Registered Charity no. 1158755

Yardley Baptist Church

Trustees' Annual Report and Accounts

Year Ended 31st December 2025



Wyatt & Co
Chartered accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Yardley Baptist Church

Year Ended 31st December 2025

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Yardley Baptist Church

Year Ended 31st December 2025

Legal and Administrative Information

Reference
The Charity is called "Yardley Baptist Church". The Church is registered with the Charity Commission for England and Wales and was registered on the 2 October 2014.

Registered Charity Number	1158755	
Registered Office	Rowlands Road Birmingham B26 1AT	
Website	www.yardleybaptist.co.uk	
Trustees	Rev Alison Taylor	*Chair*
	Heather Kelcey	*Secretary*
	Isobel Easton	Treasurer
	Hannes Gouthwaite	
	Laura Williams	
	Danny Sinnassamy	*(Stepped down March 2026)*
	Stephen Aylin	*Stepped down 19 March 2025*
	Alison Aylin	*Stepped down 19 March 2025*
	Sunday Akinlabi	*Appointed 18 March 2026*
Primary Bankers	Lloyds Bank Plc Ariel House 2138 Coventry Road Sheldon B26 3JW	
Independent Examiner:	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF	

Yardley Baptist Church

Year Ended 31st December 2025

Trustees' Annual Report

Public Benefit Statement
In setting our objectives and planning our activities our trustees have given consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian faith through the provision of worship and teaching services and the relief of sickness, financial hardship and promoting good health. This has been achieved by the provision of funds, and services.

Structure, Governance and Management
Yardley Baptist Church is an unincorporated charitable trust governed by its constitution updated in 2022 and registered with the Charity Commission for England and Wales in 2014.

The trustees are appointed in accordance with the provisions of the constitution, typically by election at the Annual Church Meeting. New trustees receive an induction on their legal responsibilities as set out in the Charity Commission's guidance "The Essential Trustee (CC3)".

Our Trustees are familiar with the practical work of the Charity and are active Church members. Trustees are kept abreast of ongoing matters through their involvement with the Church's day to day activities. The trustees meet regularly to oversee the governance, ministry, and financial stewardship of the charitv.

Objectives and Principal Activities
The charity's objects, as set out in the governing document, are:

"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."

The Church vision is:

"We are a church that seeks to be rooted in the local community, wanting to see everyone become all that they can be, through encountering Christ and His Kingdom. Our aim is to be a community deeply rooted in authentic Christian discipleship, branching out to embody and share God's radical love for the whole world."

In furtherance of these objects, the charity's main activities this year included:

- Holding regular worship services, prayer meetings, and Bible studies.
- Providing pastoral care and support to members and the wider community.
- Running outreach events and activities to engage with local residents.
- Supporting missionary work both in the UK and overseas.
- Running weekly community lunches and a welcome cafe.
- Running youth activities including Sunday school and a uniformed group.
- Running Renew Wellbeing social gatherings.

All activities are undertaken to advance the Christian faith and for the public benefit. The trustees have had due regard to the Charity Commission's guidance on public benefit when planning activities.

Yardley Baptist Church

Year Ended 31st December 2025

Trustees' Annual Report

Achievements and Performance

During the year, we:

- Welcomed new members into fellowship.
- Continued hybrid worship services (in-person and online) to widen access.
- Supported local foodbank initiatives and community support programmes.
- Provided food and other support to local residents.
- Provided financial and practical aid to members experiencing hardship.
- Provided activities for youth groups

Financial Review

- Total income: £144,642 (previous year £143,425)
- Total expenditure: £97,092 (previous year £91,043)
- Closing cash funds: £210,205
- Restricted funds: £26,620

The main sources of income were tithes, offerings, and donations. Expenditure covered ministry costs, building upkeep, utilities, charitable giving, and administrative expenses.

The charity holds reserves sufficient to cover 6 months of essential expenditure in line with our reserves policy. In 2025, a significant one-off gift was received which is restricted for building improvements .

We continue to be very grateful to all who generously donate to our Church. The weekly offertory ensures our Church can continue to achieve its very important aims and objectives.

Reserves Policy

The trustees aim to maintain unrestricted reserves equivalent to at least 6 months' core expenditure to ensure uninterrupted operation in the event of unforeseen income shortfall or unexpected costs. The trustees estimate that six months' core expenditure is approximately £50,000. Free reserves at the year end were £135,842 and therefore exceeded the target.

Going Concern

The Trustees are satisfied that the Charity is a going concern and do not know of any uncertainties regarding the organisation's ability to continue operating as a going concern.

Plans for the Future

Our priorities for the coming year are to:

- Strengthen discipleship through small group ministry.
- Enhance community outreach.
- Undertake planned maintenance works.
- Continue prudent stewardship of resources.
- Improve church building to increase rentability and improve energy efficiency
- Start a new youth group

Yardley Baptist Church

Year Ended 31st December 2025

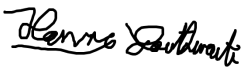
Trustees' Annual Report

Trustees' Responsibilities
Yardley Baptist Church financial statements have been prepared on the receipts and payments basis in accordance with section 133 of the Charities Act 2011.

The trustees are responsible for keeping proper records under s130 Charities Act 2011, which disclose with reasonable accuracy at any time the financial position of the Charity. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees

Name of Trustee: Hannes Gouthwaite

Signed on Behalf of the Trustees: 

Date of Approval: 08/10/2026

Yardley Baptist Church

Year Ended 31st December 2025

Independent Examiner's Report

I report to the trustees on my examination of the accounts of Yardley Baptist Church ('the charity') for the year ended 31st December 2025.

Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity'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 confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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;

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.

Nigel Wyatt

Nigel Wyatt BSc FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date: 08/10/2026

Yardley Baptist Church

Year Ended 31st December 2025

Statement of Receipts and Payments

	Note	2025 Unrestricted Funds	2025 Restricted Funds	2025 **Total Funds**	2024 Total Funds
		£	£	**£**	£
Receipts					
Donations and legacies		112,434	20,719	**133,153**	131,139
Charitable activities		8,307	1,180	**9,487**	10,495
Investment income		1,132	-	**1,132**	1,391
Other income		870	-	**870**	400
Total Receipts	**2**	122,743	21,899	**144,642**	143,425
Payments					
Payments on charitable activities	**3**	91,992	5,100	**97,092**	91,043
Total Payments		91,992	5,100	**97,092**	91,043
Net Receipts / (Payments)		30,751	16,799	**47,550**	52,382
Net Movement in Funds (Cash)					
Total funds (cash) brought forward	**7**	154,433	8,222	**162,655**	110,273
Transfers	**7**	(1,599)	1,599	**-**	-
Total Funds (Cash) Carried Forward	**7**	**183,585**	**26,620**	**210,205**	162,655
Funds Represented by					
General (unrestricted)		136,100	-	**136,100**	112,617
Designated (unrestricted)		47,485	-	**47,485**	41,816
Restricted funds		-	26,620	**26,620**	8,222
		183,585	**26,620**	**210,205**	162,655

Approved by the Trustees

Name of Trustee: Hannes Gouthwaite

Signed on behalf of the Trustees: 

Date of approval: 08/10/2026

Yardley Baptist Church

Year Ended 31st December 2025

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis and thus there is no formal Balance Sheet or Statement of Financial Position. A statement of assets and liabilities is outlined giving an indication of the charity's assets instead at the year end. Tangible fixed assets are stated at their current insurance valuation. This amount is included for information purposes and does not represent historical cost.

	2025	2024
	£	£
Fixed assets		
Tangible Fixed Assets	95,957	96,843
	95,957	96,843
Current assets		
Cash at Bank and Petty Cash	210,205	162,655
	210,205	162,655

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

Basis of Preparation
The financial statements have been prepared on the receipts and payments basis in accordance with section 133 of the Charities Act 2011.

Assessment of Going Concern
Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting
Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a ‘special offering’ in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Receipts
Receipts are recognised when the funds are received by the charity.

Payments
Payments are recognised when they are paid by the charity.

Governance Costs
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.

Pensions
The charity operates a defined contribution pension scheme. Pension contributions are included in payments when paid.

Operating Leases
Lease payments are included in payments when paid.

Taxation
The charity is exempt from tax on its charitable activities.

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Donations and Legacies			
Donations and offerings	88,905	18,136	**107,041**
Gift aid	23,529	930	**24,459**
Fellowship fund	-	1,653	**1,653**
	112,434	20,719	**133,153**
Charitable Activities			
Boys b' and girls a' combined	-	1,180	**1,180**
Welcome centre	8,307	-	**8,307**
	8,307	1,180	**9,487**
Investment Receipts			
Interest	1,132	-	**1,132**
	1,132	-	**1,132**
Other Income			
Room hire	870	-	**870**
	870	-	**870**
Total Receipts	**122,743**	**21,899**	**144,642**

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

2 Analysis of Receipts *(Continued)*

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Donations and Legacies			
Donations and offerings	102,725	5,726	108,451
Gift aid	20,504	1,151	21,655
Fellowship fund	-	1,033	1,033
	123,229	7,910	131,139
Charitable Activities			
Boys b' and girls a' combined	-	2,592	2,592
Welcome centre	7,903	-	7,903
	7,903	2,592	10,495
Investment Receipts			
Interest	1,391	-	1,391
	1,391	-	1,391
Other Income			
Room hire	400	-	400
	400	-	400
Total Receipts	132,523	10,502	143,425

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Bank charges	371	-	**371**
Church costs	25,297	-	**25,297**
Fellowship fund	-	259	**259**
Insurance	3,171	-	**3,171**
Make Lunch	-	99	**99**
Building refurbishment and maintenance	4,949	-	**4,949**
Ministerial costs	38,008	-	**38,008**
Missionary grants/ gifts	16,184	2,030	**18,214**
	87,980	2,388	**90,368**
Other Activities			
Boys b' and girls a' combined	-	1,317	**1,317**
Renew	-	1,395	**1,395**
Welcome centre	4,012	-	**4,012**
	4,012	2,712	**6,724**
	91,992	**5,100**	**97,092**

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

3 Payments on Charitable Activities *(Continued)*

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Bank charges	287	-	287
Church costs	25,993	-	25,993
Fellowship fund	-	670	670
Insurance	3,076	-	3,076
Make Lunch	-	1,082	1,082
Building refurbishment and maintenance	4,289	-	4,289
Ministerial costs	35,552	-	35,552
Missionary grants/ gifts	5,100	5,616	10,716
	74,297	7,368	81,665
Other Activities			
Boys b' and girls a' combined	-	2,113	2,113
Renew	-	1,280	1,280
Welcome centre	5,985	-	5,985
	5,985	3,393	9,378
	80,282	10,761	91,043

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attendees. Please refer to the trustees' report for further detail about volunteer contributions in the organisation.

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

5 Trustee Remuneration and Expenses

The Charity does not have an ultimate controlling party as it is controlled jointly by the Board of Trustees.

Except for the remuneration and benefits paid to Rev Alison Taylor in respect of her role as minister, as disclosed below, no trustee had a personal interest in any other transaction with the charity during the year.

During the year ended 31 December 2025 Rev Alison Taylor received remuneration of £31,453 (2024: £30,167), pension contributions of £3,894 (2024: £3,941) and received the provision of residential accommodation. This was received for Alison's role as minister and was not for her role as trustee.

Rev Alison Taylor took a sabbatical during the year, during which she received a payment of £900 towards costs associated with her sabbatical. The remuneration was authorised under the guidance of the charities governing document The remuneration figure above excludes the £900 sabbatical bonus.

Four Trustees incurred out-of-pocket expenses during the year totalling £3,715 (2024: £2,830). All expenditure was incurred for the day to day running of the church and activities.

6 Related Party Transactions

There were no other related party transactions other than the trustee renumeration detailed above during the year.

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

7 Analysis of Charitable Funds

Unrestricted Funds

	1 Jan 2025	Income	Expenditure	Transfers	31 Dec 2025
	£	£	£	£	**£**
Unrestricted					
General	112,617	113,562	(87,980)	(2,099)	**136,100**
Designated					
Asset replacement	-	-	-	2,500	**2,500**
HEBA investments	22,969	874	-	-	**23,843**
Unrestricted legacy fund	9,400	-	-	-	**9,400**
Welcome centre café	9,447	8,307	(4,012)	(2,000)	**11,742**
Total Unrestricted	**154,433**	**122,743**	**(91,992)**	**(1,599)**	**183,585**

Restricted Funds

	1 Jan 2025	Income	Expenditure	Transfers	31 Dec 2025
	£	£	£	£	**£**
Boys Brigade and Girls Associat	2,338	1,180	(1,317)	579	**2,780**
Building Improvement	-	15,000	-	250	**15,250**
Fellowship fund	2,849	1,653	(259)	126	**4,369**
Make lunch	99	-	(99)	-	**-**
Missionary work	2,035	930	(2,030)	(118)	**817**
Renew	901	1,136	(1,395)	761	**1,403**
Sheldon Trust Fund	-	2,000	-	-	**2,000**
Total Restricted	**8,222**	**21,899**	**(5,100)**	**1,599**	**26,620**
Total Funds and Cash	**162,655**	**144,642**	**(97,092)**	**-**	**210,205**

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

Analysis of Charitable Funds (continued)

Unrestricted Funds

	1 Jan 2024	Income	Expenditure	Transfers	31 Dec 2024
	£	£	£	£	£
Unrestricted					
General	73,713	122,492	(74,297)	(9,291)	112,617
Designated					
HEBA investments	22,325	1,028	-	(384)	22,969
Unrestricted legacy fund	-	1,500	(2,100)	10,000	9,400
Welcome centre café	7,429	7,903	(3,885)	(2,000)	9,447
Total Unrestricted	103,467	132,923	(80,282)	(1,675)	154,433

Restricted Funds

	1 Jan 2024	Income	Expenditure	Transfers	31 Dec 2024
	£	£	£	£	£
Boys Brigade and Girls Association	904	2,592	- 2,113	955	2,338
Fellowship funds	2,160	1,033	(670)	326	2,849
Missionary work	2,561	5,697	(5,616)	(607)	2,035
Make lunch	1,181	-	(1,082)	-	99
Renew	-	1,180	(1,280)	1,001	901
Total Restricted	6,806	10,502	(10,761)	1,675	8,222
Total Funds and Cash	110,273	143,425	(91,043)	-	162,654

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

Fund Descriptions

Designated Funds

Asset replacement	Funds designated for the purposes of long term, planned asset replacement
Unrestricted legacy fund	Funds donated to the church as unrestricted legacies part of which has been spent on the installation of a Defibrillator.
HEBA investments	Money set aside for as investments
Welcome centre café	For the purchase of food and utensils to provide hot meals for the elderly. The funds income is generated through contributions towards the food, and may be designated for other purposes with the charity.

Restricted Funds

Boys Brigade and Girls Association	Christian youth organisations which support children and young people to reach their potential by providing opportunities and experiences.
Building improvements	Donation given for the improvements to the lounge or church site.
Fellowship fund	Financial gift for individuals within our church community who find themselves in financial difficulty (members and non members included).
Make lunch	Provision of weekly free lunches for children during school holidays.
Missionary work	Specifically for charities homeland and overseas, helping to finance missionary work.
Renew	Donations given to Renew are for this social gathering, funds are mainly spent on food, refreshments and craft items.
Sheldon Trust Fund	Donation given when Sheldon Trust Fund closed, to suport our work in the community

Transfers between funds

2025

£2,500 was transferred from the General fund to the asset replacement fund to designate these funds for long term replacement of assets.

£2,000 of energy cost for the café were paid from the general fund and so a transfer was made to cover these costs

Part of the communion offering (surplus in the missionary fund) was agreed with the church members to go towards the Renew fund, £720 was transferred for these purposes during the year.

Funds were transferred from the General fund to the Boys Brigade and Girls Association fund cover the cost of the annual capitation

Yardley Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

2024

£10,000 was transferred from the General fund to the Unrestricted Legacy fund to track the spending of the legacy gift.

£2,000 of energy cost for the café where paid from the general fund and so a transfer was made to cover these costs

Part of the communion offering (surplus in the missionary fund) was agreed with the church members to go towards the Fellowship fund and the Renew fund, £607 was transferred for these purposes.

Funds were transferred from the General fund to the Boys Brigade and Girls Association fund cover the cost of the annual capitation