Charity number: 1202764

# ICF YORKSHIRE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 31 DECEMBER 2025**

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# REFERENCE AND ADMINISTRATIVE DETAILS

**FOR THE YEAR ENDED 31 DECEMBER 2025**

## Trustees

Florence Mugira

Jane Waithaka

Falina Ogada

## Registered charity number

1202764

## Registered office

903 Spring Bank West, Hull, HU5 5AW

## Bankers

NatWest, Hull City Centre Branch

34 King Edward Street, Hull, HU1 3SS

## Accountants

Tom Bora Management Accountants Ltd

Chartered Management Accountants

111 Watling Gate, 297–303 Edgware Road

London, NW9 6NB

## TRUSTEES' REPORT

**FOR THE YEAR ENDED 31 DECEMBER 2025**

The trustees present their annual report for the year ended 31 December 2025.

## PRINCIPAL ACTIVITIES

ICF Yorkshire is an interdenominational Christian church that welcomes people from different Christian denominations, nations and backgrounds. It seeks to provide a spiritual home through worship, Christian teaching, fellowship and service to the wider community.

Our core values are generosity, relationships, integrity, excellence, evangelism and outreach to the community.

## OUR MISSION

"To love both God and people." The church seeks to teach the Christian faith, share its message with love and grace, and encourage members to serve God and the wider community.

The charity works towards this mission by:

Offering volunteering opportunities to support the charity's work, including evangelism, pastoral visits, home visits and support for people who are sick.

Providing opportunities for children and young people, including those from the surrounding neighbourhood, to learn and practise musical instruments.

Facilitating church and community activities, including weddings, christenings, thanksgiving events and visits to people who are sick or bereaved.

## PUBLIC BENEFIT

The trustees have had regard to the Charity Commission's guidance on public benefit. They consider that ICF Yorkshire's worship, Christian teaching, pastoral care, community fellowship and outreach activities advance the charity's Christian purposes for the benefit of the public in Hull, East Yorkshire and the surrounding area.

## ACHIEVEMENTS AND PERFORMANCE

The church supported members and families experiencing bereavement and other difficult circumstances through prayer, pastoral care and practical assistance.

ICF Yorkshire maintained its Christian outreach links in The Gambia, supported through offerings and contributions from church members.

Conferences and fellowship events, including events open to the public, provided opportunities to hear invited speakers and share refreshments.

Worshippers and members of the wider community had opportunities to meet outside regular services, strengthening relationships and fellowship.

Coffee mornings and informal community gatherings provided a welcoming place to meet others, receive refreshments and reduce loneliness and social isolation.

The church provided Bibles and Christian materials on request as part of its outreach and pastoral work.

The charity provided fellowship and support for people experiencing hardship, including those who were homeless or otherwise vulnerable.

Fellowship groups for young people, men, women and children offered opportunities for learning, social interaction and sharing food together.

## FINANCIAL REVIEW

For the year ended 31 December 2025, total income was £27,902 and expenditure on charitable activities was £9,838, resulting in net income of £18,064. The charity also purchased a computer for £1,000 on 8 January 2025 using funds restricted for that

purpose and carried forward from 2024. The computer is included as a tangible fixed asset rather than in the expenditure figure. Rent for the year was £6,000 (£500 per month). Other operating costs included water, electricity and gas.

The trustees designated £15,000 of unrestricted funds towards a future deposit on suitable church premises. This amount remained within the charity's funds at the year end and had not been paid as a property deposit. At 31 December 2025, general unrestricted funds were £48,497 and designated unrestricted funds were £15,000.

## RESERVES POLICY

At 31 December 2025, the charity held £48,497 in general unrestricted funds and £15,000 in designated unrestricted funds. The designated amount is set aside towards a deposit for future church premises but remains unrestricted and may be redesignated by the trustees. Restricted funds of £1,000 were represented by the computer acquired during the year. The trustees seek to maintain sufficient unrestricted reserves to meet ongoing commitments and provide financial stability.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

ICF Yorkshire is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission under charity number 1202764. The charity is managed by three trustees, supported by members of the church committee. The trustees and committee discuss the charity's activities, financial matters and other issues arising.

Trustees are appointed in accordance with the charity's CIO constitution. They draw on Charity Commission guidance to discharge their responsibilities and to support appropriate safeguarding, financial controls, management of conflicts of interest and other governance arrangements.

The trustees continue to review the charity's activities, finances and future plans, including the possibility of acquiring suitable premises for worship and community use.

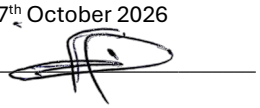
## TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the annual report and financial statements in accordance with applicable charity law and accounting requirements. In preparing the accounts, they are responsible for selecting appropriate accounting policies, applying them consistently, making reasonable and prudent judgements and estimates, and preparing the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are also responsible for keeping adequate accounting records, safeguarding the charity's assets and taking reasonable steps to prevent and detect fraud and other irregularities.

This report has been prepared in accordance with the requirements applicable to a trustees' annual report for a registered charity in England and Wales.

Approved by the Board of Trustees on: 27th October 2026

Signed on behalf of the trustees: 

Florence Mugira, Trustee

# INDEPENDENT EXAMINER'S REPORT

## FOR THE YEAR ENDED 31 DECEMBER 2025

To the trustees of ICF Yorkshire

I report on the accounts of ICF Yorkshire for the year ended 31 December 2025.

## Responsibilities and basis of report

The charity's trustees are responsible for preparing the accounts in accordance with the requirements of the Charities Act 2011. The trustees consider that an audit is not required and that an independent examination is appropriate.

I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

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

(a) accounting records have not been kept in accordance with section 130 of the Charities Act 2011; or

(b) the accounts do not accord with the accounting records; or

(c) 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 to give a "true and fair" view, which is not considered as part of an independent examination.

No matter has come to my attention to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Examiner: Mr Tom Bora, CGMA ACMA

Firm: Tom Bora Management Accountants Ltd

Signature: _____

Date: 26/10/2026

## STATEMENT OF FINANCIAL ACTIVITIES

### FOR THE YEAR ENDED 31 DECEMBER 2025

(Incorporating the income and expenditure account)

| | 2025 General £ | 2025 Designated £ | 2025 Restricted £ | 2025 Total £ | 2024 Total £ |
|---|---|---|---|---|---|
| Income: donations, tithes and offerings | 27,902 | – | – | 27,902 | 18,845 |
| Total income | 27,902 | – | – | 27,902 | 18,845 |
| Expenditure on charitable activities | (9,838) | – | – | (9,838) | (8,684) |
| Total expenditure | (9,838) | – | – | (9,838) | (8,684) |
| Net income / movement in funds | 18,064 | – | – | 18,064 | 10,161 |
| Funds brought forward | 45,433 | – | 1,000 | 46,433 | 36,272 |
| Transfers between unrestricted funds | (15,000) | 15,000 | – | – | – |
| Funds carried forward | 48,497 | 15,000 | 1,000 | 64,497 | 46,433 |

The computer purchased on 8 January 2025 for £1,000 was financed from restricted funds brought forward from 2024. It is presented as a tangible fixed asset and is excluded from the expenditure shown above.

## BALANCE SHEET

### AS AT 31 DECEMBER 2025

| | 2025 £ | 2024 £ |
|---|---|---|
| Tangible fixed assets | 1,000 | – |
| Debtors | – | 500 |
| Cash at bank and in hand | 63,497 | 46,279 |
| Total current assets | 63,497 | 46,779 |
| Creditors: amounts falling due within one year | – | (346) |
| Net current assets | 63,497 | 46,433 |
| Total assets less current liabilities | 64,497 | 46,433 |
| Net assets | 64,497 | 46,433 |
| General unrestricted funds | 48,497 | 45,433 |
| Designated unrestricted funds | 15,000 | – |
| Restricted funds | 1,000 | 1,000 |
| Total funds | 64,497 | 46,433 |

The trustees are responsible for maintaining adequate accounting records and approving the accounts of this Charitable Incorporated Organisation.

Approved and authorised for issue by the trustees on: 27 October 2026

Signed: _____

Florence Mugira, Trustee

The notes to the accounts form part of these financial statements.

# NOTES TO THE ACCOUNTS

**FOR THE YEAR ENDED 31 DECEMBER 2025**

## 1. ACCOUNTING POLICIES

### 1.1 Basis of preparation

The financial statements have been prepared under the historical-cost convention and on the basis of the accounting policies set out below.

### 1.2 Consistency of accounting policies

The accounting policies applied are consistent with those used in the preceding financial year, except for the presentation of the computer acquired in 2025 as a tangible fixed asset.

### 1.3 Prior-period adjustments

No prior-period adjustments have been made.

### 1.4 Recognition of income and expenditure

Donations, tithes and offerings are recognised as income when the charity is entitled to receive them and the amount can be measured reliably. Expenditure is recognised when an obligation arises and is measured reliably.

### 1.5 Tangible fixed assets

On 8 January 2025 the charity purchased a computer for £1,000 using restricted funds carried forward from 2024. The computer is recognised as a tangible fixed asset at historical cost. No depreciation charge is reflected in the amounts presented for the year ended 31 December 2025.

1.6 Premises and operating costs

Premises rent was £500 per month (£6,000 for the year). Other charitable operating expenditure included water, electricity and gas. The £1,000 cost of the computer is capitalised and is not included within the £9,838 expenditure on charitable activities.

## 2. INCOME

| | 2025 £ | 2024 £ |
|---|---|---|
| Donations, tithes and offerings | 27,902 | 18,845 |
| Total | 27,902 | 18,845 |

## 3. CASH AT BANK AND IN HAND

| | 2025 £ | 2024 £ |
|---|---|---|
| Bank and cash balances | 63,497 | 46,279 |
| Total | 63,497 | 46,279 |

## 4. ANALYSIS OF FUNDS

| Fund | Opening £ | Income £ | Expenditure £ | Transfers £ | Closing £ |
|---|---|---|---|---|---|
| General unrestricted | 45,433 | 27,902 | (9,838) | (15,000) | 48,497 |
| Designated property deposit | – | – | – | 15,000 | 15,000 |
| Restricted (computer fixed asset) | 1,000 | – | – | – | 1,000 |
| Total | 46,433 | 27,902 | (9,838) | – | 64,497 |

The trustees designated £15,000 of the general unrestricted funds for a future property deposit. The £1,000 restricted fund carried forward from 2024 was used to purchase a computer on 8 January 2025. The restricted fund is represented by the computer fixed asset at 31 December 2025.

## 5. COMPARATIVE BALANCES

The 2024 comparative amounts are presented alongside the 2025 figures for reference.