**Markyate Baptist Church**

Registered Charity Number: 1145170

# Trustees Annual Report & Accounts for 2025

## 1 Our Vision Statement

Growing together by loving God, loving one other and serving our community – Church without walls.

## 2 Our Aims

Our vision statement outlines how a healthy church should function and we continue to strive to fulfil this aim.
We endeavour to share the Christian faith in Markyate and beyond; nurturing people in their faith and life journeys, sharing God's love inside and outside of the church community through our words and actions, hoping that over time this leads to a growth in Church attendance and membership.
We continue to maintain our Church building, equipment and facilities to a high standard to make Markyate Baptist Church a welcoming place. We also share the premises with the village community when possible.

## 3 Operation of the Church

***Ministerial News*** – The Church has continued to be led by the Leadership Team with the support of our Moderator, Rev Mary Moody from the Central Baptist Association during 2025..

***Worship & Preaching*** – Church services begin at 10.30am on a Sunday and are open to everyone. There is also a Sunday Class for children called JAM – Jesus and Me, which runs alongside the main service. A youth group is also run fortnightly during the Service for those aged 11 – 17.

We continue to stream Sunday services, this allows live viewing for those unable to attend the service in person.

During 2025 services were led by a mix of visiting preachers, members of the Leadership Team and the wider Church family.

***Prayer*** – Prayer meetings are held in person for an hour on a Saturday morning twice a month at the Church.
In September 2025 a prayer day was held at the Church based on 7 marks of a Healthy Church.
There are various other prayer initiatives and MBC continues to be committed to being a house of prayer.

***Pastoral Care*** - The Leadership team are maintaining telephone contact and visits with members of the church and congregation if they are away from church for a period or are known to be unwell.

***Church Membership*** - On 31st December 2025 there were 30 members and 4 Non-voting members. This represents a decrease on the prior year of 2 members.

**4 Church Activities and Outreach**

We continue to use our Church facilities – the building and the garden – to strengthen our relationships with the community. Our garden has been equipped with toys and children's play equipment so that parents may bring their children into the garden at any time.

Hospitality is an important part of our Outreach for building relationships. As a Church, we try to hold communal lunches after some Sunday Church Services to encourage fellowship in our Church Family.
We always serve coffee and tea every week after the Sunday service.

***Monday Café*** – This continues to run every Monday between 10.30am and 12.00 noon, and remains popular with those who regularly attend.

***MBC Café*** – This continues to be held twice a month on the 1st and 3rd Friday – it is a popular venue for the community and the local Walking Group.

***Holiday at Home*** – No event was held during 2025, but there are plans for this to happen again in 2026.

***Refugee Outreach/Support*** – This work has continued during 2025, supporting the male refugees who are currently accommodated at The Holiday Inn on the edge of Markyate. A number of them attend Church regularly on a Sunday, contributing to Church life in many ways and during 2025 three were baptised.

The Church continues to provide a social space on a Wednesday afternoon in the Church Hall. This is run by members of the Church along with members of the local community. We also provide financial support to ensure that the refugees have sufficient basic clothing and other practical resources.

***Ukraine Support*** - The link established with the Ukraine support charity in Luton collecting clothing and critical supplies has been maintained. Collections continue to be made by two of our Church members.

***Children and Youth Work*** – Jack and Jill's Toddler Time has continued to run on the 2nd and 4th Friday of the month during term time, and in December they received a visit from Father Christmas.

We continue to maintain our link with The 267 Project, a youth charity which arranges events in the Hertfordshire area, and we take local young people to those events.

**5 Sharing our Facilities with the Community**

We let our premises, primarily the Church Hall, to a number of local organisations serving the community for their regular meetings. These include Alcoholics Anonymous, the Markyate History Society, and a number of fitness classes. Other village groups hold meetings in the Hall from time to time. The Hall is also hired for children and family parties.

**6 Mission and Evangelism Donations**

The Church continues to provide financial donations to a broad range of charitable Christian missions, based in the UK but with activities around the world. In many cases, our church members have close personal links and involvement with running these Mission activities. These are organisations that the Church has a close relationship with. In some cases, the Charities representatives speak at the Church services during the year to tell us about their work. The details of MBC's Mission payments are in the Financial Report Note 3 on page 11.

**7 Churches Together**

We continue our inter-denominational activities during the year with St John the Baptist Church in Markyate and also St Leonard's Church in Flamstead. A number of joint services were held during the year and there was a joint "Walk of Witness" held on Good Friday, a joint service at the Village War Memorial on Remembrance Sunday and a joint open-air Christmas Carol Service at the Fire Station in the centre of the village just before Christmas. All of these activities provide Christian Witness to our village community and give them an opportunity to join in.

**8 Employees and Volunteers**

The Church employs one part-time Administrator, on a permanent contract.

Throughout the year there were many volunteers (excluding Trustees) active in various aspects of the Church's operation.

The Trustees would like to thank all those who have worked hard and given their time to keep our church running and make it the lively and vibrant community that it is. Many also make valuable contributions to the Church by bringing their expertise to the benefit the church and ensuring that high standards of workmanship are achieved by those contracted to maintain or repair the fabric of the church. They also strive to ensure financial resources of the Church are used responsibly.

**9 Governance**

The Church's Constitution takes the form of the model Baptist Union Approved Governing Document which describes, amongst other matters, the objectives and activities of the church and the appointment of Trustees. The Church is governed and regulated by its own Members where all aspects of the work of the church are subject to the approval of the Members Meetings, normally held

approximately every three months. The election of Deacons/Trustees was held at the Annual General Meeting in April.

As reported in Section 3 above, the Rev$^{d}$ Nick Drury resigned his appointment as the Minister of Markyate Baptist Church and left the role on 31$^{st}$ October 2024.

Markyate Baptist Church had in place the following policies and procedures:

- Charity Financial Controls policy
- Financial Reserves policy and procedure
- Trustee Expense policy and procedure
- Safeguarding policy for children and vulnerable adults
- Health and Safety policy
- GDPR policy
- Risk Management procedure

## 10 Structure and Management

The Leadership Team of Deacons is composed of all the trustees. The Deacons are nominated by the members and are elected for a three-year term and retire by rotation. Elections are usually held at the Church Members' AGM.

The Leaders meet monthly to deal with church administration, financial affairs, pastoral concerns, to plan special events and projects within the Church, and initiatives to reach out to the community. The Leadership Team are jointly responsible for preparing the agenda for Members' Meetings. These meetings are chaired by the Minister, or the Moderator when no Minister is in place.

This Charity is **not** part of any wider group structure.

The Church has no trading subsidiaries.

***Administrative Information*** - Markyate Baptist Church is situated in Buckwood Road, Markyate, AL3 8JF. The details of church activities can be accessed on the Internet at www.markyatebaptist.org and on the Church's Facebook page. Other contact information is also available there. The video recording of the sermons preached at recent services of worship can be downloaded from YouTube or the Church website and the links are also published in the MBC weekly News sheet.

Tracy Cripps is employed as the Part time administrator for MBC.

***Trustees and Deacons:***

Jeremy Bottrill
Mark Buckley
Ruth Kieran
Chris Trew
Heidi Trew
Robert Wills

None of the Trustees resigned to take up employment with the charity. Except for the Minister, none of the Trustees received any remuneration for the work

they have done for this charity, except for remuneration of out-of-pocket expenses.

***Health & Safety*** - The Church has a Health and Safety Policy that is aimed at ensuring all our activities are carried out in a safe environment. The Health and Safety Policy and the policies for Safeguarding Children and vulnerable adults are reviewed annually. Trustees and volunteers who work with children and vulnerable adults are required to have a DBS check.

There were no serious incidents to report during the period of this report.

***Risk Management*** - The Church conducts a Risk Assessment for the new activities that it undertakes. These are documented, and the contents of these documents are shared by the project leader with the participants to make them aware of the risks and the actions they should take to avoid and minimise these risks. We have been helped in preparing the assessments by Guidance Notes sent out by the Baptist Union

During the period of this report, there were no External risks and impacts that impacted on the operation of the Church.

***Safeguarding*** - The Church carries out DBS checks on anyone associated with the Church who has a specific role or responsibility working with children and vulnerable people and also the Trustees. Ruth Kieran is the designated person for safeguarding and Jeremy Bottrill is the deputy designated person for safeguarding. They are assigned to oversee the Safeguarding Policy and to provide a first point of contact for anyone who wishes to make a complaint or express a safeguarding concern. We continue to ensure that Trustees and volunteers have the appropriate safeguarding training.

**11 Financial Review**

The Accounts Schedules shown on pages 10 to 13 should be read together with the notes of explanation given below. They are prepared on a Receipts and Payment basis and follow SORP 13. They do not incorporate any form of accrual accounting.

***Income Receipts -*** In 2025 Receipts totalled £73,385 and increase on 2024 and this is mainly due to the rental income on the Manse. Voluntary Donations and Receipts have decreased as our membership has reduced. These receipts mainly came from individuals' monthly standing order bank payments. The Gift Aid Tax Recovery associated with these donations also decreased. Interest rates have continued to decrease during 2025, interest is earned on the Church's deposited funds.

***Other Receipts (See Note1)*** at £14,898 are an increase on 2024. Other Donations within this category that were not eligible for Gift Aid totalled £12,706 - these came from a variety of individuals and a bequest.
Jack and Jill's Toddlers time continued to bring in a small amount.

Most of the Outreach Income – AS Support relates to payments received via the MBC account from outside organisations in support of the work of the Wednesday Café.

The Church received no endowments during the year. No income was received from outside the UK. There were no government contracts or grants during the year. The Church does not employ any professional fundraisers and does not have any partnership with any commercial participant.

***Total Expenditure*** **-** In 2025 Total Expenditure was £49,357, a decrease on the 2024 spend of £90,495.

***Ministry Cost (See Note 2)*** **-** The total ministry costs incurred during the year were £6,814, final payment were made to Nick Drury January 2025. A total of £2,721 was spent on visiting speakers whilst there is no minister employed.

***Mission Payments (see Note 3)*** **-** These mission payments are part of the way this Church carries out its purpose and demonstrates its gratitude for God's generosity to our Church. Total mission donations in the year were £7,605 or 10.4% of our Receipts - slightly above our policy, to give 10% of annual Receipts. Our donations included support for the Baptist Home Mission fund, providing support for struggling Baptist churches and new start-ups in the UK. Also, for the Baptist Missionary Society – Worldwide, undertaking mission work in various third-world countries. Our mission payments are all made to charities based within the UK. However, several of these charities work overseas and £2,085 of these donations goes to support work overseas. Much of this charitable work is associated with helping children. We have close informal links to most of these charities through members of our congregation. There are no formal contractual arrangements with any of these charities.

***Manse Costs (see Note 4)*** **-** Total Manse costs were £4,388 in 2025, a decrease on 2024 costs. Repair costs were £2,190 and this was mainly due to ensuring we met the Gas Safe guidelines for letting the Manse. Utility costs and Council Tax totalled £1,607, a decrease on the 2024 costs, as these have been taken over by the tenants from May 2025 onwards. The Manse Insurance cost decreased.

***Church Costs (See Note 5)*** **-** Total Church costs were £27,061, a decrease on the 2024 costs.

Church utilities (water rates) at £989 were slightly up on last year. Church gas costs at £1,236 were up on the previous year but we signed a new contract in Autumn 2024. The electricity charges decreased to £3,439 which is a significant decreased on 2024, we are now more reliant on the gas heating the Church Hall, although towards the end of the year we have had issues with the boiler.

Church administration costs showed a slight year-on-year increase due to increased salary payments and the introduction of a pension scheme for our

Administrator. The Subscriptions included the per capita payment per member to Baptist Together, and a subscription to the internet site, "Find-a-church". Church insurance cost showed only a small increase in 2025 of £65 during the year to £2149.

***Church Outreach Costs (See Note 6)* -** Total Church Outreach costs were £3,489, a decrease of £1,220.
There was also a spend of £3,249 for Refugee Support, this spend includes the £960 received. These funds allow those working with the Wednesday afternoon café to purchase clothing and other items needed, there have also been occasions where the hire of the Markyate & Flamsted Village Care bus for Refugee group has been paid.
These Outreach Costs also include the licence fees for the use of Worship Lyric Video hymn music to support our church services and for the fact that we broadcast these over the Internet.

***Surplus of Receipts Over Payments* -** In 2025 the Receipts exceeded Expenditure giving a Surplus of £25,028.

***Use of Restricted Funds in 2025* -** The Table on page 13 shows that there was no movement in the Restricted Fund categories in 2025.

The Church achieves most of its purposes through the activities described in sections 3 and 4 above. The Church has no other external source of income, other than the generous donations of the Members and the congregation and the Gift Aid recovery associated with those donations, hiring out of the Church premises, interest on deposited funds and some occasional charitable grants. The Church receives no money from Central Government or local authorities, other than the HMRC Gift Aid recovery on donations.

***Reserves Policy* -** The Church tries to maintain a minimum level of reserve in the Unrestricted Fund that is the equivalent to approximately 3 months' general running costs and nine months staff cost; this is currently estimated at £51,000. This reserve calculation assumes that we have a full time Minister employed for a full year.
All the Unrestricted General funds of £19,074 at the end of 2025, are now regarded as reserves. The overall financial health of the Church remains strong and adequate controls are in place to give early warning of any changes.

***Accounting Policies* -** The accounts are prepared in accordance with Charity Commission "Accounting and Reporting by Charities – Statement of Recommended Practice" (SORP 2013)" issued by the Charity Commission. Our accounting systems are operated using the "Financial Co-ordinator" accounting software package. The financial controls were established when the Financial Coordinator system was implemented in 2018 and have remained in place during 2025.

***Donations and Grants* -** These are accounted for when received.

***Unrestricted funds -*** These represent income which has no specific instructions from the donor about how it can be used and is therefore used by the trustees for any of the church's ordinary purposes.
Unrestricted funds totalled £119,074 at 31 December 2025.

***Designated funds -*** These represent sums set aside out of unrestricted funds for specific purposes, but which can be transferred in whole or in part back into General funds at any time or when the original purpose, for which they were originally assigned, has been completed.
Designated funds totalled £9,981 at 31 December 2025, a decrease of £2,407 on 2024.

***Restricted funds -*** These represent donations received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given.
Restricted funds totalled £91,001 at 31 December 2025, no change from the figure at the end of 2024.
The Church Building Restricted Fund is our main Restricted Fund intended for improvements and extensions to the church building and facilities.

***Endowment funds -*** These are funds whose capital must be maintained. Only income from the capital investment is used as restricted or unrestricted depending on the purpose for which the endowment was established. The church currently has no such funds.

***Fixed assets -*** Our total assets are shown as £2,173,430 - the same as 2024. These consist of:
The Church premises at 13 Buckwood Road and contents are included in the Statement of Assets and Liabilities at the insurance valuations because no more reliable cost information was available. In the opinion of the Trustees a professional valuation would incur costs out of proportion to the benefit gained by a user of the accounts.
The Manse, 50 Buckwood Road, Markyate, is included at its current market value.
Church Fittings, Furnishings and Equipment are valued at a replacement Cost of £84,138.

***Governance Cost -*** No legal fees were incurred in 2025.

***Pensions –*** Tracy Cripps – the Church Administrator – continues to have a Pension with The Peoples Pension Scheme.

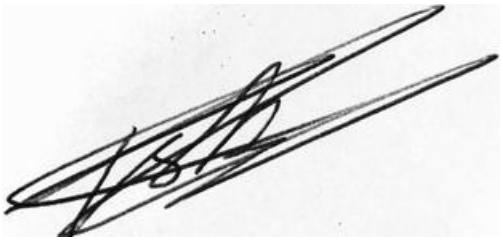
***Staff and Trustees -*** The Church employed a part-time administrator for all of 2025.

No person earned more than £60,000 during 2025. No trustee received remuneration during the year, other than reimbursements incurred solely for

minor purchases of provisions and materials for church use. As required by the Charity Commission, the total value of the employee benefits of the highest paid employee during 2025 was £12,900. Total staff remuneration totalled £17,407 in 2025.

This report was approved and signed for on behalf of the Leadership Team of Trustees.

Signed –



Jeremy Bottrill, Trustee
21st April 2026

**MARKYATE BAPTIST CHURCH**

**FINANCIAL STATEMENT FOR YEAR ENDED 31 DECEMBER 2025**

**RECEIPTS AND EXPENDITURE**

| | 2025 | | | | 2024 | Variance |
|---|---|---|---|---|---|---|
| | Unrestricted Funds | Designated Funds | Restricted Funds | Total Funds | Total Funds | 2025 v 2024 |
| ***Receipts*** | | | | | | |
| Voluntary Donations & Receipts | 28,432 | - | - | 28,432 | 32,949 | -4,517 |
| Gift Aid | 6,868 | - | - | 6,868 | 9,627 | -2,759 |
| Grants | - | - | - | 0 | 0 | 0 |
| Lettings - Hall | 4,931 | - | - | 4,931 | 4,141 | 790 |
| Lettings - Manse | 12,220 | | | 12,220 | 0 | 12,220 |
| Interest on Deposits | 7,037 | - | - | 7,037 | 9,405 | -2,368 |
| Other Receipts (Note 1) | 13,647 | 1,251 | - | 14,898 | 10,423 | 4,475 |
| ***Total Receipts*** | **£73,134** | **£1,251** | **£0** | **£74,385** | **£66,545** | **£7,840** |
| ***Expenditure*** | | | | | | |
| Ministry Costs (Note 2) | 6,814 | | | 6,814 | 33,828 | -27,014 |
| Mission Payments (Note 3) | 7,605 | | | 7,605 | 6,995 | 610 |
| Manse Costs (Note 4) | 4,388 | | | 4,388 | 5,742 | -1,354 |
| Church Costs (Note 5) | 27,061 | | | 27,061 | 39,221 | -12,160 |
| Outreach Costs (Note 6) | 123 | 3,366 | | 3,489 | 4,709 | -1,220 |
| ***Total Expenditure*** | **£45,991** | **£3,366** | **£0** | **£49,357** | **£90,495** | **-£41,138** |

| | | |
|---|---|---|
| Surplus - Receipts less Expenditure | £25,028 | -£23,951 |
| Cash Funds - 31st December 2025 | £220,772 | |
| Cash Funds - 31st December 2024 | £195,744 | |
| | £25,028 | |

| ***Statement of Assets & Liabilities*** | | | |
|---|---|---|---|
| ***Cash Funds*** | ***2025*** | ***2024*** | ***Variance*** |
| Current Account | £27,574 | £1,924 | £25,650 |
| Cash held not banked | £67 | £0 | £67 |
| Deposit Accounts | £193,131 | £193,820 | -£689 |
| ***Total Funds*** | **£220,772** | **£195,744** | **£25,028** |
| ***Surplus 2025*** | | £25,028 | |
| ***Assets Retained for the Church's own use*** | | | |
| Markyate Baptist Church Building 13 Buckwood Road | £1,644,292 | £1,644,292 | £0 |
| Manse (Freehold Property) 50 Buckwood Road | £445,000 | £445,000 | £0 |
| Chruch Fittings, Furnishings & Equipment | £84,138 | £84,138 | £0 |
| ***Total Assets*** | **£2,173,430** | **£2,173,430** | **£0** |
| ***Total Cash & Assets*** | **£2,394,202** | **£2,369,174** | **£25,028** |

***Liabilities*** As at 31st December 2025 Markyate Baptist Church had no outstanding liabilities

## NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

| | 2025 | | | | 2024 | Variance |
|---|---|---|---|---|---|---|
| | Unrestricted Funds | Designated Funds | Restricted Funds | Total Funds | Total Funds | 2025 v 2024 |
| ***Note 1 Other Receipts*** | | | | | | |
| Other Donations Non GA | 12,706 | | - | 12,706 | 6,531 | 6,175 |
| Fundraising | | | - | 0 | 0 | 0 |
| Other | 942 | | - | 942 | 1,286 | -344 |
| Holiday-at-Home | | | - | 0 | 287 | -287 |
| Jack & Jills | | 291 | - | 291 | 503 | -212 |
| Outreach Activity Income | | | - | 0 | 420 | -420 |
| Outreach Income - AS Support | | 960 | - | 960 | 1,396 | -436 |
| Renew Wellbeing | - | - | - | 0 | 1,000 | -1,000 |
| ***Total Other Receipts*** | **£13,647** | **£1,251** | **-** | **£14,898** | **£11,423** | **£3,475** |
| ***Note 2 Ministry Costs*** | | | | | | |
| Ministry Salaries | 1,534 | - | - | 1534 | 20,776 | -19,242 |
| Ministry Pension | 622 | - | - | 622 | 7,258 | -6,636 |
| Ministry HMRC | 1,932 | - | - | 1932 | 4,299 | -2,367 |
| Ministry Expenses | 5 | - | - | 5 | 88 | -83 |
| Ministry Visiting Speakers | 2,721 | - | - | 2721 | 838 | 1,883 |
| Ministry Development | | - | - | 0 | 570 | -570 |
| ***Total Ministry Costs*** | **£6,814** | **-** | **-** | **£6,814** | **£33,829** | **-£27,015** |
| ***Note 3 Mission Payments*** | | | | | | |
| Mission BU Home Mission | 2,520 | - | - | 2520 | 2520 | 0 |
| Mission Nansmabo | | - | - | 0 | 0 | 0 |
| Mission Myosotis Trust | 450 | - | - | 450 | 500 | -50 |
| Mission the 267 Project | 450 | - | - | 450 | 300 | 150 |
| Mission BMS World Mission | 885 | - | - | 885 | 1115 | -230 |
| Mission Step | 2,100 | - | - | 2100 | 1800 | 300 |
| Mission Way to the Nations | 450 | - | - | 450 | 300 | 150 |
| Mission Haven Hope | 450 | - | - | 450 | 0 | 450 |
| Mission Tear Fund Yemen | 300 | - | - | 300 | 0 | 300 |
| Mission Hospice of St Francis | | - | - | 0 | 300 | -300 |
| Mission Christian Aid | | - | - | 0 | 160 | -160 |
| ***Total Mission Payments*** | **£7,605** | - | - | **£7,605** | **£6,995** | **£610** |
| ***Note 4 Manse Costs*** | | | | | | |
| Manse Repairs | 2,190 | - | - | 2190 | 115 | 2,075 |
| Manse Utilities | 944 | - | - | 944 | 2946 | -2,002 |
| Manse Other | 663 | - | - | 663 | 1889 | -1,226 |
| Manse Insurance | 590 | - | - | 590 | 793 | -203 |
| ***Total Manse Costs*** | **£4,388** | - | - | **£4,388** | **£5,743** | **-£1,355** |
| ***Note 5 Church Costs*** | | | | | | |
| Church Maintenance | 1,622 | | | 1622 | 12,204 | -10,582 |
| Church Utilities | 989 | | | 989 | 908 | 81 |
| Church Gas | 1,236 | | | 1236 | 434 | 801 |
| Church Electricity | 3,439 | | | 3439 | 7,105 | -3,666 |
| Church Equipment | 576 | | | 576 | 118 | 458 |
| Church Cleaning | 1,797 | | | 1797 | 2,006 | -209 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Church Insurance | 2,149 | | | 2149 | 2,084 | 65 |
| Church Admin | 13,319 | | | 13319 | 12,524 | 795 |
| Church Catering | 969 | | | 969 | 1,214 | -245 |
| Church Other | 157 | | | 157 | 273 | -116 |
| Church Subscriptions | 747 | | | 747 | 241 | 506 |
| Church Bank Charges | 63 | | | 63 | 112 | -49 |
| ***Total Church Costs*** | **£27,061** | **-** | **£0** | **£27,061** | **£39,221** | **-£12,160** |
| | | | | | | |
| ***Note 6 Church Outreach*** | | | | | | |
| Ministry Holiday at Home | | | | 0 | 412 | -412 |
| Ministry Outreach Expenses | | | | 0 | 562 | -562 |
| Ministry Renew Wellbeing | | | | 0 | 0 | 0 |
| Ministry Resources | 88 | | | 88 | 241 | -153 |
| Ministry Youth Work | 34 | 118 | | 152 | 261 | -109 |
| Ministry Pastoral Care | | | | 0 | 370 | -370 |
| Ministry Outreach AS Support | | 3,249 | | 3249 | 2861 | 387 |
| ***Total Church Outreach Costs*** | **£123** | **£3,366** | - | **£3,489** | **£4,709** | **-£1,220** |

**Use of Restricted Funds - 2025**

| | | |
|---|---|---|
| ***Forget Me Not Centre*** | | |
| Balance 01/01/2025 | £716 | |
| Balance 31/12/2025 | | £716 |
| | | |
| ***Building Fund*** | | |
| Balance 01/01/25 | £91,001 | |
| Expenditure | | |
| Balance 31/12/2025 | | £91,001 |

**ASSIGNMENT OF FUNDS**

| | **2025** | **2024** | **Variance** |
|---|---|---|---|
| ***Unrestricted Funds*** | | | |
| General Fund | £119,074 | £91,639 | £27,435 |
| | | | |
| ***Designated Funds*** | | | |
| Community Outreach Fund | £7,668 | £9,957 | -£2,289 |
| Renew Wellbeing | £978 | £978 | £0 |
| Youth Ministry | £1,335 | £1,453 | -£118 |
| *Sub total Designated Funds* | £9,981 | £12,388 | -£2,407 |
| ***Restricted Funds*** | | | |
| Forget Me Not Centre | £716 | £716 | £0 |
| Building Fund | £91,001 | £91,001 | £0 |
| *Sub total Restricted Funds* | £91,717 | £91,717 | £0 |
| ***Total Funds of Church*** | ***£220,772*** | ***£195,744*** | ***£25,028*** |

**STATEMENT OF CASH AND ASSETS**
**As at 31 December 2025**

| | **2025** | **2024** | **Variance** |
|---|---|---|---|
| ***Current Assets*** | | | |
| HSBC Current Account | £27,574 | £1,924 | £25,650 |
| Cash held not banked | £67 | £0 | £67 |
| | | | |
| ***Current Assets - Investments*** | | | |
| Baptist Union Corp | £80,170 | £77,793 | £2,377 |
| Cambridge & Counties Bank | £85,207 | £85,273 | -£66 |
| COIF (CCLA) | £27,754 | £30,754 | -£3,000 |
| | | | |
| ***Total Funds*** | **£220,772** | **£195,744** | **£25,028** |
| | | | |
| | **Surplus** | **£25,028** | |

The Financial Statements - pages 10 - 13 were approved by the Trustees and signed on their behalf by the Treasurer.



Treasurer: Heidi Trew

Date : 10/04/2026

**Independent Examiner's Report**

Report to the trustees of: Markyate Baptist Church

On accounts for year ended: 31st December 2025

Charity Number: 1145170

Financial statements as set out on pages 10 to 13 of the report.

**Respective responsibilities of trustees and examiner:**
As trustees you are responsible for the preparation of the financial statements. The trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (The 2011 Act)) and that an independent examination is needed.
As a retired Fellow of the Chartered Institute of Secretaries, I consider myself suitably qualified to carry out the independent examination. Having satisfied myself that the charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011Act; and
- To state whether particular matters have come to my attention.

**Basis of independent examiner's statement:**
My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination included 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express and audit opinion on the financial statements.

**Independent examiner's statement:**
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, the trustees have not met the requirements to ensure that:
   - Proper accounting records are kept: and
   - Accounts re prepared which agree with the accounting records and comply with the accounting requirements of the Act:

   Or
(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  Date: 13.04.26

Peter Wastall, FCIS, ACIB
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