational activities,** at primary, junior and secondary school level.

Contribution made by volunteers

Apart from our five paid employees, much of our activity of the church is undertaken by volunteers and without them it would not be possible for the church to provide many of its services for the fellowship or the community. We have many different people volunteering to do various jobs around the church, many of them unseen. We are, as ever, immensely grateful to all our volunteers, especially those who have gone above and beyond to keep people connected during the lockdowns.

Achievements and Performance

The main achievements of the charity are identified above, as well as our benefit to the wider society particularly in our local community and St Thomas.

We do however continue to support church missionaries elsewhere both in the UK and beyond and during the year a sum of £18,757 was given to Mission and other charitable causes.

Financial Review

The church made a surplus in the year of £11,686 (2024: deficit £1,952). Total income increased by 9.97% compared to 2024 with a £37,592 increase in offerings and donations. Total expenditure decreased by 0.1% compared to the previous year. Net current assets amounted to £94,316 at 31st December 2025 of which £19,319 was held in restricted funds - £11,253 of this being held for building improvements.

ST THOMAS BAPTIST CHURCH

TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2025

God continues to be very faithful to this church and giving has remained at a level that more than covers the expenditure of the church. The trustees continue to be very conscious of the need to ensure this money is spent on the charitable activities of the church and are actively looking for ways to make best use of this income for the extension of God's kingdom on earth.

Reserves Policy

The reserves policy is to retain between 3 and 4 months unrestricted expenditure which is approximately between £32,000 and £42,000. At the year end, the church's reserves totalled £74,997 (cash less restricted funds).

Structure, Governance and Management

The charity is governed by its constitution, which was revised in 2023.

The church is an unincorporated association.

Trustees (the elected leadership team) are elected at the church AGM to stand for three years, before needing to stand for re-election. Office holders (Secretary & Treasurer) are appointed or re-appointed each year at the AGM. Church elders (apart from the Minister) are also elected by the AGM, with a three year term, according to the constitution.

The following individuals have been elected by the church membership to stand as trustees for the church during the last twelve months.

Trustee name	Office (if any)	Dates acted if not for whole year
Ann Daniel	Deacon	
Tom Darby-Clark	Deacon	Resigned in March 25
Gary Curran	Deacon	Resigned in November 2025
Philip Evans	Church Secretary & Elder	
Samuel Shortman	Deacon, and Treasurer from March 25	
Wendy Mckenna	Deacon	
Richard Turner	Deacon, and Treasurer till March 25	
John Bennett	Deacon & Elder from March 25	
Chris English	Deacon	Elected March 2025

ST THOMAS BAPTIST CHURCH

TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2025

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees.

Signature	.....	.....
Full name	Philip Evans	Sam Shortman
Position	Church Secretary	Church Treasurer
Date	30.6.26	

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST THOMAS BAPTIST CHURCH

I report to the trustees on my examination of the accounts of St Thomas Baptist Church (the Church) for the year ended 31 December 2025, which are set out on pages 8 to 15.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Trust are not required to be audited and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination I have followed the directions givens by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Church as required by section 130 of the Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered part of an independent examination.

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.

S. Truran

Mrs S Truran FCCA FCA
Streets Bush Limited
Chartered Accountants
Melrose House
Rydon Lane
Exeter
EX2 5AZ

Date: 15 July 2026

ST THOMAS BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
RECEIPTS							
Donations	3	131,185	9,587	140,772	115,221	7,183	122,404
Charitable activities	3	5,334	-	5,334	8,988	-	8,988
Interest on deposit account		1,327	-	1,327	1,876	-	1,876
Hire of church		-	-	-	800	-	800
Total receipts		137.846	9,587	147,433	126,885	7,183	134,068
PAYMENTS							
Employment costs	4	76,608	-	76,608	77,527	-	77,527
Missionary and charitable giving	5	11,261	7,496	18,757	9,720	2,460	12,180
Youth ministry costs		995	-	995	1,106	-	1,106
Church & manse premises costs		21,214	-	21,214	19,782	-	19,782
Administrative expenses		9,051	-	9,051	8,650	-	8,650
Church/student weekend/away day		-	-	-	6,364	200	6,564
Local outreach		8,521	-	8,521	8,293	1,186	9,479
Subtotal payments		127,649	7,496	135,145	131,442	3,846	135,288
Purchase of new equipment		602	-	602	732	-	732
Total payments		128,251	7,496	135,747	132,174	3,846	136,020

ST THOMAS BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Net receipts/(payments)		9,595	2,091	11,686	(5,289)	3,337	(1,952)
Transfers between funds	2	(361)	361	-	(1,197)	1,197	-
TOTAL CASH FUNDS BROUGHT FORWARD		65,763	16,867	82,630	72,249	12,333	84,582
TOTAL CASH FUNDS CARRIED FORWARD		74,997	19,319	94,316	65,763	16,867	82,630

ST THOMAS BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
CASH FUNDS						
Cash at bank	74,997	19,319	94,316	65,763	16,867	82,630
	74,997	19,319	94,316	65,763	16,867	82,630
OTHER MONETARY ASSETS						
Gift Aid receivable	3,016	-	3,016	1,527	-	1,527
	3,016	-	3,016	1,527	-	1,527
INVESTMENT ASSETS						
Share valuation	-	-	-	276	-	276
ASSETS RETAINED FOR CHARITY'S USE						
Land & buildings – Church & Manse	805,000	-	805,000	805,000	-	805,000
Fixtures and fittings	17,569	-	17,569	20,668	-	20,668
Computer equipment	559	-	559	144	-	144
	823,128	-	823,128	825,812	-	825,812

ST THOMAS BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES

YEAR ENDED 31 DECEMBER 2025

LIABILITIES						
Independent Examiner's Fee	2,162	-	2,162	2,040	-	2,040
Missionary Liability	2,858	-	2,858	5,500	-	5,500
HMRC PAYE	2,295	-	2,295	-	-	-
	7,315	-	7,315	7,540	-	7,540

The notes on pages 12-15 form part of these accounts. These accounts were approved by the trustees on 30.06.26, and signed on their behalf by:

S Shortman - Treasurer

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

The receipts and payments accounts have been prepared under the Charities Act 2011 using a receipts and payments basis.

Income
Offerings and donations are recognised when received by or on behalf of the Church. Gift aid tax refunds and the gift aid small donations scheme are recognised on a cash basis.

Expenditure
Expenditure is included when paid and includes any VAT which is not recoverable.

Assets Retained for Charity's Use
Assets retained for Charity's use are valued on the following basis:

Land and buildings	- Site value
Fixtures & fittings	- Market value
Computer equipment	- Market value

The church and manse are now reported at their site market value.

Investment Assets
Investments are valued at market value at 31 December 2025.

All investments are held within the UK. The investment holder is currently in liquidation however, this is yet to be finalised. Once the liquidation is complete the investments value will be updated depending on the outcome of the liquidation.

Other Monetary Assets
Assets are recognised at the amounts due to the charity which will provide a benefit.

Liabilities
Liabilities are recognised at the amounts obligated to be paid by the charity.

Unrestricted and Restricted Funds
Unrestricted Funds represent the funds of the Church that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Church.

Designated Funds are funds that are not subject to any restrictions but have been set aside by the trustees for future expenditure or commitment. By earmarking funds in this way, the trustees set up a designated fund that remains part of the unrestricted funds of the charity.

Restricted Funds are where the income has been raised for specific purposes, for individuals or for specific events.

Going concern
The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

ST THOMAS BAPTIST CHURCH

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

2. RESTRICTED FUNDS

	Balance B/Forward £	Receipts £	Payments £	Transfers £	Balance C/forward £
Camp fund	398	-	-	-	398
Church plant fund	682	-	-	-	682
Building project fund	11,253	-	-	-	11,253
Church WA	4,129	-	-	-	4,129
Spurgeons	-	430	-	-	430
Moldova	-	50	-	-	50
Food Bank	405	396	-	-	801
Rwanda	-	5,830	(5,000)	-	830
Dementia UK	-	891	(695)	-	196
JW Funeral Donation	-	-	(1)	1	-
ICE – Narnia (Bus)	-	450	-	-	450
Namibia	-	100	-	-	100
Sahara Appeal	-	1,440	(1,800)	360	-
Total Funds	16,867	9,587	(7,496)	361	19,319

The Camp Fund was set up to fund young people, particularly those from families on low incomes to go on evangelistic summer camps.

The Church plant fund is monies given for a potential new congregation to be planted in the future. There was no movement in this fund during the year.

The Building project fund was set up to enable the construction and equipping of a functional church office and additional church building improvements. There was no movement in this fund during the year and the trustees are considering the best use of these funds.

The Church weekend away fund was set up for a planned weekend away. There will be another weekend away in 2026 when funds plan to be utilised.

The Food Bank fund was set up for giving to the local food bank in Exeter.

There were 7 new restricted funds during 2025 which were set up as specific areas of ministry or giving identified by the trustees. These were for Spurgeons, Moldova, Rwanda, Dementia UK, ICE – Narnia, Namibia and the Sahara Appeals.

2. RESTRICTED FUNDS continued

Previous Year

	Balances B/Forward £	Receipts £	Payments £	Transfers £	Balances C/Forward £
Mission Fund	-	687	(710)	23	-
Camp Fund	398	-	-	-	398
Church Plant Fund	682	-	-	-	682
Building Project Fund	11,253	-	-	-	11,253
Student WA	-	297	(1,186)	889	-
Food Bank	-	385	-	20	405
Church WA	-	4,329	(200)	-	4,129
Moor College	-	1,485	(1,750)	265	-
Total Funds	12,333	7,183	(3,846)	1,197	16,867

3. INCOME

Donations received during the year are broken down as follows:

	2025 £	2024 £
Offerings and donations	120,925	103,180
Gift aid tax refunds and GASDS	19,847	19,224
	140,772	122,404

Income from charitable activities received during the year are broken down as follows:

	2025 £	2024 £
Coffee mornings/Soup & Sweet	1,733	1,285
Youth group subscriptions & Other income	3,601	2,539
Church Weekend/ Student Weekend/Away Day	-	4,926
Funeral service	-	238
	5,334	8,988

4. EMPLOYMENT COSTS

Total employee's remuneration for the year amounted to £76,608 (2024: £77,527) for five employees (2024: five employees). Gross salaries amounted to £69,221 (2024: £71,707). Pension contributions of £6,570 were paid (2024: £6,163).

There were no employees with remuneration above £60,000.

5. MISSION GIVING

Grants were made to the following organisations in the year:

	2025	2024
	£	£
Baptist Missionary Society	1,800	1,650
ICE Trust (Schools Mission)	2,040	1,900
Baptist Union Home Mission	1,980	1,980
Spurgeons	-	710
St George's Morden	1,200	830
Love into action	1,200	830
Mission Aviation Fellowship	1,200	850
Rwanda Hope Mission	7,000	850
Trans World Radio Limited	1,200	830
Other giving (Bible College)	1,137	1,750
	18,757	12,180

6. RELATED PARTY TRANSACTIONS/TRUSTEES' REMUNERATION AND EXPENSES

No trustee, nor any person connected with them, received any remuneration or other contributions from the charity during the year. No reimbursement of expenses in respect of services provided by the trustees has been made or is due to be made to any of them in respect of the year.