Wantage Baptist Church

Annual Trustees' Report and Accounts for the Year Ending 31st December 2025

The Charity Trustees of Wantage Baptist Church have pleasure in submitting their report and the financial statements of the Church for the year ending 31st December 2025

Objectives and Activities

The principal objective of the Church is the advancement of the Christian faith, especially by means of and in accordance with the principles of the Baptist denomination. In particular, the Church seeks to do this through meetings to provide occasions for worship, proclamation of the gospel and instruction in the Christian faith as well as outreach events and evangelism to the local Wantage community. The Church may also carry out other charitable purposes.

Achievements and Performance

In 2025, we have been able to continue to share the love of Christ with the community.

We have continued our regular weekly Sunday services, including Sunday School and youth classes. We have continued to see growth in regular attendance, not just on Sundays but in our other activities, with many eager to develop their faith. We have also continued to stream services online, for the benefit of those who are unable to attend for any reason.

We have continued with weekly small group meetings ("life groups") for fellowship, prayer and bible study. There is also a special groups for carers and for those who live alone to meet and share.

Events for children have been held. For younger children, this included an alternative "halloween" event which was well attended, including by children not otherwise connected to the church. There is also a regular program of events for older children, including popular social events. Our regular summer outing to the beach provided an opportunity for people of all ages to meet and interact over a longer period.

The weekly Parents and Toddlers sessions continue to attract a good number of people from outside the church, although numbers have fallen compared to previous years. The reduced numbers have been found to create a better experience for those attending, including more opportunities to talk to the adults.

We continued to operate the King's Centre shop. This provided an opportunity to reach out to the wider community, or for people to make contact with us in a friendly environment, as well as providing Christian resources for sale. It was common for vulnerable people, and their support workers, to pop in regularly for a chat.

The King's Centre is also used for a number of groups which meet at various times during each week: one for men, one for women, one for people who live alone, and needlecraft group. There is also a weekly devotional. These provide further opportunities for outreach, as well as providing support for those attending.

The King's Centre also acts as a collection point and storage facility for the local Food Bank.

The use of the King's Centre is under review, mainly because of volunteer shortages. At the start of 2026, the shop was closed although the other activities continued.

We have continued our support for the local Street Pastors, who use our buildings as an operating base. We also continue to make our buildings available to other local independent churches, in particular for baptisms and marriages.

We also support the local community by making our building available to a local community choir.

The church has made financial gifts to other organisations involved in advancing the Christian faith, as detailed in the accounts. We also hold occasional meetings to keep in touch with the activities of these organisations.

In carrying out its activities in the year under review, the trustees have had regard to the public benefit guidance issued by the Charity Commission and are satisfied that the activities mentioned above have all been for the public benefit.

Financial Review

The Leadership views the underlying financial position of the Church as being satisfactory.

It is the Church's policy to maintain unrestricted cash reserves of £10,000, corresponding to approximately two months normal expenditure. At the end of 2025 the Church held such reserves of £92,093, so there is a surplus of funds available. Significant expenditure on essential building repairs was anticipated for early 2026, but well within available resources.

The main Church building is a historic asset, but no valuation has been included in the accounts because of the cost of such a valuation compared to the benefit it would deliver to advancing the Church's objectives.

Structure, Governance and Management

Wantage Baptist Church is an independent church constituted as an unincorporated association governed by a constitution adopted on 19th September 2013. The church is also subject to the terms of the trust deeds under which its premises are held.

Leadership within the Church is provided by the Pastor, Elders and Deacons who are the Charity Trustees and have control and oversight of the Church. All are elected by the Church Members Meeting. The Pastor, Elders and Deacons during 2024 and at the date of this report were as follows:

Pastor:

Jeremy Fernandez

Elders:

Simon Gregory (from 26 November)
Nick Liddiard (from 26 November)

Deacons:

David Hillsdon
Gillian Hutchinson
Adi Patrascu (from 26 November)
Matthew Shewring
Martin Torbet

The Elders meet monthly to consider the spiritual direction and pastoral concerns of the Church while the Elders and Deacons together meet monthly to discuss and decide upon practical aspects of the Church's day to day functioning. A Church member's meeting occurs on at least four occasions during the year.

The leadership has overall responsibility for ensuring that the charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used in the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

The internal controls are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- regular consideration by the Deacons of the financial results;
- delegation of authority and segregation of duties; and
- identification and management of risks.

The major risks as identified by the Leadership have been reviewed and systems set up to mitigate them.

Other Administrative Details

- *Registered Name* Wantage Baptist Church
- *Alternative name* Wantage Baptist
- *Registered Charity No* 1163191
- *Church address* 6 Mill Street, Wantage, Oxfordshire, OX12 9AQ
- *Property Trustees* The Fellowship Property Trust Ltd.
- *Bankers* Barclays Bank plc
- *Independent Examiner* David Cooke and Co., Chartered Accountants
  5 Briar Close, Banbury, Oxfordshire, OX16 9DS.

Signed on behalf of the Charity Trustees:



GILLIAN AMANDA STEEDS HUTCHINSON
Date: 1st October 2026

Independent Examiner's Report to the Charity Trustees of Wantage Baptist Church on the Financial Statements for the year ending 31st December 2025

I report on the accounts of the Church for the year ending 31 December 2025, which are set out on pages 5 to 12.

Respective responsibilities of trustees and independent examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year (under section 44(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give 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
- the accounts did not accord with the accounting records; or
- the accounts did 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 as 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.



David Cooke MA(Oxon), FCA, FCIE
David Cooke and Co. Chartered Accountants
5 Briar Close
Banbury, Oxfordshire
OX16 9DS

Date: 6 October 2026

Statement of Financial Activities for the Year Ending 31st December 2025

		Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)	Total Funds 2024 (£)
A	**Income**	1					
A1	Incoming Resources from Generated Funds						
A1a	- Voluntary Income (Gift Aided)		60001	0	0	60001	65762
	- Gift Aid Recovered		18264	0	0	18264	14289
	- Voluntary Income (Not Gift Aided)		15822	40	0	15862	18681
A1b	- Dividends		0	0	0	0	0
A1c	- Interest		2820	0	0	2820	2631
A1d	- Investments		0	0	0	0	0
A1e	- Rent of Premises		15539	0	0	15539	19548
A1f	- Sales		0	5608	0	5608	16319
A2	Incoming Resources from Charitable Activities		0	0	0	0	0
A3	Other Incoming Resources		4311	0	0	4311	577
	Total Incoming Resources		116756	5648	0	122404	137807
B	**Expenditure**						
B1	Costs of Generating Funds	2					
B1a	- Costs of Generating Voluntary Income		0	0	0	0	0
B1b	- Cost of Goods Sold		0	3430	0	3430	10266
B1c	- Investment Management Costs		0	0	0	0	0
B2	Charitable Activities						
B2a	- Ministry	3	44788	0	0	44788	44619
B2b	- Mission	4	13200	0	0	13200	8997
B2c	- Community Support	5	0	0	0	0	0
B2d	- Fellowship & Outreach	6	8065	0	0	8065	6363
B2e	- Buildings & Utilities	7	29342	5894	0	35236	30474
B2f	- Equipment	8	38	0	0	38	379
B2g	- Administration	9	1329	444	0	1773	5038
B2h	- Depreciation	10	107	0	9581	9688	11129
B3	Governance Costs	11	9955	47	0	10002	5083
B4	Other Resources Expended		0	0	0	0	0
	Total Resources Expended		106824	9816	9581	126221	122349
	Net Incoming Resources Before Transfers		9932	-4168	-9581	-3817	15458
C	**Transfers**						
	Gross Transfers Between Funds		0	0	0	0	0
	Net Incoming Resources Before Other Recognised Gains and Losses		9932	-4168	-9581	-3817	15458
D	**Other Recognised Gains and Losses**						
D1	Gains/Losses on Revaluation of Fixed Assets		0	0	0	0	0
D2	Gains/Losses on Investment Assets		0	0	-539	-539	931
D3	Actuarial Gains/Losses on Defined Benefits Pension Schemes		0	0	0	0	0
	Net Movement in Funds		9932	-4168	-10120	-4356	16389
E	**Reconciliation of Funds**						
E1	Funds Brought Forward		88656	18933	423142	530731	514343
E2	Net Movement in Funds		9932	-4168	-10120	-4356	16389
	Total Funds Carried Forward		98588	14765	413022	526375	530732

Balance Sheet as at 31st December 2025

	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
Fixed Assets							
Investments	10	0	0	9990	9990		10248
Fixtures, Fittings & Equipment	10	2931	0	0	2931		8518
Buildings	10	0	0	401004	401004		410865
Total Fixed Assets		2931	0	410994	413925		429631
Current Assets							
Petty Cash	13	0	20	0	20		20
Accounts Receivable	14	0	0				
Prepayments	14	4099	489	0	4588		2816
Stock	13	0	6182	0	6182		7676
Till Float	13	0	100	0	100		100
Cash at the Bank/In Hand	15	92093	8145	2029	102267		91907
Total Current Assets		96192	14937	2029	113158		102519
Current Liabilities	16	535	173	0	708		1419
Net Current Assets		95657	14765	2029	112450		101100
Total Assets Less Current Liabilities		98588	14765	413023	526375		530732
Long Term Liabilities		0	0	0	0		0
Net Assets		98588	14765	413023	526375		530732
Funds	17	98588	14765	413023	526375		530732
		0	0	0	0		0
Approved on behalf of the Elders and Deacons							



GILLIAN AMANDA STEEDS HUTCHINSON (DEACON/TREASURER)
Date: 1st October 2026

1	Income	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Voluntary Income (Gift Aided)		60001	0	0	60001		65762
	Gift Aid Recovered		18264	0	0	18264		14289
	Voluntary Income (Not Gift Aided)		15822	40	0	15862		18681
	Sales		0	5607	0	5607		16319
	Investments		0	0	0	0		0
	Dividends		0	0	0	0		0
	Interest		2820	0	0	2820		2631
	Rent of Premises		15539	0	0	15539		19548
	Other Income		4311	0	0	4311		577
	Total		116756	5647	0	122403		137807

2	Costs of Generating Funds	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Advertising & Promotions		0	0	0	0		0
	Jonathan Veira Concert - Civic Hall Hire		0	-	0	0		0
	Jonathan Veira Concert - Ticket Printing		0	-	0	0		0
	Operating Expenses		0	491	0	491		3360
	Cost of Goods Sold		0	3430	0	3430		10266
				0				
	Total		0	3921	0	3921		13626

3	Charitable Activities: Ministry	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Ministerial Expenses							
	Pastor Net Salary		22651	0	0	22651		21353
	Pastor Income Tax		3401	0	0	3401		3475
	Pastor Employee's NIC		1232	0	0	1232		1957
	Pastor Employer's NIC		0	0	0	0		0
	Pastor Pension		4016	0	0	4016		3718
	Pastor Expenses (Mileage)		165	0	0	165		351
	Pastor Expenses (Telephone)		961	0	0	961		1000
	Pastor Expenses (Other)		267	0	0	267		683
	Pastor Expenses (Mortgage and CT)		11655	0	0	11655		11513
	Visiting Speakers' Gifts		440	0	0	440		570
	Total		44788	0	0	44788		44619

4	Charitable Activities: Mission	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Africa Inland Mission		1200	-	0	1200		1200
	Be Space		0	-	0	0		0
	Bible Society		1200			1200		1200
	Jim Harries		1000			1000		0
	London City Mission		1300	-	0	1300		97
	Misc		0			0		500
	Open Doors		2200			2200		1200
	Pilgrim Homes		1200	-	0	1200		1200
	ROPE		0	-	0	0		0
	Spurgeons		0	-	0	0		0
	Street Pastors		0	-	0	0		0
	Tearfund - General Support		0	-	0	0		0
	Ukraine Christian Ministries - General Support		5100	-	0	5100		3600
						0		0
	Total		13200	0	0	13200		8997

5	Charitable Activities: Community Support	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Felllowship Gifts		0	-	0	0		0
	Total		0	0	0	0		0

6	Charitable Activities: Fellowship & Outreach	Notes	Unrestricted Funds (£)	The King's Centre (£)	Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Books		455	-	0	455		0
	Catering		1086	-	0	1086		789
	CAP		0	-	0	0		0
	Church Weekend		0	-	0	0		2355
	Crèche/Toddlers		0	-	0	0		0
	Dickensian Evening		27	-	0	27		0
	Engage/Youth		488	-	0	488		104
	Evangelism		0			0		0
	Fellowship Gifts		500	-	0	500		50
	Happy Acorns		0	-	0	0		0
	Holiday Club		0	-	0	0		0
	Hot Topics		0	-	0	0		0
	Ladies' Group		56	-	0	56		0
	Light Party		92	-	0	92		204
	Men's Group		134	-	0	134		20
	Miscellaneous Expenses		1572	-	0	1572		891
	Pastoral Care		0	-	0	0		0
	Sandbanks Visit		2900	-	0	2900		1192
	Schools' Evangelism		0	-	0	0		0
	Social Events		0	-	0	0		0
	Sunday School		634	-	0	634		757
	Training		120	-	0	120		0
						0		0
	Total		8065	0	0	8065		6363

7	Charitable Activities: Buildings & Utilities	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Church							
	Buildings		0	-	0	0		0
	Electricity		3289	-	0	3289		4712
	Fixtures, Fittings & Equipment		0	-	0	0		0
	Gas		4026	-	0	4026		2633
	Insurance		4298	-	0	4298		3930
	Maintenance		13020	-	0	13020		11232
	Miscellaneous Items		0	-	0	0		0
	Telephone		0	-	0	0		0
	Water		945	-	0	945		681
	Church Total		25578	0	0	25578		23188
	Manse							
	Buildings		0	-	0	0		0
	Council Tax		0	-	0	0		0
	Fixtures, Fittings & Equipment		0	-	0	0		0
	Insurance		417	-	0	417		481
	Maintenance		3347	-	0	3347		1434
	Manse Total		3764	0	0	3764		1915
	Cemetery							
	Maintenance		0	-	0	0		0
	Cemetery Total		0	0	0	0		0
	The King's Centre							
	Buildings		0	-	0	0		0
	Electricity		-	2289	0	2289		2214
	Gas		-	-	0	0		0
	Insurance		-	1000	0	1000		871
	Maintenance		-	104	0	104		80
	Rent (Service charge)		-	1270	0	1270		1246
	Telephone		-	649	0	649		512
	Water		-	582	0	582		448
	King's Centre Total		0	5894	0	5894		5371
	Total		29342	5894	0	35236		30474

8	Charitable Activities: Equipment	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Computers		0	0	0	0		260
	Fire Extinguisher Purchase		0	0	0	0		0
	Kitchen Equipment		38	0	0	38		0
	Public Address (PA) Equipment		0	0	0	0		119
	Miscellaneous		0	0	0	0		0
	Projector, Display Screen		0	0	0	0		0
	Total		38	0	0	38		379

9	Charitable Activities: Administration	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Bank Charges		0	81	0	81		258
	Fees		445	250	0	695		4048
	Office Expenses		346	113	0	459		134
	Postage & Packing		5	0	0	5		16
	Printing		468	0	0	468		417
	Stationery		65	0	0	65		164
	Total		1329	444	0	1773		5038

10	Fixed Assets	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Assets Brought Forward							
	Investments		0	0	0	0		0
	Fixtures, Fittings & Equipment		10768	2155	66048	78971		78971
	Buildings		0	0	479064	479064		489127
	Total Assets Brought Forward		10768	2155	545112	558035		568098
	Depreciation Brought Forward							
	Investments		0	0	0	0		0
	Fixtures, Fittings & Equipment		10234	2155	66048	78437		72239
	Buildings		0	0	68479	68479		68479
	Total Depreciation Brought Forward		10234	2155	134527	146916		140718
	Total Net Fixed Assets Brought Forward		534	0	410585	411119		427380
	In-Year Costs							
	Investments		0	0	0	0		0
	Fixtures, Fittings & Equipment		2504	0	0	2504		3133
	Buildings		0	0	0	0		0
	Total Costs in Year		2504	0	0	2504		3133
	In-Year Depreciation							
	Investments		0	0	0	0		0
	Fixtures, Fittings & Equipment		107	0	0	107		1346
	Buildings		0	0	9581	9581		9783
	Total Depreciation In Year		107	0	9581	9688		11129
	Net In-Year Movement in Funds		2397	0	-9581	-7184		-7996
	Depreciation Carried Forward							
	Investments		0	0	0	0		0
	Net Assets Carried Forward							
	Investments		0	0	0	0		0
	Fixtures, Fittings & Equipment		2931	0	0	2931		8518
	Buildings		0	0	401004	401004		410865
	Total Net Fixed Assets Carried Forward		2931	0	401004	403935		419383
	Total Net Fixed Assets Carried Forward		2931	0	401004	403935		419383

10b	Fixed Assets Investments	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Assets Brought Forward							
	Investments		0	0	10529	10529		10248
					0			
	In-Year Movemenet				0			
	Investments		0	0	-539	-539		281
					0			
	Net Assets Carried Forward				0			
	Investments		0	0	9990	9990		10529
					0			
	Total Net Fixed Assets Carried Forward		0	0	9990	9990		10529

11	Governance Costs	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Business Licenses & Permits		-	47	0	47		47
	CCPAS Fees		266	-	0	266		419
	Copyright Licences		892	0	0	892		866
	FIEC		3516	-	0	3516		3216
	FIEC Ltd		0	-	0	0		0
	Independent Financial Examiner's Fees		535	0	0	535		535
	Land Registry Fees		0	-	0	0		0
	Legal Fees		4746	-	0	4746		0
	Surveyor's Fees		0	-	0	0		0
	Total		9955	47	0	10002		5083

12	Gross Transfers Between Fu	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Gross Transfers Between Funds		0	0	0	0		0
	Liabilities Discharged		0	-	0	0		0
	Total		0	0	0	0		0

13	The King's Centre	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Petty Cash		-	20	-	20		20
	Prepayments		-	489	-	489		481
	Stock		-	6182	-	6182		7676
	Till Float		-	100				
	Total		-	6792	-	6792		8278

14	Debtors & Prepayments	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	HMRC Gift Aid Due		4099	-	0	4099		2334
	Accounts Receivable		-	0	0	0		0
	Accrued Interest			-	0	0		0
	Total		4099	0	0	4099		2334

15	Cash in the Bank/In Hand	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	Barclays Current Account		17093	-	2029	19122		20368
	CCLA Deposit Account		75000					
	TKC Barclays Account and Cash In Hand		-	8145	0	8145		11539
	Total		92093	8145	2029	102267		91907

16	Current Liabilities	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds 2025 (£)		Total Funds 2024 (£)
	TKC Accounts Payable		-	173	0	173		884
	Accruals		535		0	535		535
	Total		535	173	0	708		1419

17	Movements in Funds	Notes	Unrestricted Funds (£)	The King's Centre (£)	All Restricted Funds (£)	Total Funds (£)	
	Funds at 1st January 2025		88656	18933	422762	530351	
	Income		116756	5647	-539	121864	
	Expenditure		106824	9815	9581	126220	
	Liabilities Discharged			0	0	0	
	Funds at 31st December 2025		98588	14765	413022	526375	