ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

YORK BAPTIST CHURCH

CHARITY REGISTRATION NUMBER:
ENGLAND AND WALES 1133952

YORK BAPTIST CHURCH

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YORK BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY REGISTRATION NUMBER	1133952
START OF FINANCIAL YEAR	01 January 2025
END OF FINANCIAL YEAR	31 December 2025
TRUSTEES WHO SERVED DURING 2025	John Green (Chairman) Colin Stonelake (Treasurer) Joe Bennett (Secretary) Steve Wilson Graham King Chris Mayers Hilary Francis John Worrall Paul Adedeji (appointed 24th March 2025) Gordon Staniforth (appointed 24th March 2025)

New trustees are appointed following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS	Unincorporated charity
GOVERNING INSTRUMENT	Constitution dated 28 September 2009 and subsequently amended 25 January 2010

OBJECTS

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

CORRESPONDENCE ADDRESS	The Administrator York Baptist Church Priory Street York YO1 6EX
PRIMARY BANKERS	CAF Bank
INDEPENDENT EXAMINER	Judith Summerfield Summerfield Accountancy Services ICAEW 5 Bowyers Close Copmanthorpe York North Yorkshire YO23 3XW

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF YORK BAPTIST CHURCH

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 14.

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 charity's accounts carried out under section 145 of the 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 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 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.

Judith Summerfield

Judith Summerfield
Summerfield Accountancy Services
ICAEW
5 Bowyers Close
Copmanthorpe
York
North Yorkshire
YO23 3XW

Date: 8th June 2026

YORK BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

Preparation of Financial Statements

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts 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 published in October 2019.

Structure, Governance and Management

The full name of the charity is York Baptist Church. The charity became registered with the Charity Commission in England and Wales on 1st February 2010. Its registered number is 1133952. It is governed by a Constitution dated 28 September 2009.

Recruitment and Appointment of Trustees

Trustees are generally already familiar with the work of the charity having been involved as regular members prior to their appointment. The appointment is made by a two-thirds majority vote of the church members at the Annual General Meeting.

The removal of trustees, should it be necessary, is effected by a majority vote of the church members.

Reserves Policy

It is the policy of the charity to maintain a general unrestricted reserve which are the free reserves of the charity at a level which equates to approximately three months unrestricted expenditure. This provides sufficient funds to cover operating costs, support costs and to respond to emergency needs.

Other funds are created for specific purposes and are either designated or restricted. Further details are provided in notes 5, 6 and 13 to the accounts.

Risk Management

The Trustees have identified the risks which impact their work. They believe that maintaining free reserves at the levels stated above, together with an annual review of the controls over the financial systems carried out on an ongoing basis and by ensuring the assets and staff are adequately Insured, this will provide sufficient resources in the event of adverse conditions occurring.

The Trustees continue to ensure that York Baptist Church complies with all relevant legislation including Data Protection, Health and Safety. The charity has terms and conditions in its contracts incorporating Job Descriptions with all of its employees and operates a Disciplinary & Grievance procedure.

Objectives and Activities

Objects

To advance the Christian Faith according to the principles of the Baptist denomination.
To advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities

The Activities of the charity include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Public Benefit

In reviewing the overall aim and the objectives of the Charity, and in exercising their powers and duties, the Trustees have had due regard for the Charity Commission's public benefit guidance. The activities of York Baptist Church are carried out to further its charitable purpose for the public benefit as summarised in the section 'Activities' (above) and throughout this report.

YORK BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and Performance during the Year

The last year seems to have flown by! And once again we look back on 12 months where we have seen the Lord bless our church at YBC. The church continues to grow, with ever more flags added to our collection representing brothers and sisters from many countries around His world making YBC their home. Our student population has also grown and it's so encouraging to see many of them get involved in serving in the church, from stewarding, tech team and hospitality, to music group, children's work and holiday club. Our Pastor John Green continues in his service to the church, and we are thankful to God for providing us with John to shepherd the fellowship both pastorally and through faithful preaching of the Word.

The search for an associate pastor has continued, and while we still do not have someone in post, we continue to wait on the Lord to provide the right man in His perfect timing.

Four slots for deacons were filled at the AGM in March 2025, with Paul Adedeji, Joe Bennett, and Colin Stonelake elected to serve three-year terms until 2028 and Gordon Staniforth elected to fill post vacant for the last two year – this is a 1-year term until 2026.

Following on from our discussion around establishing a plurality of elders at YBC – Pastor John presented a paper to the members entitled 'York Baptist Church: The role of women in ministry' which outlined his biblical understanding of a complementarian view of the roles of men and women in the church. Over the course of a few months members were able to discuss the document and a large portion of the September church meeting was given to discussing the document, where members were able to share their thoughts and viewpoints. A proposal was brought to the church meeting in November 2025 to adopt the document as a governing document for YBC - the majority of the members supported the proposal.

Our 2025 Holiday Club, Land Ahoy!,' saw us on the high seas April. Well supported by many church helpers, it was great to welcome children into the church for a week of fun and games, where they got to hear the great truths of the Gospel of Jesus.

Christmas time had the regular festive events, with one highlight being the Christmas Event 'Carols in the Courtyard', where we saw a great many new visitors drop in to sing some Christmas carols together, enjoy some minced pies and hot punch, and hear the news of Immanuel – God with us. As always, we know none of the many events would be possible without the hard work of many people at YBC, who serve the Lord in so many ways. Thanks to everyone who contributed to making these events happen.

Our church fellowship has grown significantly over the past year, and we welcomed eighteen new members into formal membership at YBC, bringing our total to 114 as of March 2025. Additionally, John has led several Baptism Explored classes, and we rejoice in witnessing four people being baptised as they follow Jesus' call.

Our 2026 verse for the year is: "…walk in him, rooted and built up in him and established in the faith…" Colossians 2:6-7

As we look ahead to 2026, this verse is so relevant – how should we approach a new year? Walking with Christ, rooted in him, seeking to be built up in our faith as we trust Him for what lies ahead this year.

YORK BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Financial Review

Total income for the year was £228,113 (2024: £222,890), expenditure was £249,015 (2024: £199,349) showing a deficit for the year of £20,902 (2024: surplus of £23,541).

York Baptist Church maintains a general reserve fund into which are placed all gifts, donations and legacies received without any stipulation or preference expressed by the donor. YBC also receives gifts from donors with specific requirements attached to the gift. These gifts are maintained in a restricted fund and only used in accordance with the specific instructions of the donors.

At 31 December 2025, balances were held on the following restricted funds:
Manse Fund: £117,116
Mission Fund: £0

Plans for Future Period

From a financial perspective, 2025 saw a 2.3% increase in income coupled with a 25% increase in expenditure, leading to a deficit for the year of £20,902 compared with a surplus for 2024 of £23,541.

It has been our experience that when experiencing challenges of all types including financial, that we can trust in Almighty God to provide for our needs as he has promised to do. We have never been let down by Him and we go confidently into 2026 knowing that He will provide for all our needs.

We are seeking to expand the ministry team at YBC with the appointment of an associate pastor to work alongside John – the process to advertise, select and appoint the right person has taken longer than expected. We pray and trust that the Lord will be preparing the right person for the job.

Jeremiah 29:11 tells us - "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

We do not know what might happened in these next twelve month, but this verse reminds us that despite uncertainties or challenges, God has a purposeful plan for each of us, for our church, one of with hope and blessing. As we look ahead let us trust in God's providence as we continue to journey together.

Finally, the trustees wish to thank all who have supported the Church's work through their concern, prayers and generous giving throughout the last year. May God bless all who have contributed to the success of this work.

Trustees Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the surplus of the charity for that period. In preparing the financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. 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.

Approved by the Trustees on 8th June 2026 and signed on their behalf by Colin Stonelake, Trustee



YORK BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Income and endowments from:					
Donations and legacies	**3a**	179809	15045	194854	195324
Investments	**3b**	33259	-	33259	27566
Other	**3c**	-	-	-	-
Total		**213068**	**15045**	**228113**	**222890**
Expenditure on:					
Charitable Activities	**4**	233970	15045	249015	199349
Total		**233970**	**15045**	**249015**	**199349**
Net Income		**(20902)**	**0**	**(20902)**	**23541**
Transfers Between Funds	**5,6**	(0)	(0)	-	-
Other recognised gains/(losses)		-	-	-	-
Net Movement in Funds		(20902)	0	(20902)	23541
Reconciliation of Funds:					
Total Funds Brought Forward		175899	117116	293015	269474
Total Funds Carried Forward		**154997**	**117116**	**272113**	**293015**

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

YORK BAPTIST CHURCH
STATEMENT OF ASSETS & LIABILITIES
AS AT 31 DECEMBER 2025

		Unrestricted Funds	Restricted Funds	**2025 Total**	**2024 Total**
Fixed Assets		£	£	**£**	**£**
Tangible Assets	2	813	117116	117929	119206
Current Assets					
Cash at Bank and in Hand	7	136564	-	136564	165956
Debtors & Prepayments	8	28836	-	28836	27837
Total Current Assets		**165400**	**-**	**165400**	**193793**
Creditors: amounts falling due within one year	9	(11216)	-	(11216)	(19984)
NET CURRENT ASSETS		154184	-	154184	173810
TOTAL ASSETS less current liabilities		**154997**	**117116**	**272113**	**293015**
NET ASSETS		**154997**	**117116**	**272113**	**293015**
Funds of the Charity					
Restricted Funds	5	-	117116	117116	117116
Unrestricted Funds	6	154997	-	154997	175899
Total Funds		**154997**	**117116**	**272113**	**293015**

The notes on pages 9 to 14 form part of these financial statements.

Approved by the Trustees on 8th June 2026 and signed on their behalf by Colin Stonelake, Trustee



YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of Preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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), the Charities Act 2011 and UK Generally Accepted Practice.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Offerings are classified as follows:

(a) General offerings comprise amounts received during the year through standing orders and collections including payments under deed of covenant.

(b) Specific offerings comprise amounts received by the church which have been designated for specific purposes by the donors.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income tax reclaimable

Income tax reclaimable represents amounts receivable from the HM Revenue & Customs in respect of income received during the year.

Expenditure and Liabilities

Expenditure is included in the SOFA on an accruals basis. Resources expended are recognised in the period in which they are incurred. They are allocated to the particular activity to which they relate.

Governance Costs

These are for the running of the Charity itself as an organisation and include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Pension costs

All employees of the church have been auto-enrolled in a pension scheme and into which the Church pays a contribution from the church of 5% of their salary. At 31 December 2025 there were four employees, three of whom work part-time.

Funds accounting

The Trustees have classified the funds of the Mission as follows:

Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects. This includes a discretionary grants fund is used by the trustees to make grants and donations to other charities, organisations and individuals to carry out specific activities which are in accordance with the charity's aims and objectives.

Restricted Funds are used in accordance with the specific instructions of the donors.

Changes in Accounting Policies and Previous Accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £10,000. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expenses

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on the following basis over their estimated useful lives:

Plant and Equipment	20% straight line
Vehicles	20% straight line
Computer etc	33% straight line

No depreciation is charged to freehold property as the property is maintained to such a standard that the estimated residual value is not less than cost.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Going Concern

At the time of approving the accounts, the trustees have a reasonable expectation that the trustees have adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the accounts.

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

		Freehold Land & Buildings	Motor Vehicles	Plant & Equipment	Computer Equipment	Total
		£	£	£	£	£
2. TANGIBLE FIXED ASSETS						
Cost	01 Jan 25	117116	-	5558	-	122674
Additions		-	-	-		-
Cost at	31 Dec 25	117116	-	5558	-	122674
Depreciation	01 Jan 25	-	-	3468	-	3468
Charge		-	-	1277		1277
Depreciation at	31 Dec 25	-	-	4745	-	4745
Net Book Value	31 Dec 25	**117116**	**-**	**813**	**-**	**117929**
Net Book Value	31 Dec 24	117116	-	2090	-	119206

The annual commitments under non-cancelling operating leases and capital commitments are as follows:
31 December 2025 : None
31 December 2024 : None

3. INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	**TOTAL 2025**	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£	£	**£**	£	£	£
a) Voluntary Income						
General offering	152509	-	**152509**	167231	-	167231
Specific offering	27300	-	**27300**	11072	-	11072
Specific Mission income passed on	-	15045	**15045**	-	17021	17021
	179809	**15045**	**194854**	178303	17021	195324
b) Investment Income						
Rent receivable	30290	-	**30290**	24018	-	24018
Deposit Interest	2969	-	**2969**	3548	-	3548
	33259	**-**	**33259**	27566	-	27566
c) Other Incoming Resources						
Sundry Income	-	-	**-**	-	-	-
	-	**-**	**-**	-	-	-

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	**TOTAL 2025**	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£	£	**£**	£	£	£
Ministry Costs:						
Pastor's remuneration	44542	-	**44542**	42522	-	42522
Interim Pastor's remuneration	-	-	**-**	-	-	-
Visiting speakers	3510	-	**3510**	3050	-	3050
Travel costs	1615	-	**1615**	-	-	-
Youth work	3700	-	**3700**	2178	-	2178
Outreach work (incl adv and catering)	2968	-	**2968**	2412	-	2412
Prison Fellowship expenditure	-	-	**-**	-	-	-
Church weekend away	682	-	**682**	-	-	-
Sundry ministry costs	1748	-	**1748**	584	-	584
	58766	**-**	**58766**	50747	-	50747
Church Building Costs:						
Heat and light	9467		**9467**	5034	-	5034
Rates	1577		**1577**	1479	-	1479
Cleaning	7976		**7976**	7608	-	7608
Maintenance	3444		**3444**	3081	-	3081
Renovations and repairs	76775		**76775**	41900	-	41900
	99238	**-**	**99238**	59101	-	59101
Other operating costs						
Loan interest and bank charges	60	-	**60**	62	-	62
Insurance	7298	-	**7298**	6654	-	6654
Manse running and maintenance	78	-	**78**	1320	-	1320
No 6 running and maintenance	84	-	**84**	23	-	23
Communications	1387	-	**1387**	1237	-	1237
Finance & Administration salaries	16849	-	**16849**	14070	-	14070
Legal & Professional fees	3748	-	**3748**	-	-	-
Printing, stationery & advertising	2638	-	**2638**	2848	-	2848
Music, PA, technical	5512	-	**5512**	7829	-	7829
Equipment depreciation	1277	-	**1277**	1277	-	1277
Training	-	-	**-**	353	-	353
Sundry expenses	1456	-	**1456**	2372	-	2372
	40387	**-**	**40387**	38044	-	38044
Independent Examiners Fees	490	**-**	**490**	480	-	480

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds	Restricted Funds	**TOTAL 2025**	Unrestricted Funds	Restricted Funds	TOTAL 2024
	£	£	**£**	£	£	£
Charitable Donations:						
BMS	5750	950	**6700**	5004	813	5817
UCCF - Junias	-	2337	**2337**	500	5788	6288
Home Mission Funds (YBA and BUGB)	5750	38	**5788**	5004	63	5067
20 Schemes / Emily Green	4320	700	**5020**	3756	438	4194
Kerusso Trust (re J-Life Malawi)	3450	790	**4240**	3250	875	4125
TEAR Fund - Disaster Relief	3450	137	**3587**	3000	80	3080
All Nations Bible College (re Eva)	540	2925	**3465**	-	-	-
UCCF - Hatsuho	-	713	**713**	500	2575	3075
Zambesi Mission - general	1800	663	**2463**	1800	1180	2980
Fellowship gifts and support	1327	1500	**2827**	1150	1620	2770
Friends International	1150	1100	**2250**	996	525	1521
York Schools Christian Work (YOYO)	1380	425	**1805**	1613	375	1988
Faith Mission	1150	625	**1775**	996	63	1059
Asia Link	1150	200	**1350**	996	763	1759
Open Doors	1150	517	**1667**	996	238	1234
Overseas Missionary Fellowship	1150	-	**1150**	996	63	1059
Greenfield Camp	-	-	**-**	1000	-	1000
Young Life (National)	747	-	**747**	756	-	756
Restore	-	-	**-**	-	689	689
Young Life (York)	575	-	**575**	504	-	504
Besom Project	-	-	**-**	-	556	556
Christian Institute	-	388	**388**	-	-	-
Yorkshire Camps	-	300	**300**	-	300	300
Armenian Ministries	-	38	**38**	38	230	268
Transforming Lives for Good	-	-	**-**	-	250	250
University Christian Unions	250	-	**250**	-	-	-
Christian Concern	-	237	**237**	-	38	38
Ukrainian Fellowship	-	40	**40**	-	200	200
Caring for Life	-	187	**187**	-	-	-
Carecent	-	160	**160**	-	125	125
Mission Aviation fellowship	-	75	**75**	-	148	148
Angel Tree	-	-	**-**	70	-	70
Joseph Trust	-	-	**-**	-	50	50
Salvation Army	-	-	**-**	-	15	15
	35089	15045	**50134**	32924	18054	**50978**
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	233970	15045	**249015**	181295	18054	199349

5. RESTRICTED FUNDS

	Balance 01 Jan 25	Income	Expenditure	Transfers	Balance 31 Dec 25
	£	£	£	£	£
Manse Fund	117116	-	-	-	117116
Mission Fund	-	15045	(15045)	(0)	-
	117116	**15045**	**(15045)**	**(0)**	**117116**

The Manse Fund represents the cost of acquiring the Manse less any loans secured against the property.
The Mission Fund exists to provide funds to external mission organisations which are given to the Charity for this purpose.
The restricted funds are represented by tangible assets and cash reserves of the charity.

6. UNRESTRICTED FUNDS

	Balance 01 Jan 25	Income	Expenditure	Transfers	Balance 31 Dec 25
	£	£	£	£	£
Discretionary Grants fund	27394	-	(35089)	34306	26611
Property Maintenance Fund	-	27300	(80380)	53080	-
General Purpose fund	148505	185768	(118501)	(87386)	128386
	175899	**213068**	**(233970)**	**(0)**	**154997**

The Discretionary Grants Fund receives 22.5% of unrestricted, undesignated income of the Charity and is used at the Trustees' discretion to make grants and other payments to external organisations and individuals in pursuit of the Charity's aims and objectives. This amounted to £34,306 in 2025 and is shown as a transfer of funds from the General Purpose Fund to the Discretionary Grants Fund.

The Property Maintenance Fund receives 10% of the unrestricted, undesignated income of the Charity and is used at the Trustees' discretion for the upkeep and maintenance of the Charity's buildings. This amounted to £15,248 in 2025. An additional transfer of £37,832 was made from the General Fund to the Property Maintenance Fund to avoid a shortfall in that Fund.
The General Fund is used for all other income and expenditure.

7. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£
Current Accounts	136564	-	136564	165956
	136564	**-**	**136564**	**165956**

8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£
Gift Aid	19541	-	19541	19388
Other debtors	1445	-	1445	2929
Prepayments and Accrued Income	7850	-	7850	5520
	28836	**-**	**28836**	**27837**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	TOTAL 2025	TOTAL 2024
	£	£	£	£
Sundry Creditors	9463	-	9463	11102
Accruals and deferred income	1753	-	1753	8882
	11216	**-**	**11216**	**19984**

10. STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Gross Wages & Salaries	64855	60334
Employers National Insurance Costs	-	-
Pension Contributions	4456	3866
	69311	**64200**

Employees who were engaged in each of the following activities:

	2025 TOTAL	2024 TOTAL
Activities in furtherance of organisation's objects	1	1
Management and administration	3	2

All employed members of staff are paid through PAYE systems in the UK. No employees received emoluments in excess of £60,000. (2024: None)

11. TRUSTEES AND OTHER RELATED PARTIES

The Charity employed John Green, trustee, throughout 2024 and 2025 in accordance with S185 of the Charity Act 2011. His remuneration including pension contributions was as follows:

	2025	2024
	£	£
Gross Wages & Salaries	40456	38656
Employers National Insurance Costs	-	-
Pension Contributions	4046	3866
	44502	**42522**

John Green was also reimbursed for expenses totalling £2,029 (2024: £325).

Six other trustees were also reimbursed for expenses totalling £3,318 (2024: £1,977) wholly incurred in carrying out the Charity's activities.

These related to refurbishments, materials, equipment, catering, computer subscriptions and stationery supplies. No other material transaction took place between the Charity and a trustee or any person connected with them during the financial period.

Donations totalling £26,562 (2024: £39,999) were received during the year from trustees and related parties.

The Charity received rent of £1,800 (2024: £1,800) from Zambesi Mission, a registered charity of which Colin Stonelake is a Trustee. The Charity paid Zambesi Mission £314 (2024: £314) as a contribution towards shared broadband which Zambesi Mission pays for. In addition, the Charity also made donations to Zambesi Mission during the year of £2,463 (2024: £2,980). No conditions were attached to these donations.

The Charity made donations to the National Young Life Campaign Trust Ltd, a registered charity of which John Green is a Trustee, during the year of £747 (2024: £756). No conditions were attached to these donations.

12. RISK ASSESSMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

13. RESERVES POLICY

The reserves policy of York Baptist Church is to hold three months' of all expenditure to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £87,095, compared to £136,564 in free cash reserves held at the year-end.

14. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or ‘aims’ that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.