Ilkley Baptist Church

Registered Charity No. 1200496

Trustees' Annual Report and Accounts
Year Ended 31st December 2025



Contents Page

Legal and Administrative Information	2
Trustees' Annual Report	3
Independent Examiners Report	9
Statements of Financial Activities	10
Note to the Financial Statements	12

Legal and Administrative Information

The Charity is called “Ilkley Baptist Church” and is registered with the Charity Commission for England and Wales and incorporated on the 28th September, 2022. Ilkley Baptist Church’s postal address is 4 Kings Road, Ilkley, West Yorkshire, LS29 9AD.

Registered Charity Number	1200496
Registered Office	Ilkley Baptist Church 4 Kings Road Ilkley West Yorkshire LS29 9AD United Kingdom
Date of incorporation	28th September, 2022

The Trustees

The trustees who have served during the year until the date this report was approved are:

Rev David Callander (Minister) Retired 17/01/2026
Ms Margaret Illingworth (Church Secretary)
Ms Gabriella Nieland (Church Treasurer)
Ms Anne Wilkinson (Church Administrator)
Mr Eric Tomlinson Resigned, 17/02/2026
Ms Deborah Swann
Mr Andrew Musgrave
Ms Leri-Anne Morgan-Wynne

Independent Examiner	Mrs H Dale Auditor 5 Southway Ben Rhydding Ilkley LS29 8QG

Legal and Administrative Information

Bankers	The Cooperative Bank PO Box 101 1 Balloon Street Manchester M60 4EP

Trustees Annual Report

Trustees' responsibilities statement
The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Structure, Governance and Management
The church is a Registered Charity, with Trustees elected by its members, and its governance is set out in its constitution. Election to the diaconate (the trustees) is normally for a three-year period, made by church members at an Annual Church Meeting or occasionally in between if vacancies arise, at ordinary church meetings. All church members are encouraged to attend those meetings. All regular worshippers at the church are encouraged to become formal members. Normally, the trustees meet monthly for formal meetings. Where necessary, decisions may be taken between meetings following verbal or email discussions.

Organisationally, the church operates in a multi-faceted manner through a series of groups which are:

- The Ministers and Trustees operate together to decide the spiritual direction, study topics and general direction of the church.
- The above also consider day-to-day matters, affecting those working in the building. They may individually make payments and incur minor personal expenses within budget. Periodic reports will be made to the trustees where budgets may need revision or new aspects, or extensions of the work are planned.
- The trustees consider financial and administrative matters with information provided by the church treasurer and church secretary and provide overall guidance on other aspects of church life.
- All are subject to discussions at constituted meetings of church members.

Trustee training begins prior to election where, following the procedure G101 ‘Guidance for Becoming a Trustee’ the candidate is provided with a document detailing the duties and responsibilities of a trustee of the church and the church checks their suitability as a trustee. This is followed by a discussion between the candidate and one or more existing trustees to clarify issues and answer questions. Following election, the trustees are updated with changes to charity law or other legislation which specifically influences the church. In this,

guidance is taken from the Charity Commission, the Baptist Union Corporation, HMRC, etc. Trustees continually monitor for conflict of interest issues following the procedure 'G105, Conflict of Interests Policy'.

The pay and remuneration of the charity's paid staff (currently, only the Minister) is set during the church budget process each year, following the procedure F102 'Procedure for Determining Annual Pay Awards'. Trustees who are not employed by the charity or not related to employees form a pay review group to set employees' salaries for the following calendar year. A written procedure is used which categorises staff into three pay grades according to their duties and responsibilities. The first stage of the process is to review the procedure itself and adopt it, with any necessary changes for the following pay review. The procedural review considers aspects such as:

- Guidance from the Baptist Union Corporation.
- National Living Wage values.
- Cost of living indices.
- Prevailing budgetary constraints.

Staff are considered individually, and their pay levels set. Staff are notified in writing of the outcome of their pay review. Appeals are considered based on information not available to the pay review group when salaries were set.

The church is affiliated to the Baptist Union of Great Britain and the Yorkshire Baptist Association. It also cooperates with other local churches informally and formally through "Churches Together in Ilkley". All the above organisations may influence, but do not direct, the decisions of the church trustees.

Public Benefit Disclosure
Details of activities undertaken to further the charity's purposes for the public benefit are given in 'Objectives and Activities' and 'Achievements and Performance' below.

The Trustees have read and continue to take into account Charity Commission guidance relating to Public Benefit.

Objectives and Activities
Objectives
The principal objectives of the church are the advancement of the Christian faith according to the principles of the Baptist denomination and to encourage and support the members and regular church attenders in their Christian lives and in their voluntary work inside and outside the church. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Main Activities
The main activities of the Trustees are to give overall oversight to the many aspects of church life, including regular public worship, prayer; Bible study; preaching and teaching; baptism; the Communion of the Lord's Supper; 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; and encouraging relationships with and supporting Baptists and other Christians.

The Trustees also oversee the maintenance and development of the buildings, finance, hospitality and social events, administration and the growth and support of the members of the congregation. Individual trustees may have a specialised area of responsibility in addition to their collective oversight.

Strategies to Achieve the Above Objectives
The main strategies to achieve current objectives are:

- Public preaching and teaching, to build up members in their faith and promote a change in
- attitude, lifestyle and service to others,
- Mutual encouragement of members by personal discipleship and interaction in small groups,
- Encouragement of individual and small team initiatives by the church as a whole.

Success in the above strategies is indicated by the Trustees' collective perception of the growth in numbers of those attending public devotion and reports from the leaders of groups within the church.

Grant-making
The church does not make material grants to other Charities. It does donate small gifts to individuals and charities engaged in Christian service in the UK and overseas.

Volunteers
The church benefits greatly from the voluntary contributions of time and money by its formal members and regular attenders, and in the case of its social work by members of other churches and the general public. Most areas of the church activity include contributions from volunteers and some key aspects of administration and outreach are staffed entirely by volunteers. To all of them, the Trustees express their thanks.

Social Investment
The church does not make financial social investments per se but is investing time and effort in the local area through its general outreach activities, notably support of the Ilkley foodbank, Fairtrade Ilkley, CAP (Christians Against Poverty) and Churches Together in Ilkley (CTI) initiatives, such as the Buzz Club which operates in our church. All of these initiatives involve both staff and volunteers. Some room bookings are heavily discounted providing a social benefit.

Achievements and Performance

The church's principal aim is the advancement of religion, through the provision of church buildings and worship services open to all, the provision of infant dedication, wedding and

funeral ceremonies and contributing to the spiritual and moral education of children and young people. It also contributes towards a better society by promoting friendship and shared values. It encourages its members to carry out, as a practical expression of their religious beliefs, other activities of value to the community, whether sponsored by the church or not, and in particular the church-run activities for the relief of hunger and freedom from debt already mentioned.

Meet God
The church provides a programme of two regular Sunday services, being a weekly morning service and a monthly evening service. Occasionally there may be additional worship services. Prayer ministry is available after the morning service for adults.

The church runs a Bible Study Group, a Fellowship Group, a Prayer Group and a Home Group in addition to our worship services. The church also runs regular courses such as 'Christianity Explored' for adults and other courses on an ad-hoc basis.

Meet Friends
We also run a fortnightly Craft Group, where members and non-members alike meet to enjoy fellowship and learn new skills.

During the week, all parts of the church building are utilised for the benefit of the local community. Many interest groups regularly used the church facilities during mornings, afternoons and evenings for a wide variety of community activities. The building is also used for private functions and local meetings.

Make a Difference
The church is involved with four major overseas Mission projects, and one local project, which are listed below for the benefit of non-members.
1) We raise money to support our 3 supported charities in Haiti, focusing on the education and welfare of the young, poor and sick. Money is raised through our Annual Haiti Tea, which takes place in August each year.
2) The church supports two Missionary Workers in Chad, who are part of our Baptist Missionary Society provision for healthcare. Both are doctors and run a Hospital in an isolated part of Chad.
3) We support The Leprosy Mission and our main fundraising event, a plant sale, takes place over the first two weeks in June.
4) The Church members donate money to sponsor four young children through the charity 'Compassion UK'. Two of these children are in Haiti and two are in Kenya, and our donations are used for healthcare, schooling and essential food.
5) The church has installed a Defibrillator on the exterior of the church which will be open to all. This benefits the community that the church operates in being the only defibrillator on the west side of the town.

Fundraising
No material grants were received during the year and there was no material fundraising expenditure.

Financial Review Position at Year-end
A Statement of Financial Position is attached to this report. The charity ended the year with assets of £95,807.

Principal Use of Funds
Payments are dominated by the Minister's Stipend, upkeep of the building, and the cost of running the various activities of the church

Principal Sources of Funding
The church's income comes predominantly from donations (Sunday service offerings and online donations), the consequent gift aid and income from lettings. The church does not appeal to the general public to fund its core activities, but has welcomed funds from local individuals, churches and organisations to help support our Mission work.

Investments
The church does not hold investments but does hold an interest-bearing savings account for the keeping of reserve and designated funds.

Key Risks and Uncertainties Disclosure

Regular Church Activities
The main work of the church indicates few uncertainties because it is fully funded by church income.

Building Works
Some repairs will be needed to the church building during 2026 but the exact nature and extent of these is undefined.

Plans for Future Periods
The major plans for the year 2026 include:
Completion of renovations to The Cornerstone (the old meeting room)
Replacement of steps and door of the main entrance

Pension Liabilities
The trustees are advised by the Baptist Pension Scheme that the estimated employer debt as of July 2022 is zero

Reserves
The trustees have identified no contingent events which if they should crystallise in the short term (within one year) could inhibit or prevent the charity from providing public benefit.

Reserve Fund
On the above basis, the trustees have not set aside a reserve fund for 2026. The reserve fund is reviewed annually as part of the budgeting process although the adequacy of the reserve fund is monitored more frequently.

Other Funds
For the Church, and following additional funds; Traidcraft, Fellowship, Wednesday fellowship, Compassion, Communion, Education for Life and Building Projects are expected to receive donations at about the same rate as fund expenditure so that the funds are not expected to materially diminish in the foreseeable future.

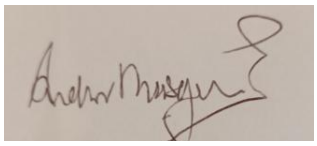
Funds in Deficit
No funds have been in deficit.

Going Concern
The trustees consider that there are no material uncertainties which could influence the ability of the Ilkley Baptist Church, Charity No. 1200496, to continue as a going concern.
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the applicable Charities SORP,
- make judgments and accounting estimates that are reasonable and prudent,
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

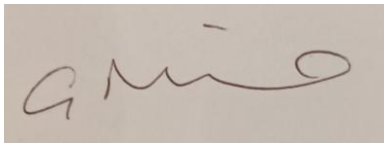
The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. 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.

The trustees' annual report was approved on 13/10/2026 and signed on behalf of the board of trustees by:



Mr A Musgrave (Chair)
Trustee

13/10/2026



Ms G Nieland (Church Treasurer)
Trustee

13/10/2026

Report of the Independent Examiner(s) to the Trustees of Ilkley Baptist Church

On the accounts for the year ended 2025.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, 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 Commission. An examination includes a review of the accounting records kept by the church 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 explanation 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by or on behalf of the Examiner _____

Date 8/2/26

Name HELEN DALE

Address 5 SOUTHWAY
BEN RHYDDING
ILKLEY
LS29 8QE

ILKLEY BAPTIST CHURCH

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER, 2025

Liabilities and Funds	£		Assets	£
General Fund			Bank Accounts	
As at 1st January, 2024	5,583.15		Current Account	34,693.72
add deficit/surplus for 2025	-116.74	5,466.41		
Legacy account		59,934.43	Baptist Together Savers	61,113.10
Communion Fund		232.69		
Meeting Room		922.19		
Church Entrance		27,577.04		
Wednesday Fellowship		266.30		
Compassion		163.00		
Traidcraft		119.01		
Haiti		557.88		
Misc/Christian Aid		147.10		
BMS Donations		183.00		
Leprosy		-		
Fellowship Fund		237.77		
		95,806.82		95,806.82

NOTES All funds are unrestricted.
In addition to the above, the Church owns, free of debt, the following assets, shown at their insured value: £

CHURCH PREMISES	2,999,192
including PIPE ORGAN @	257,265
CONTENTS	139,858
MANSE	538,759

The insured value does not include the underlying value of the land

ILKLEY BAPTIST CHURCH

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER 2025

2024	PAYMENTS		2025 £	2024 £	RECEIPTS	2025 £
					Church Collections	
18613.32	Stipend	18628.09			Envelopes	17966.70
5686.68	Travelling	6174.00			Loose	3,549.57
0.00	National Insurance	0.00				
3631.24	Superannuation (Pension)	1928.02				
456.00	Expenses	0.00				
		26730.11	26730.11	22087.98		21516.27
111.53	Pulpit Supplies		356.97			
678.00	Organ-piano/Tuning etc		983.81	5817.07	Tax Recovery	5489.24
				1540.6	Donations	929.15
					Transfer from reserves	5000
14699.75	Utilities (gas/elec)	14753.94				
3,259.50	Caretaking & Cleaning	3676.00		38740	Rents	36981.00
3724.65	Insurances	3,916.87				
4,332.24	Rates and Taxes	5194.45				
320.65	Telephone	496.71		4603.48	Bank Interest	4209.66
9582.27	Repairs & Maintenance	10664.50				
		38702.47	38702.47			
1678.36	Office Expenses		1589.01			
271.88	Subscriptions & Donations		315.59			
1956.31	Sundries		1064.10			
1500	Baptist Missionary Society		1500.00			
3000	Home Mission Fund		3000.00			
			74242.06			74125.32
-1343.85	**SURPLUS/DEFICIT for 2025**		**-116.74**			
72158.53			**74125.32**	72,789.13		**74125.32**

ILKLEY BAPTIST CHURCH

BUDGET FOR 2026

PAYMENTS	2025 BUDGET	2025 ACTUAL
Cleaning	3500	3,676
Utilities	14000	14,754
Insurances	3950	3,917
Office expenses	2000	1,589
Pulpit Supplies	150	357
Rates	4800	5,194
Repairs & Maintenance	12000	10,665
Telephone / WiFi	350	497
Subscriptions	300	316
Organ Tuning etc	800	984
Home Mission Fund	3000	3,000
Baptist Missionary Society	1500	1,500
Telephone / WiFi	2000	1,064
	48,350	47,512
Minister: Stipend	18620	18,628
:Travelling etc.	5690	6,174
:Pensions	3480	1,928
:Expenses	400	0
Training		
Administrator		
	76,540	74,242
RECEIPTS		
Donations	500	929
Transfer from reserves		5,000
Rentals	38000	36,981
Tax Recoveries	5500	5,489
Investment Income	4000	4,210
Collections	22000	21,516
Transfer (to)/ from reserves	**6540**	**522**
	76,540	74,647

AVERAGE WEEKLY COLLECTIONS

2025 BUDGET	£423.00
2025 ACTUAL	£410.74

NEW BUDGET FORMAT FOR 2026

INCOME	2026 BUDGET
Donations	
Legacy	£0.00
One off gifts	£1,000.00
Online Giving	£10,000.00
Regular Donations	£11,800.00
Gift Aid	
Gift Aid	£5,200.00
Other Income	
Bank interest	£2,000.00
Other	£500.00
Room Hire	£37,000.00
Transfer from Reserves	£0.00
TOTAL INCOME	**£67,500.00**
EXPENDITURE	
Admin	
Equipment and Consumables	£500.00
Insurance	£4,250.00
IT	£2,000.00
Licenses	£500.00
Sundry	£500.00
Building	
Cleaning	£3,750.00
Council Tax	£3,400.00
Maintenance and Repairs	£10,000.00
Organ	£600.00
Utilities (Gas/Elec/Water)	£14,500.00
Transfer Building Project Fund	£1,500.00
Comms	
Website	£360.00
Mission and Outreach	
BMS	£1,500.00
HMF	£3,000.00
Resources	£200.00
Sundry	£200.00
Worship	£500.00
Staffing	
Employment Costs	£11,400.00
Expenses - Meetings	£200.00
Expenses - Travel	£3,000.00
Training	£800.00
TOTAL EXPENDITURE	**£62,660.00**
Surplus/Deficit	**£4,840.00**
FUNDS	
Building Fund	
Church Entrance	£27,500.00
The Cornerstone	£2,500.00
The Manse	£0.00
Other	£0.00
Mission Parnerships	
Restricted	N/A
Fellowship Fund	
Restricted	N/A

ILKLEY BAPTIST CHURCH - SUPPLEMENTARY STATEMENT 31st DECEMBER, 2025

LEGACY ACCOUNT 2025

	transfer to building fund X2	46,458.42	Jan-01	Balance b\fwd	106,392.85
Dec-31	Balance c\fwd	59,934.43		Legacies in year	-
		106,392.85			106,392.85

TRAIDCRAFT ACCOUNT 2025

		0.00	Jan-01	Balance b\fwd	119.01
Dec-31	Balance c\forward	119.01		Sales	-
		119.01			119.01

COMPASSION ACCOUNT 2025

	Payments to Compassion	1,536.00	Jan-01	Balance b\fwd	280.00
Dec-31	Balance c\forward	163.00		Pledged receipts	1,419.00
		1,699.00			1,699.00

FELLOWSHIP FUND 2025

	Payments OUT	0	Jan-01	Balance b\fwd	162.77
Dec-31	Balance c\forward	162.77		Payments in	0
		162.77			162.77

WEDNESDAY FELLOWSHIP FUND 2025

	Payments OUT	237.59	Jan-01	Balance b\fwd	222.89
Dec-31	Balance c\forward	166.30		Payments in	181.00
		403.89			403.89

HAITI FUND 2025

	Payments OUT	2,782.78	Jan-01	Balance b\fwd	565.02
Dec-31	Balance c\forward	557.88		Payments in	2,775.64
		3,340.66			3,340.66

NAPPY FUND (EDUCATION 4 LIFE) 2025

	Payments OUT	100.00	Jan-01	Balance b\fwd	52.60
Dec-31	Balance c\forward	147.10		Payments in	194.50
		247.10			247.10

CORNERSTONE BUILDING PROJECT 2025

Dec-31	Payments OUT	11,775.78	Feb-01	Transfer from savings (legacy)	11,489.38
	Balance c\forward	922.19	Dec-31	Donations (incl gift aid)	1,208.60
		12,697.97			12,697.98

MAIN ENTRANCE BUILDING PROJECT 2025

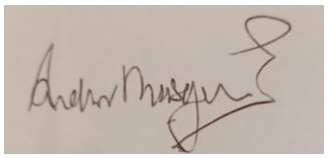
Dec-31	Payments OUT	2,392.00	Aug-01	Re-assigned legacy from general fund	29,969.04
	Balance c\forward	27,577.04	Dec-31	Donations (incl gift aid)	0.00
		29,969.04			29,969.04

COMMUNION FUND	DONATIONS	MEMORANDUM OF DONATIONS	
	£		£
MAF	106.00	BMS standing order	1,500.00
Open Doors	106.00	Home Mission standing order	3,000.00
Leprosy mission	105.90	Christian Aid Harvest Appeal	146.25
		BMS Birthday Scheme	366.00
C/fwd to 2026 £232.69		BMS donations (globes)	183.00
		Leprosy Mission (incl 105.90 communion fund)	1,096.72
		Christian Aid	546.60
		W/Fellowship - St George's Crypt	72.74
		Education for Life/nappy fund	100.00
		Christmas boxes hub sent	
		Operation Ho Ho	1,100.00
		The Haitian Project	1,500.00
Totals	317.90		9,611.31

Trustees Responsibilities

These financial statements were approved by the board of trustees and authorised for issue:

Mr A Musgrave (Chair)



13/10/2026