

St. Andrew's Baptist Church, Shepperton

**Trustees Report and Financial Statement for the
year ended:**

31st December 2025

St. Andrew's Baptist Church, Shepperton
Report of the Trustees for the year ended 31st December 2025

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Legal and Administrative Information

The Registered Charity number is 1106128.

The principal address is:

St. Andrew's Baptist Church, Shepperton
Upper Halliford Road
Shepperton
Middlesex,
TW17 8SE

Trustees

For the year ending 31st December 2025, the Trustees of St. Andrew's Baptist Church Shepperton, who served during the year were:

Sandra Gibbons
Marilyn Harris
Margaret Harvey (Chair)
Robert Noble
Heather Scott
Penny Sitton
Gary Slatter
Patricia Street

NB

Penny Sitton stepped down on 9th May.

Heather Scott and Patricia Street stepped down at the end of the year (31st December).

David Evans was re-elected as a trustee at the Church Meeting held on 14th December 2025 to bring the total number of trustees up to the six required by our Trust Deed.

NB Due to considerations of the church's Safeguarding Policy, Chris Prater stepped down as a Trustee during 2024. Since then, he has acted as an 'Honorary Trustee' in an advisory capacity. He will stand for re-election as a full Trustee at the Church Meeting scheduled for 26th March 2026

Pastor

Rev Tom Hoyles

Youth Workers

None were employed during the year

Treasurer

Raymond Williams

Bankers

National Westminster Bank
67 High Street
Staines
Middlesex
TW18 1JW

Solicitors

Lewis & Dick
443 Kingston Road
Ewell
Surrey
KT19 ODG

Independent Examiner

Dr Christopher A J Harbach
7 Hereford Close
Staines
Middlesex,
TW18 2SA

Constitution and Internal Control

The Church is governed by its Trust Deed (dated 4th April 1973) and is a registered charity with the number 1106128. The Trust Deed provided for a minimum of six Trustees.

Objects of the Charity

St. Andrew's Baptist Church Shepperton exists to glorify God and serve Jesus, God's Son, within the communities of Upper Halliford and Shepperton and in furtherance of the above objective the Trustees shall enable the Church:

- To reach out to all people in the community so that every man, woman and child can have the opportunity to hear, understand and receive the gospel of salvation.
- To provide sound Biblical teaching and to equip God's people to deepen their faith and share it with others.
- To provide and maintain suitable buildings and equipment to further the objectives of the Church.

Organisational Structure

The Trust is governed by a board of Trustees appointed by the Church in a General Meeting. The Church employs a combination of full and part-time staff as required. Every member of the Church, whether employed or not, is expected to be involved in reaching out and helping the community. Church members give their time freely helping others, by praying for, and visiting the sick and those in need, by being involved in teaching young people, by testifying

to God's love and by public worship. Much of the work is done privately without recognition and the hours and value of that time cannot be quantified. The financial resources of the Church, to a very large extent, are given by the members of the Church

Public Benefit

The Trustees are aware of their duty, set out in Section 4 of the Charities Act 2006, to have due regard to the public benefit guidance published by the Charity Commission. Therefore, the Trustees always ensure that the Trust's activities are in line with its objectives, which are set out under the heading of "Organisational Structure" above, whilst specific activities of Public Benefit undertaken during 2025 are set out in the following paragraph.

Review of progress and achievement in 2025

This has been a year of change with transformation visible in a number of areas. The main event came towards the end of the year as our pastor took the decision to step down in order to explore other spheres of ministry. This has resulted in several initiatives to prepare the church for a period of interregnum. The first occurred in December with the appointment of a team of four 'Interregnum Elders'. This is the first time in decades that St. Andrews Baptist Church (SABC) has had such a team in place and is a welcome initiative that brings us much more in line with the provisions of our Trust Deed. Following the stepping down of two trustees, a former trustee agreed to rejoin to bring our team up to the six required by our Deed. Towards the end of the year also there were moves to appoint a much-needed church administrator.

The outreach into our local community has been encouraging again this year. We have been out and about witnessing in both Shepperton and Upper Halliford, and we have had some encouraging conversations in both locations. Our bi-monthly service in Charlton Grange Care Home has been joined by another bi-monthly meeting in Mitchison Court at Sunbury.

Our children's ministry continued both on a Sunday morning and a Tuesday. We were and still are conscious that there is room for more children both on a Sunday and a Tuesday, and too, for 2-3 more people from the church to step into roles within this vital ministry. We continue to look to God for the increase, and His wisdom upon us for the right way forward. Shortly before Christmas we hosted a drop-in 'coffee and craft' which was very well attended. Other social events during 2025 were the visit in July of the Romford Salvation Army Brass Band and in September the visit of Paul and Fiona Jones for a weekend of ministry.

In terms of the care of the buildings the main initiative was the installation of a permanent ramp to facilitate easy access out of the rear fire exit.

Our main home group has continued throughout 2025. The Bible 'discussion group' has consolidated and the prayer meetings have continued with an encouraging revival of interest in the Monday evening meeting towards the end of the year.

Future plans going ahead into 2026

With the eldership and trustee teams in place there is renewed thought of reverting back to a separate Diaconate and Trusteeship. This will hinge on volunteers coming forward to become Deacons in order to reform a functioning Diaconate. With the appointment of an administrator a variety of changes are envisioned for 2026 including the provision of a

suitably equipped 'vestry/office' and church PC together with renewal of the website and discreet email addresses for the leadership team.

In terms of outreach, we would like the care home services to continue in both locations but the 'out and about' ministry to focus much more on our own village of Upper Halliford. Another 'drop in' event is planned for Easter. Other events that are being considered are a 'quiz and chips' evening and a possible monthly coffee morning open to the local community.

Thought is being given to the idea of a part-time youth worker who will improve our contacts with local children and schools. Along with this we continue to look and pray to God for more musicians to join the team we have already on a Sunday morning.

We would like to see further growth in the prayer life of the church and the mid-week Bible discussion group. It is planned that the new elders take a more prominent place in the prayer meetings by taking turns in leading them, and in the Bible discussion group by bringing and preparing topics for discussion. During 2026 it is planned that the elders too take a prominent role in the Sunday morning services through regular leading and preaching. We are also planning to continue hosting outside speakers both on Sundays and at the bi-monthly men's breakfasts. One welcome new initiative is a ladies' breakfast planned for February; it is hoped that this will become a regular event in the church calendar.

Several ideas have been proposed for the buildings. There is a need to monitor the masonry in the Old Church facings where the brickwork meets the roof as some stonework appears to be crumbling. It has been suggested too that lighting should be installed to draw attention to the Victorian front of the church. A major new initiative would also be the construction of a 'leadership office' between the Old Vestry and the kitchen. We have noticed too that there used to be a wall that separated the churchyard from the path. A new wall or fence there would enhance the safety provided for children's work on site.

As always we desire further engagement with our local community and to have an expectation of people coming to faith, being baptised, and developing into fully devoted followers of Jesus. With this in mind we hope to add a discipleship course to the baptism and new believers courses already provided. We also want to see an increase in numbers attending our Home Groups, Bible discussion groups and prayer meetings.

In closing recognising God is on the move in our area and for us at all times to follow Him, His leading, His prompting, His resourcing, and always for His glory – Amen.

Management and Governance Arrangements

The Trust Deed (dated 4th April 1973) provides for a minimum of six Trustees.

During 2025 the Trustees met formally on ten occasions.

When the need arises, new Trustees are appointed by a two thirds majority of Church members present at a Church meeting. To be eligible to become a Trustee, a person must be a member of the Church, must have been baptised by total immersion as a believer, and must have declared their belief in the Church's Doctrine of Faith. A new Trustee receives copies of the Trust Deed, the previous year's annual report and accounts and a copy of the Charity Commission leaflet "The Essential Trustee: What you need to know".

Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which are a true and fair view of the state of the affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the Trustees have:

- Selected suitable accounting policies and then applied them consistently.
- Made judgements and estimates that are reasonable and prudent.
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of control, financial and governance. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP and the Charities Act 1993. They are also responsible for safeguarding the assets of the charity, and hence 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 the financial information used within the charity or for publication, is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss.

Financial Review, Investment and Reserve Policy

There are no restrictions on the charity's power to invest funds. The Trustees seek to keep working capital at a level sufficient to meet 6-9 months expenses as they fall due. As of the 31st December 2025, the total cash at the bank and on deposit was £113,143. The Trustees believe that these reserves are appropriate for the on-going work of the Church.

Funding

The money received by the Trust comes from Church Members and those who attend Worship Services.

St. Andrew's Baptist Church, Shepperton
Report of the Trustees for the year ended 31st December 2025

Donations

The Trustees, after considering recommendations from the Deacons of the Church, make donations to organisations and others involved in Christian work, relief of poverty and the furtherance of education. Details of such donations made in 2025 with comparative figures for 2024 are set out in the attached accounts.

Key Management Personnel Remuneration

Each year the Board of Trustees reviews the remuneration paid to the Church Pastor. It is the intention to offer a salary that falls under the guidelines of the Baptist Union when setting the salary of the minister.

Risk Analysis

Health and Safety Risk Assessments have been carried out to comply with the Management of Health and Safety at Work Regulations 1992 and the Fire Precautions (Workplace) Regulations 1997.

1. The Workplace Risk Assessment covers the Church and grounds known as St. Andrew's Baptist Church, Shepperton. This assessment lists hazards, those at risk, controls in place and actions required. Items needing further work are listed and work is ongoing. The written document has been made available to staff and will be reviewed on a regular basis.
2. The Fire Risk assessment covers the Church and grounds known as St Andrew's Baptist Church, Shepperton. This document lists the hazards, people at risk and existing precautions. A standard fire risk factor scoring system is used and the overall risk factor is considered low. This risk assessment will be reviewed on a regular basis or as changes to buildings or use dictate.

The Trustees have not identified any risks in the charity's systems of administration and control, but continue to keep it under review on a regular basis.

Appendix 1 Independent Examiner's Report

Appendix 2 Statement of Financial Activities

Appendix 3 Balance Sheet

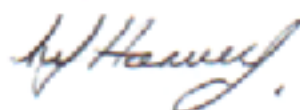
Appendix 4 Notes to Financial Statements

Approval of the report and Financial Statements

The Report and Financial Statements were approved by the Trustee's before presentation to the General Meeting of the Church held on 26th March 2026.

Signed on behalf of the Trustees by:

Date 8/3/26



Independent Examiner's report to the Trustees of St Andrew's Baptist Church, Shepperton

I report to the trustees on my examination of the accounts of St Andrew's Baptist Church, Shepperton (the Trust) for the year ended 31 December 2025, as set out on pages 9 to 16 .

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You, as the charity's Trustees, consider that an audit is not required for this year under Section 144(2) of the Act, and that an independent examination is needed.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner's statement

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 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 giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- 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 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.

Signed:



Date

11 MAR 2026

Dr Christopher A J Harbach
7 Hereford Close
Staines-upon-Thames
Middlesex
TW18 2SA

St. Andrew's Baptist Church Shepperton
Statement of Financial Activities
Year ended 31st December 2025

	Notes	General £	Restricted £	2025 £	2024 £
INCOMING RESOURCES					
Offerings:					
Non Gift Aid		17,823		17,823	14,008
Gift Aid		38,146		38,146	51,547
Restricted Fund Receipts Non Gift Aid	13		733	733	
Restricted Fund Receipts Gift Aid			248	248	1,045
		55,969	981	56,950	66,600
Tax Reclaimed		13,489		13,489	14,299
Bank Interest Received		3,240		3,240	3,547
TOTAL INCOMING RESOURCES		72,698	981	73,679	84,446
RESOURCES EXPENDED					
Donations	12	7,315		7,315	8,302
Restricted Fund Payments	13		2,881	2,881	873
Outreach and Children's Work	5	749		749	503
Management and administration	6	55,936		55,936	55,938
TOTAL RESOURCES EXPENDED		64,000	2,881	66,881	65,616
NET INCOMING RESOURCES pre transfer		8,698	-1,900	6,798	18,830
Transfer					
Balances 1st January 2025	15	976,231	3,060	979,291	960,461
Total funds at 31st December 2025	15	984,929	1,160	986,089	979,291

All of the activities to which this statement relates are continuing. The above statement contains all gains and losses for the year.

The notes on pages 11 to 16 form part of these accounts.

St. Andrew's Baptist Church, Shepperton
Balance Sheet as at
Year ended 31st December

	Note	2025 £	2024 £
FIXED ASSETS	3		
Buildings		301,644	301,644
Upper Room Project		48,845	48,845
Manse		522,457	522,457
		<u>872,946</u>	<u>872,946</u>
 CURRENT ASSETS			
Bank Balances	9	113,143	106,345
 NET CURRENT ASSETS		113,143	106,345
 TOTAL NET ASSETS		<u>986,089</u>	<u>979,291</u>
 Represented by			
 General Fund		984,929	976,231
Restricted Funds		<u>1,160</u>	<u>3,060</u>
		<u>986,089</u>	<u>979,291</u>

Approved by the Trustees on⁸..... th March 2026

Signed on their behalf by MARGARET HARVEY

.....

SIGNATURE

St. Andrew's Baptist Church, Shepperton
Notes to the Accounts
For the year ended 31st December 2025

1. Accounting Policies

a) Basis of Preparation

These accounts have been prepared under the historical cost convention and on the accrual's basis and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities ***preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)***" issued on 16th July 2014, and the Charities Act 2011 as amended in 2022.

The Trust constitutes a public benefit entity as defined by FRS 102 and the Trustees consider there are no material uncertainties about the trust's ability to continue as a going concern. Note 17 provides further information on the matter of Going Concern.

b) Income Recognition

Gifts, offerings and interest are brought into the accounts when money is physically received or credited to one of the Trust's bank accounts. Income from tax reclaimed in respect of Gift Aided donations is brought into the accounts at the same time as the gift to which it relates.

c) Expenditure Recognition

Expenditure is recognised and brought into the accounts when the trust incurs an obligation to settle a liability for goods or services provided by a third party.

d) Depreciation

The cost of any equipment acquired for use in the Church's ministry is written off as incurred. The Church Buildings are not depreciated as it is the Trustees' policy to maintain them to such a standard that their estimated residual value is not less than their book value.

e) Statement of Cash Flows

The Trustees have taken advantage of the exemption provision for charities with an income under £500,000 per annum and have not produced such a statement.

f) Donated Goods, Facilities and Services

As the Trust received none of the above during the year, the Trustees have not needed to include any such items in these accounts. In the event of them being received in future years, the Trustees will exercise their best endeavors to include them at their estimated market value.

g) Cash and Bank Balances

These are included in the Balance Sheet at the Balances shown by the Bank Statements after adjusting for unrepresented items where appropriate.

h) Donations Made

The Trustees' operate a policy of making donations to other Christian organisations working either in the UK or abroad to assist them in reaching out to others with the Gospel of Salvation. These donations are based on a percentage of the Trust's income for the year at the time the donations are authorised.

2. Assets and Liabilities

The Trust's only assets and liabilities are shown on the Balance Sheet.

There are no known material matters not disclosed in the Statement of Financial Activities.

St. Andrew's Baptist Church Shepperton
Notes to the Accounts
Year ended 31st December 2025

3 FIXED ASSETS

	2025	2024
	£	£
Other Buildings - 1973	12,000	12,000
Extension - 1990s	26,801	26,801
Addition completed 1997	262,843	262,843
Upper Room completed 2008	48,845	48,845
Manse - Purchased 2023	522,457	522,457
	<u>872,946</u>	<u>872,946</u>

As set out in accounting policy 1d, the freehold properties have not been depreciated. The Trustee's regard the building as integral to the objects of the Trust, as set out in the second section of their report. Since adopting this policy, information has been received to indicate that the market value of its other properties was well in excess of the cost at which they are shown on the Balance Sheet.

4. Debtors

None because of the change of format from Accrual to Inome and Expenditure

5. Outreach and Children's Work

	2025	2024
	£	£
Children's Work (materials & equipment)		63
Outreach	749	440
	<u>749</u>	<u>503</u>

6. Management and Administration

	2025		2024
	£		£
Utilities and Maintenance	13,068	1	16,006
Insurance and Legal Fees	1,701	2	1,654
Pastors Salary (gross)	27,872	3	26,791
Employers NIC	4,503	4	2,367
Pastors Accommodation/ Community Tax	2,202	5	2,552
Manse Repairs + Insurance	704	6	1,666
Pastors Expenses	402	7	875
Stationary, Literature Postage etc	1,615	8	380
Subscriptions & Licences	2,108	10	2,678
Equipment	588	11	504
Sundries (Inc safeguarding +visiting preachers)	792	12	365
Prayer ministry	380	9	100
	<u>55,936</u>		<u>55,938</u>

St. Andrew's Baptist Church Shepperton
Notes to the Accounts
Year ended 31st December 2025

7. Staff Details

During the year the Church employed a full time Pastor. The details of his salary and other costs are shown in Note 6 above.

The pastor resigned on the 31st December 2025.

8. Creditors

None because of the change of format from Accrual to Income and Expenditure

9. Bank Balances

	2025	2024
	£	£
NatWest Account	4,403	10,845
Deposit Account LBPB	108,740	95,500
	<u>113,143</u>	<u>106,345</u>

10. Related Party Transactions.

No Trustee nor anyone connected to them received any money during the year from the Trust for goods or services provided to it apart from:-

Robert Noble £299.21 on 13-08 for purchase from E- Hardware for door
closers and
Margaret Harvey £ 250.00 on 29-12 from M&S £100 and Longacre £150 for
leaving presents for Tom and Wyn.

11 Governance Costs

No costs were incurred in holding Trustee's meetings during the year, nor is any fee payable for the independent examination of the Trustee's Report and Accounts.

There have been no activities with the sole aim of raising funds.

St. Andrew's Baptist Church Shepperton
Notes to the Accounts
Year ended 31st December 2025

12. Mission Gifts (Donations)

It is the Church's policy to donate a percentage of its income to other Christian organisations. The donations made in 2025 and 2024 were as follows:-

	2025	2024
	£	£
Barnabus Fund		500
Bible Society	450	500
BMS	450	500
Canaan Ministries	960	960
Christian Friends of Israel (incl £250 harvest)	700	500
FACT	840	840
LBA (Home Mission)	450	500
MAF	450	500
Open Doors (Brother Andrew)	450	500
Tearfund		500
SAT7	450	500
Spurgeons	250	
Canaan Ministries (Books For Schools)	200	400
Compassion (Child Sponsor)	300	
Alan Morton Fund	1,800	1,602
Harvest (Canaan Ministries re books for HMP)		
Ukraine/Roumania	2,446	
	<u>10,196</u>	<u>8,302</u>

The £ 10,196 comprised £ 7,315 from the General Fund and £ 2,881 from Restricted Funds – see note 13.

13. Restricted Funds

	Opening 2025 Balance @ 1/1/25	Receipts	Payments	Transfer out	Closing Balance @ 31/12/25
Romania Bibles	203		-203		
M Redwood Legacy	346		-346		
Harvest (HMP/Canaan)		230	-230		
Alan Morton Memorial Fund					
Ukraine and Romania Appeal	1802		-1802		
Tiddlers (compassion child sponsorship)	709	751	-300		1,160
	<u>3,060</u>	<u>981</u>	<u>-2,881</u>		<u>1,160</u>

St. Andrew's Baptist Church Shepperton
Notes to the Accounts
Year ended 31st December 2025

	Opening 2024 Balance @ 1/1/24	Receipts	Payments	Transfer out	Closing Balance @ 31/12/24
Romania Bibles (towards U/K)	203				203
M Redwood Legacy (Equipment)	346				346
Harvest (CFI)		325	-325		
Alan Morton Memorial Fund	198	50	-248		
Ukraine and Romania Appeal (towards U/K)	1802				1,802
Tiddlers (compassion child sponsorship)	339	670	-300		709
	2,888	1,045	-873		3,060

14 Going Concern

The Trustee's note the Church had net incoming resources on General Funds on its ordinary activities for the year of £ 6,798. At the Balance Sheet, it had current assets of £ 113,143. This represents more 12 months expenditure based on the level for 2025. On this basis the Trustee's believe the Church will have sufficient funds for it to meet its liabilities as they fall due during the twelve months following the approval of these accounts and therefore it is correct for them to be prepared on the going concern basis.

15 Change from Accruals to Receipts and Payments

As agreed by the Trustees, the charity changed its accounting from Accruals to Receipts and Payments for the year to 31 December 2025. As a result the values brought forward from 2024 have been restated on a Receipts and Payments basis.