

**WEST PARK CHURCH, WOLVERHAMPTON – ANNUAL REPORT FOR THE YEAR**  
**ENDED 31 DECEMBER 2025**

## **1 Details of Charity**

Name: The Stable Trust ("the Church" and "The Trust")

Charity Registration No: 251378

Principal address: West Park Church, Connaught Road, Wolverhampton, WV1 4PN

Names of Trustees: Steve Doyle, Robert Gough, Paul Bradley, Alan Male (resigned 14 January 2025), John Wilkes (deceased 4 January 2026), Adrian Sargent, Courtney Smith, Ian Leadbeater

Church Elders: Andrew Whitehead (Minister), Steve Doyle and Adrian Sargent

Church Deacons: Paul Bradley and Courtney Smith

Banker: Santander

Savings accounts: CAF Bank, Nationwide, Santander and Hampshire Trust Bank.

Independent Examiner: Peter Jelfs

## **2 Governance**

The Charity is an unincorporated charitable trust established under a Deed of Trust dated 22 December 1967. The current practice is for office holders in the Church, namely Elders and Deacons, to be appointed as Trustees. The day-to-day operations of the Trust are conducted in the name of West Park Church.

The Elders of the Church meet formally at least once per month and meet (on separate occasions) with the Deacons once each month.

## **3 Objectives**

The objective of the Trust is to promote the Christian Faith for the public benefit in accordance with the Deed of Trust dated 22 December 1967 by spreading the Gospel of the Lord Jesus Christ through the following:

- Maintaining a place of public worship for the service of Almighty God
- Maintaining and observing its Christian doctrines
- Helping to support and care for missionaries worldwide
- Informing members, friends and the wider public of the charity's activities
- Promoting spiritual teaching in a wide sense
- Promoting a clear set of values on morals and ethics
- Encouraging righteous behaviour for the benefit of public well-being.
- Encouraging every Church member to be an ambassador for the gospel and to use their initiative and take opportunities to speak about their faith and providing pastoral care for Church members.

## **4 Public Benefit**

The Trustees have regard for the Charity Commission's guidance on the public benefit requirement. They are aware of the need to ensure that West Park Church, Wolverhampton is meeting its obligation to provide public benefit. The Church's purposes comply directly with the following of the Charities Acts descriptions of "charitable purpose"

a) the advancement of religion

[In each of the objectives listed in paragraph 3 above, the objective is to advance the Christian religion]

b) the prevention or relief of poverty

[From time-to-time needs and situations are made known to the Church leaders, by the charity's friends, so that the church can be involved in giving to relieve poverty]

c) the advancement of education

[Theological education is advanced through the specific work of those appointed to preach and teach within the Church and by those missionaries who are supported by the Church]

The promotion of the Christian faith tends to lead to deep-rooted changes for the better in the lives of those who embrace it, and these changes are evident in the behaviour and attitude of Church members, for example in the way they conduct themselves as citizens, employees, parents, and neighbours. This is also borne out in the corporate life of the Church as it provides a place where people are befriended, encouraged and helped in various ways through the weekly activities and special events. The Church from time to time organises collections of money and good for a local foodbank, and some of the work it supports in other countries includes the alleviation of poverty and provision of basic healthcare.

## 5 Achievements and Performance

The year under review was marked by a continued emphasis on the ministry of the word (preaching/teaching) and prayer, with Bible teaching every Sunday, and at the mid-week meeting. The minister takes most Sunday services and contributes to some mid-week meetings. A weekly meeting for young people aged between 12 and 21 has continued to be well supported and appears to be effective. The Church is also heavily involved in a weekly open-air meeting in the City Centre, where the Christian message is proclaimed to passers-by and literature given to bystanders.

In 2025 the following **additional one-off activities** took place:

- A presentation by Roop Chopra while he was home from India;
- A meeting led by Slavic Gospel Association;
- A presentation by ReachAcross;
- A presentation by the African Bible University; and
- A presentation by Creation Ministries International.

In the week leading up to Christmas we distributed 1,500 leaflets around neighbouring properties advertising our Christmas services.

Many of the sermons preached in the Church are uploaded onto a website dedicated to preaching, and feedback has shown that these are heard by people in the UK and in other countries.

During the year, we celebrated the marriage of a church members, and two long standing members died.

The Church promotes the Christian Faith through the work of partners in other places and does this primarily through financial support and praying for their work to succeed. The

groups in question have the same or broadly similar objectives to the Church, and in 2025 included the following:

- Roop Chopra, India
- Denis and Edna Goodwin, Gibraltar
- Slavic Gospel Association (Timothy Korches, Romania) (SGA)
- Albanian Evangelical Mission (AEM)
- Middle East Reformed Fellowship (MERF)
- Equipping Pastors Worldwide (EPW)
- SASRA

Most of these provide regular written reports thus demonstrating accountability to the Church.

The following factors affect the ability of the Church to achieve its objectives:

- The availability of Church members to contribute their time, energy and financial resources to the life, work and witness of the Church. We recognise with joy that during this year our members have taken it upon themselves to look out for one another, running errands, making phone calls and making sure that the most needy and vulnerable are safe and well.
- Ensuring training is given in all matters spiritual and temporal so that gifts and skills can be identified and developed, effective succession assured, and the future of the work safeguarded.

## **6 Financial Review**

The independently examined financial statements for the year ended 31 December 2025 are presented alongside this report. (Note: As the Church's receipts are less than £250,000, the Trustees have again opted for an Independent Examination of the Accounts).

### *A Financial Position*

The accounts for the year ended 31 December 2025 showed an operating loss of £53,976 with cash balances held of £178, and savings account balance of £282,005.

### *B Principal Financial Management Policies*

The Trust operates one current account. Quarterly bank reconciliations are carried out on these accounts. Two signatures (from a list of three authorised signatories) are required for each cheque regardless of the amount.

Savings accounts are held with CAF Bank, Nationwide, Santander and Hampshire Trust Bank. Two signatures (from a list of three authorised signatories) are required to disinvest any money from these accounts with any disinvestment only allowed to be transferred to the Trustees nominated Santander current account.

Monthly management accounts are operated on a cash flow basis showing income and expenditure on a cash received basis. The annual audited accounts include a profit and loss account and balance sheet using a cash basis.

Property is valued in accordance with the last insurance valuation dated 16 November 2012.

Monthly management accounts are presented to the officers of the Church along with the presentation of quarterly cashflow statements to the Church. Annual accounts are presented at the Church AGM and audited accounts presented at a meeting of the Trustees of the Trust. These audited accounts are required to be submitted to the Charities Commission by 31 October each year.

#### *C Reserves Policy*

The officers of the Church have set up savings accounts to meet any large, unexpected expenses. Any surplus funds after the day-to-day operating running costs are transferred to these savings accounts. The Reserves Policy is reviewed annually by the officers of the Church in accordance with Charity Commission guidelines.

D There are no funds held in deficit. The Trust's policy is to never borrow any money from financial institutions.

#### *E Principal funding sources*

The Church is financially dependent on the voluntary support of members and friends. Regular tax efficient giving is encouraged wherever possible and at the year-end there were several active individuals using various Gift Aid schemes to support the activities of the Church. Additional income is derived from individual gifts and bank interest.

#### *F Depreciation of Assets*

The Trust does not hold any depreciating assets. Its principal fixed assets are property; the Church building and 20 Park Road West.

#### *G Investments:*

Fixed asset investments - The Church is the beneficial owner (subject to relevant trusts) of the freehold property known as West Park Church, Connaught Road, Wolverhampton, and the adjoining property 20 Park Road West. The Church building was last professionally valued for re-instatement insurance purposes in 2012 and is presently index linked insured for £3.1 million with No.20 Park Road West insured for £433,000. The market value of 21 Park Road West, when sold in 2021, was c£300,000, and the near identical property 20 Park Road West would have been valued for a similar amount at the time.

Other non-monetary fixed assets have not been valued in recent years.

Liquid assets - the investment policy is to maintain a low-risk liquid position. The aim is therefore to maintain balances in accounts that attract market competitive deposit account bank interest but with low-risk institutions. Savings accounts specifically for charities are held with four financial institutions to spread the risk.

#### *H Insurance Policy*

Our policy is to adequately insure the assets and other risks. Insurances held include: Buildings, Fixed Assets, Contents, Employers and Volunteers Liability, Public Liability, Property Owners Liability, Trustees Indemnity, Legal Expenses, Money, Occupational Personal Accident for Employees and Volunteers.

#### *I Trustee Remuneration and Related Parties*

None of the Trustees receive remuneration or other benefit for their work for the charity. There were no related party transactions reported in the year. There were no payments made to Trustees during the year.

#### *J Fundraising*

The Trust does not undertake material fundraising activities.

## **7 Plans for Future Periods**

Additional efforts to promote the Christian Faith will be considered in the year ahead, including continuing open-air preaching, distributing literature, continuing to train and equip Church members, and holding special meetings including MERF and SGA.

It is also hoped to provide training in various aspects of Church life and discipleship, to equip members for works of service and, if possible, to extend the pool of leaders in various aspects of Church life, particularly in recognised leadership roles, including trusteeship. It is acknowledged that a conscious and systematic approach will be required to pass on the required knowledge so that more people are equipped in every aspect of leading and running a church.

## **8 Trustees' Responsibilities in Relation to the Financial Statements**

The Trustees are responsible for preparing the Trustee's Report and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

They are responsible for preparing financial statements for each financial year that give a true and fair view of the Trust's incoming resources and application of resources during the period, and its "state of affairs" at the end of each year.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity Commission requirements
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements

The Trustees are 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 Act 2011. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **9 Statement of Disclosure of information to Independent Examiner**

There is no relevant examination information of which the Trust's independent examiner is unaware; and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant examination information and to establish that the examiner is aware of that information

February 2026

# **The Stable Trust**

## **Trustees Report and Financial Statements**

**Registered Charity Number 251378**

**For the year ended 31 December 2025**

## Report of the Trustee

### Introduction

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The Trustees have adopted the provisions of 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 2015).

### Structure, Governance and Management

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

### Registered Charity number

251378.

### Principal address

West Park Church, Connaught Road, Wolverhampton, West Midlands, WV1 4PN.

### Trustees

S Doyle (Chairman)  
P Bradley  
R Gough  
I Leadbeater  
A Sargent  
C Smith  
J Wilkes (*deceased 4 January 2026*)


### Independent examiner

Peter Jelfs

Signed for and on behalf of the Trustees:

S Doyle

Trustee:

.....

Date: 10 June 2026



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees

The Stable Trust

On accounts for the year  
ended

31 December 2025

Charity no  
(if any)

251378

Set out on pages

4 to 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and  
basis of report

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

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.

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 gives 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.

Signed:

Date:

10/06/2026

Name:

Peter Jelfs

Relevant professional  
qualification(s) or body  
(if any):

FCA

Address:

1 Cartwright Avenue

Worcester

WR4 0NZ

**Statement of Financial Activities**  
*for the year ended 31 December 2025*

	2025	2024
	£	£
<b>Receipts</b>		
Covenant giving	46,754	51,054
Offering	7,013	7,037
Inland Revenue	12,012	11,704
Gifts	1,338	410
Missionary gifts	3,651	8,304
Rent – no.20	2,816	1,638
Bank interest	7,182	9,438
Electricity sub-station rent	13	13
	<hr/>	<hr/>
<b>Total Receipts</b>	<b>80,779</b>	<b>89,598</b>
	<hr/>	<hr/>
<b>Expenditure</b>		
Salaries and pensions	(52,095)	(49,668)
Missionary gifts	(12,801)	(18,254)
Electric, gas, water, and Council tax	(14,481)	(17,017)
Building expenses	(40,075)	(11,397)
Insurance	(2,923)	(2,765)
Audio recording	(2,923)	(2,184)
Visiting preachers	(2,834)	(3,100)
Sundries	(1,691)	(2,387)
Outreach	(1,753)	(1,617)
Gifts	(3,179)	(978)
Legal costs	-	(324)
	<hr/>	<hr/>
<b>Total Payments</b>	<b>(134,755)</b>	<b>(109,691)</b>
	<hr/>	<hr/>
<b>Net (Payments) / Receipts</b>	<b>(53,976)</b>	<b>(20,093)</b>
	<hr/>	<hr/>
Cash funds at the start of the year	336,159	356,252
	<hr/>	<hr/>
<b>Cash funds at the year end</b>	<b>282,183</b>	<b>336,159</b>
	<hr/>	<hr/>

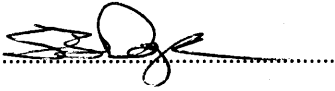
**Statement of Assets and Liabilities**  
*as at 31 December 2025*

	2025	2024
	£	£
<b>Cash Funds</b>		
Cash – current account	178	2,952
Cash – savings accounts	282,005	333,207
	<hr/>	<hr/>
<b>Net assets at the year end</b>	<b>282,183</b>	336,159
	<hr/>	<hr/>

The financial statements were approved by the Trustees and signed on its behalf by:

S Doyle

Trustee:



Date: 10 June 2026

## Notes

*(forming part of the financial statements)*

### 1 Basis of preparation

The financial statements of the Charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

### 2 Accounting policies

#### *(a) Income and expenditure*

##### *(i) Income*

All income is recognised in the Statement of Financial Activities once the Charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

##### *(ii) Expenditure*

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

##### *(iii) Taxation*

The Charity is exempt from tax on its charitable activities.

#### *(b) Funds*

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## Notes *(continued)*

### 3 Trustees Remuneration

There were no Trustees' remuneration or other benefits for the year ended 31 December 2025 (2024: nil).

There were no Trustees' expenses paid for the year ended 31 December 2025 (2024: nil).

### 4 Movement in Funds

	31 December 2024	Net Movement in Funds	31 December 2025
	£	£	£
Unrestricted Funds	336,159	(53,976)	282,183
Total	336,159	(53,976)	282,183

### 5 Related party transactions

There were no related party transactions for the year ended 31 December 2025 (2024: nil).



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees

The Stable Trust

On accounts for the year  
ended

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