THE ANDRÉ CHRISTIAN TRUST

Annual Report and Accounts

For the Year Ended 31 December 2025

Registered Charity No: 248466

THE ANDRÉ CHRISTIAN TRUST

For the Year Ended 31 December 2025

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THE ANDRÉ CHRISTIAN TRUST

OFFICERS AND ADVISERS

FOR THE YEAR ENDED 31 DECEMBER 2025

MANAGING TRUSTEES:	Stephen P Daykin Peter Appleby James Pettit
BANKERS:	Barclays Bank Plc
INDEPENDENT EXAMINER:	Mrs S Truran FCCA FCA Streets Bush Limited Melrose House Exeter EX2 5AZ
ADDRESS:	Still Waters Little Silver Tiverton Devon EX16 4LW
CHARITY NUMBER:	248466

THE ANDRÉ CHRISTIAN TRUST

TRUSTEES' REPORT ON THE ACTIVITIES OF THE TRUST

FOR THE 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 in note 1 of the financial statements and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Trustees are governed for the period to 10 December 2025 by the Trust Deed dated 30 December 1950 ("The Settlement"), in which the appointment of trustees required the approval of the Overseas Missionary Fellowship. The Settlement also lists charities to which the Trustees can make donations and the qualifications necessary for other charities to be eligible to receive donations from the Trust.

The original settlor has now died and after seeking legal advice, the current trustees have sought to update the terms of the Settlement.

The Settlement was amended by a resolution of 10 December 2025, duly approved by the Charity Commission, under which the approval of trustees by the Overseas Missionary Fellowship is no longer required.

OBJECTIVES OF THE TRUST AND PUBLIC BENEFIT

Under the terms of the Settlement until 10 December 2025, the Trustees are to apply the income of the Trust Fund at their discretion:

a) to any of the charities described in the second schedule of the Settlement, or
b) to any charity whose sole objective is the advancement of the Christian Religion whether by printing and distribution of the scriptures or by evangelistic work, or
c) For the relief of sickness or poverty or the advancement of education, but up to a maximum of 10% of the total income for that year.

Following the resolution of 10 December 2025, the Trustees are to apply the income of the Trust Fund at their discretion:

a) for the making of grants to charitable organisations who promote the Christian faith in accordance with the Evangelical Alliance's Basis of Faith; and
b) for the making of grants to other charitable organisations who put into practise the Christian faith in accordance with the said Basis of Faith, including but not limited to the prevention and relief of need, hardship and sickness and the advancement of education.

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when making decisions about the grants made, and how those payments will benefit the public.

THE ANDRÉ CHRISTIAN TRUST

TRUSTEES' REPORT ON THE ACTIVITIES OF THE TRUST

FOR THE YEAR ENDED 31 DECEMBER 2025

GRANT MAKING POLICY

The Trustees hold regular meetings to consider grants. All organisations applying for funding are required to submit a request outlining how funds would be used and what would be achieved. Due diligence is then undertaken, and shortlisted organisations are contacted for further information, before proposals and recommendations are considered by the Trustees.

ACTIVITIES AND ACHIEVEMENTS

The Trust continues to support a range of diverse charities operating both in the UK and overseas in line with the Trust Deed.

FINANCIAL REVIEW AND PERFORMANCE

The charity has a restricted endowment fund which generates income to pay grants. 17 grants to 16 Charities totalling £55,100 were paid in the year (2024: 7 grants to 6 Charities totalling £27,885). Those Charities are listed in note 4 to the accounts. All the payees were institutions.

Cash receipts during the year were £64,903 (2024: £64,054) and cash payments were £72,808 (2024: £29,166). Cash balances at 31 December 2025 were £36,548.

VOLUNTARY HELP

The Trustees give their time freely without remuneration. All Trustees receive suitable training.

RESERVES POLICY

The Trustees consider that the free reserves, excluding investments used to generate income, are left at an appropriate level. It is the intention of the Trustees to distribute most of the income available after paying the running costs of the charity.

RISK MANAGEMENT

The Trustees continue to keep the Trust's activities under review particularly with regard to the possibility of major risk. Appropriate systems are in place to minimise the risks identified.

Signed by the trustees:

James Pettit  Date: 3rd October 2026

Stephen Daykin  Date: 1st October 2026

Peter Appleby  Date: 8th October 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

THE ANDRÉ CHRISTIAN TRUST

This report is on the financial statements of the Trust for the year ended 31 December 2025, which are set out on pages 5 to 8.

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").

Having satisfied myself that the accounts of the charity 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 charity 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; or

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
Exeter
EX2 5AZ

Date: 14.10.2026

THE ANDRÉ CHRISTIAN TRUST

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Restated Unrestricted Funds £	Restated Restricted Funds £	Restated Total Funds 2024 £
RECEIPTS							
Investment Income	3	64,138	-	64,138	63,060	-	63,060
Interest on deposit account		765	-	765	994	-	994
Total receipts		64,903	-	64,903	64,054	-	64,054
PAYMENTS							
Charitable gifts	4	55,100	-	55,100	27,885	-	27,885
Legal & professional fees		16,285	-	16,285	-	-	-
Independent examination fees		1,410	-	1,410	1,281	-	1,281
Bank charges		13	-	13	-	-	-
Total payments		72,808	-	72,808	29,166	-	29,166
Net receipts/(payments)		(7,905)	-	(7,905)	34,888	-	34,888
Transfers between funds		-	-	-	-	-	-
TOTAL CASH FUNDS BROUGHT FORWARD		44,453	-	44,453	9,565	-	9,565
TOTAL CASH FUNDS CARRIED FORWARD		36,548	-	36,548	44,453	-	44,453

THE ANDRÉ CHRISTIAN TRUST

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Restated Unrestricted Funds £	Restated Restricted Funds £	Total 2024 £
CASH FUNDS						
Cash at bank	36,548	-	36,548	44,453	-	44,453
	36,548	-	36,548	44,453	-	44,453
INVESTMENT ASSETS						
COIF Ethical Investment Fund	-	2,109,945	2,109,945	-	2,223,697	2,223,697
	-	2,109,945	2,109,945	-	2,223,697	2,223,697
LIABILITIES						
Independent Examiner's Fee	1,440	-	1,440	1,386	-	1,386
Legal and Professional Fees	-	-	-	3,000	-	3,000
	1,440	-	1,440	4,386	-	4,386

Comparative 2024 figures have been restated to remove accrued liabilities following the change to the receipts and payments basis.

These accounts were approved by the Trustees on 16th October 2026

James Pettit Stephen Daykin Peter Appleby

THE ANDRÉ CHRISTIAN TRUST

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

The accounts have been prepared on the receipts and payments basis in accordance with the Charities Act 2011. Receipts are recognised when received and payments are recognised when paid. Investments are valued at market value at 31 December 2025. All investments are held within the UK.

During the year ended 31 December 2025 the trustees agreed to change the preparation of the accounts to the receipts and basis to improve user understanding of the accounts.

The 2024 accounts were prepared on an accruals basis. Comparative figures have been restated to remove any accounting adjustments under the accruals basis for information purposes. These include the removal of creditors and investments. The funds brought forward have been updated to only reflect cash funds held as per the requirements for receipts and payments accounts. Income and expenditure has been restated to remove accruals.

Amounts are recognised when received or paid.

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

The Restricted Endowment Fund represents restricted funds that must be invested with the income generated spent on certain specified purposes.

2. INVESTMENTS

	2025 £	2024 £
COIF Ethical Investment Fund - 719,038 Income units: cost	239,330	239,330
Market Value as at 1 January	2,223,697	2,164,304
Market Value as at 31 December	2,109,945	2,223,697

These investments are held in the United Kingdom.

3. INVESTMENT INCOME

	2025 £	2024 £
Distributions on COIF Income Units	64,138	63,060
Interest on COIF Charities Deposit	765	994
	64,903	64,054

4. CHARITABLE ACTIVITIES

	2025 £	2024 £
Grants to Charitable Institutions		
Overseas Missionary Fellowship	-	2,000
Bible Society	-	2,000
Life Words	-	2,000
SEAN UK	-	14,385
Lamps	-	5,000
Beehive	-	2,500
Navigators	1,500	-
Oddments Theatre Co.	1,500	-
Share Christian Fellowship	5,500	-
Leprosy Mission	1,000	-
Pinhoe Church PCC	6,000	-
SWYM	10,000	-
UCCF	1,000	-
The Crusaders Union	2,000	-
Stewardship	2,000	-
OCCA	2,000	-
European Christian Mission	2,500	-
NGM Trust	2,000	-
Wycliffe Bible Translators	2,000	-
Church at BR	2,000	-
Open Door	4,600	-
Tiverton Vineyard	5,000	-
St George & St Paul - Lifepath	4,500	-
	55,100	27,885

5. RELATED PARTY TRANSACTIONS

During the year there were two related party transactions. A grant of £5,000 was made to another charity who had a trustee who also acted as a trustee for the Andre Christian Trust. Another grant of £4,500 was made to another charity whose main organiser is a wife of a trustee for the Andre Christian Trust. In both of these situations, the trustee abstained from voting on any decision to support a grant application.

There were no other related party transactions to disclose.

6. TRUSTEES' REMUNERATION

During 2025 and 2024 no trustee received any remuneration or received reimbursement for expenses paid.