CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01.01.2025 To 31.12.2025

Charity name: Southam Road Evangelical Church

Charity registration number: 1163217

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Object of the CIO is, for the public benefit, the advancement of the Christian faith in Banbury, Oxfordshire and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide. The Church is a member of the Evangelical Alliance, Fellowship of Independent Evangelical Churches, Stewardship and thirtyone:eight.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Activities undertaken during the year include; Public meetings in the Church Building for Christian worship and preaching the Bible. Meetings on Zoom and "in person" for prayer and business discussion Practical, emotional, financial and spiritual support of members and attenders, and of contacts in the wider community. Support of local charities, financially and by volunteer assistance, including the "Womens Refuge" project, the "Shoe Box Appeal" and the Food Bank run by the Salvation Army Support of overseas charitable work, including small rural churches in Romania, famine relief work in Moldova and India. Individuals in the church are involved with social goods such as work with Guide Dogs for the Blind. These individual efforts are reported back to the church, and are supported financially and prayerfully by the church at large.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Commission on public benefit		

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants to other charities and to individuals are made at the discretion of the Elders and the Trustees, with reference to available funds and to the Reserves policy.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Apart from an employed full-time pastor, the church operates entirely by the volunteer services and financial contributions of members and attenders.
Other		**The church has a current Safeguarding policy in place, and is committed to safe working especially with children and vulnerable adults. Mrs Kate Peissel is the designated Safeguarding Lead.**

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The above activities have enabled the church to beneficially impact on the lives of a number of people, locally and further afield. Those attending and linked to the church are supported and helped through the joys and crises of everyday life, and given help to deepen their spiritual lives and understanding of the Bible. We have linked into the wider community by means of events for non-members. We have linked with another local church with similar beliefs to form a new group. Practical and emotional support has been given to members in financial emotional and physical need. We have also reached out to non-members with similar support, particularly to the ladies in the Womens' refuge in the town. Overseas contacts have shared in the ways that our support has helped many in vulnerable situations, and the impact this has had on their lives.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached accounts validated by the independent examiner.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The building is held freehold, and is a substantial asset. The Trustees have adopted a policy of holding a minimum of 3 months giving as a cash reserve – currently £12,000. Currently larger reserves are held to support the employment of a Full Time Pastor.
Amount of reserves held	Para 1.22	£73,000
Reasons for holding zero reserves	Para 1.22	**N/A**
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**N/A**

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are raised by donations from members, and are spent at the discretion of the Church Leadership in discussion with the members and the Trustees. **The Trustees are enormously grateful for the sustained financial support of the church during this year despite the difficult economic situation.** Small sums are given by other charities using the building although this is reduced somewhat as the building is being used more by the church itself.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Risk of many members leaving and the organisation becoming unviable – the Trustees then have the option of closing the charity and selling the building. Risk of catastrophic damage to the building – covered by insurance. Risk of reputational damage due to allegations of moral or financial misconduct. Safeguarding policy upheld and reviewed, financial oversight by Trustees.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**Trust Deed**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**CIO**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**Selected by existing Trustees**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Provided with a copy of the Trust Deed, and links to information on the Charities Commission. Invited to an initial Trustees meeting as an induction. Encouraged to familiarise with information online and through e.g. Stewardship
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Independent church governed by Elders, with one of the Elders currently appointed as Pastor. The Trustees care for the legal and statutory duties of the Charity. Member of organisations such as Evangelical Alliance Stewardship Thirtyone:eight Fellowship of Independent Evangelical Churches
Relationship with any related parties	Para 1.51	
Remarks about 2025		Ben Bradford continues in the appointment of full-time pastor. The church supports the full-time pastor through the elders and by using the gifts and skills of the members, with help from other friendly similar churches if needed. Attendance at the main service continues to grow. Three house groups meet during the week, and there are prayer meetings weekly once a month on Zoom and weekly "in person" in the church building. Ongoing maintenance and repair of the building has been attended to as needed but no major changes this year.

Reference and Administrative details

Charity name	Southam Road Evangelical Church
Other name the charity uses	
Registered charity number	1163217
Charity's principal address	1 Cope Road Banbury Oxon OX16 2EJ

Names of the charity trustees who manage the charity

		Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
	1	Mr Ian Fleming	Chairman	Appointed 12.03.2019	
	2	Mr John Gardner		Re-appointed 23.07.2019	
	3	Mr Ben Bradford		Appointed 20.11.2024	
	4	Mr Kevin Dale		Appointed 5.12.2021	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

	Type of adviser	Name	Address
	Independent Examiner	Mr Andrew J Geary	Geary Partnership 159a Chase Side Enfield EN2 0PW

Name of chief executive or names of senior staff members (Optional information)

	N/A

Other optional information

Declarations

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

Signature	Full name
	Ian Fleming
	John Gardner
	Ben Bradford
	Kevin Dale

Signed on behalf of the charity's trustees

Date _____

SOUTHAM ROAD
EVANGELICAL CHURCH

Accounts
for the year ended
31 December 2025

1 Cope Road
Banbury
Oxfordshire
OX16 2EJ

Charitable Incorporated Organisation Registered Charity no. 1163217

SOUTHAM ROAD
EVANGELICAL CHURCH

REPORT OF THE TRUSTEES
for the year ended
31 December 2025

The Trustees present their report with the accounts of the church for the year ended 31 December 2025.

Charitable status

The church was granted the status of a Charitable Incorporated Organisation by the Charity Commission for England and Wales on 20 August 2015. Its registered charity number is 1163217.

Charitable objects

The object of the Charitable Incorporated Organisation is, for the public benefit, the advancement of the Christian faith in Banbury, Oxfordshire, and such other parts of the United Kingdom and the world as the charity trustees may from time to time decide.

Trustees

The Trustees who served during the year and up to the date of this report were:

Mr Benjamin David Bradford
Mr Kevin Lawrence Dale
Mr John Gardner
Mr Ian Fleming

Review of the year

Throughout the year the church has experienced God's goodness in the continuing pursuit of its charitable objects as stated above. The monies which have been given towards those objects and the manner in which the monies have been expended are shown in the Receipts and Payments Account and the Statement of Assets and Liabilities on pages 3 to 5. The building from which the church operates and its bank balance constitute its main assets as shown on page 5.

Public benefit

When planning the activities for the year, the Trustees have considered the Charity Commission's guidance on public benefit. The trustees would draw particular attention to the monies expended on local ministries support as shown on page 4.

Basis of preparation of accounts

The trustees have made use of the exemptions available to Charitable Incorporated Organisations with income of less than £250,000 per annum and have prepared a receipts and payments account and a statement of assets and liabilities.

Approved by the Board of Trustees on:

and signed on their behalf by:

Trustee:

INDEPENDENT EXAMINER'S REPORT
to the Elders of
SOUTHAM ROAD
EVANGELICAL CHURCH

I report on the accounts of Southam Road Evangelical Church for the year ended 31 December 2025, which are set out on the following pages 3 to 5.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(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 Commission 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 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 matter has come to my attention:

(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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

.....
Andrew J Geary
Chartered Accountant

Geary Partnership
159a Chase Side
Enfield
EN2 0PW
xz

Date: .....

SOUTHAM ROAD
EVANGELICAL CHURCH

RECEIPTS AND PAYMENTS ACCOUNT
for the year ended 31 December 2025

	Notes	Year ended 31 Dec 2025 £	Year ended 31 Dec 2024 £
INCOME			
Offerings and gifts received		44,785	46,911
Gift Aid tax recovered		14,300	5,899
Bank interest received		3,282	1,885
Other income		1,467	3,104
Total income		**63,834**	**57,799**
EXPENDITURE			
Missionary expenditure	1	5,460	5,973
Local ministries support	2	895	1,173
Building works, fixtures and fittings	3	-	2,031
Running expenses			
Regular maintenance and cleaning		2,486	2,367
Website, computer and IT		2,277	1,033
Light and heat and water		2,613	4,444
Insurance		1,434	1,329
Subscriptions and licences		1,101	360
Administration and other		1,448	1,256
		11,359	10,789
Other expenses			
Pastor		33,288	10,943
Gifts to speakers		80	1,280
Children and youth activities		127	283
Prayer meetings		367	304
Other local outreach		976	31
Pastoral		110	800
Training		199	-
Accountancy and payroll fees		950	720
		36,097	14,361
Total expenditure		**53,811**	**34,327**
NET SURPLUS FOR THE YEAR		**10,023**	**23,472**
Reconciliation of funds			
Fund brought forward		79,063	55,591
Net surplus for the year		10,023	23,472
Fund carried forward		**89,086**	**79,063**

SOUTHAM ROAD
EVANGELICAL CHURCH

RECEIPTS AND PAYMENTS ACCOUNT, continued
for the year ended
31 December 2025

	Year ended 31 Dec 2025 £	Year ended 31 Dec 2024 £
1. Missionary expenditure		
Steve & Anna Griffiths (OMF International) (Brazil)	1,800	1,800
Keith & Dorothy Ward (Scriptural Knowledge) (Retired)	2,160	2,160
EPIC and Romania	1,500	1,500
Saheb Borgall (Tribals Transformation India)	-	513
	5,460	5,973
2. Local ministries support		
Restore Project	895	1,173
3. Building works, fixtures and fittings		
New cooker	-	1,279
Survey fees	-	752
	-	2,031

SOUTHAM ROAD
EVANGELICAL CHURCH

STATEMENT OF ASSETS AND LIABILITIES
as at 31 December 2025

	2025	2024
	£	£
ASSETS		
Fixed assets		
The freehold of Southam Road Evangelical Church, Southam Road, Banbury.		
The furniture, equipment and musical instruments in the church.		
No value is ascribed to these assets in the accounts of the church.		
Current assets		
Bank balances:		
Virgin Money bank account	5,919	5,178
CCLA deposit account	83,167	73,885
	89,086	79,063
LIABILITIES		
None.		
Represented by:		
FUNDS		
General fund	89,086	79,063

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at 31 December 2025 the church did not have any outstanding guarantees to third parties nor any debts secured on assets of the church.

We approve the attached receipts and payments account and above statement of assets and liabilities and confirm that we have made available all relevant records and information for their preparation.

……. ……

Trustee: Trustee:

Date: …… Date: …….

SOUTHAM ROAD
EVANGELICAL CHURCH

Accounts
for the year ended
31 December 2025

1 Cope Road
Banbury
Oxfordshire
OX16 2EJ

Charitable Incorporated Organisation Registered Charity no. 1163217

SOUTHAM ROAD
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SOUTHAM ROAD
EVANGELICAL CHURCH

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as at 31 December 2025

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Trustee: Trustee:

Date: …… Date: …….