

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

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 2024
END OF FINANCIAL YEAR	31 December 2024
TRUSTEES WHO SERVED DURING 2024	John Green (Chairman) Colin Stonelake (Treasurer) Joe Bennett (Secretary) Steve Wilson Graham King Mike Beresford (retired 25th March 2024) Chris Mayers Hilary Francis John Worrall (appointed 25th March 2024)

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
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PRIMARY BANKERS	CAF Bank
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INDEPENDENT EXAMINER	Judith Summerfield Summerfield Accountancy Services ICAEW 5 Bowyers Close Copmanthorpe York North Yorkshire YO23 3XW
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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 2024 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
Summerfield Accountancy Services
ICAEW
5 Bowyers Close
Copmanthorpe
York
North Yorkshire
YO23 3XW

Date: 14th April 2025

**YORK BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

The Trustees present their report and the financial statements of the charity for the year ended 31 December 2024. 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 14 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 2024**

Achievements and Performance during the Year

As we look back on the last year at York Baptist Church the Trustees wanted to first express our thanks to our Father for the many blessing He has poured on our fellowship. We have seen our church grow, with new members joining and many more students making YBC their church away from home which has been wonderful to see. We continue to be thankful for our Pastor John Green for his steadfast service to the church, and we are blessed by his faithful Bible teaching each week.

The search for an associate pastor to work alongside John in leading the church continues. We are currently reviewing various applications each month and earnestly seeking the Lord's will in this process. We trust that, in His perfect timing, God will bring the right person to partner with us at YBC.

Graham King and Steve Wilson were both re-elected to serve as trustees in 2024, and we welcomed John Worrall as a trustee, who has taken on the crucial task of managing our health and safety policies and documentation. All three will serve three-year terms until 2027.

In May 2024, after years of discussion and consideration, the pastor and deacons presented a proposal to the church for a new leadership structure, aiming to establish a plurality of elders to share in the spiritual care of YBC. After a period for amendment to be proposed, a vote was held in November 2024. Although a significant majority of the members supported the proposal, it narrowly missed the required two-thirds majority by a single vote. We acknowledge that this outcome was deeply disappointing for many in the church. As we are currently unable to move forward with setting up eldership to help John in sharing in the work of spiritual leadership of the church, the deacons are seeking to implement measures to help relieve John of some practical leadership duties at YBC.

Our 2024 Holiday Club, 'Star Squad,' took us on an exciting space adventure in April. Over 70 leaders from the church participated throughout the week, with many more involved in the preparation. A good number of children attended each day, both from our YBC family and the outside the church, including friends, family members and contacts through Jellytots and Livewires. We look forward to our 2025 pirate-themed club, 'Land Ahoy!,' with preparations already in full swing for the start of April.

At Christmas, we enjoyed our regular events, with many in attendance hearing the true message of Christmas—Christ coming to redeem a lost world. Thanks to everyone who contributed to making these events happen, and bringing people along. Your efforts beautifully reflect the body of Christ, each playing different roles but united in the goal of sharing the wonderful news of Jesus.

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.

As we look forward to the next 12 months, we trust in the Lord's guidance and provision as summed up in the well-known words of Proverbs 3:5-6:

“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to Him, and He will make your paths straight”

**YORK BAPTIST CHURCH
TRUSTEES REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Financial Review

Total income for the year was £222,890 (2023: £193,385), expenditure was £199,349 (2023: £181,701) showing a surplus for the year of £23,541 (2023: surplus of £11,684).

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 2024, balances were held on the following restricted funds:

Manse Fund: £117,116

Mission Fund: £0

Plans for Future Period

From a financial perspective, 2024 saw a 15.3% increase in income coupled with a 10% increase in expenditure, leading to a surplus for the year of £23,541 compared with a surplus for 2023 of £11,684.

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 2025 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 happen in these next twelve months, but this verse reminds us that despite uncertainties or challenges, God has a purposeful plan for each of us, for our church, one of 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 14th April 2025 and signed on their behalf by Colin Stonelake, Trustee



YORK BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Income and endowments from:					
Donations and legacies	3a	178303	17021	195324	177843
Investments	3b	27566	-	27566	15311
Other	3c	-	-	-	231
Total		205869	17021	222890	193385
Expenditure on:					
Charitable Activities	4	181295	18054	199349	181701
Total		181295	18054	199349	181701
Net Income		24574	(1033)	23541	11684
Transfers Between Funds	5,6	0	-	-	-
Other recognised gains/(losses)		-	-	-	-
Net Movement in Funds		24574	(1033)	23541	11684
Reconciliation of Funds:					
Total Funds Brought Forward		151325	118149	269474	257790
Total Funds Carried Forward		175899	117116	293015	269474

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

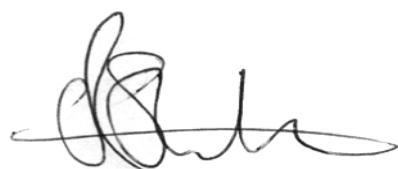
The notes on pages 9 to 14 form part of these financial statements.

YORK BAPTIST CHURCH
STATEMENT OF ASSETS & LIABILITIES
AS AT 31 DECEMBER 2024

		Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Fixed Assets					
Tangible Assets	2	2090	117116	119206	120483
Current Assets					
Cash at Bank and in Hand	7	165956	-	165956	131132
Debtors & Prepayments	8	27837	-	27837	25189
Total Current Assets		193793	-	193793	156321
Creditors: amounts falling due within one year	9	(19984)	-	(19984)	(7330)
NET CURRENT ASSETS		173809	-	173809	148991
TOTAL ASSETS less current liabilities		175899	117116	293015	269474
NET ASSETS		175899	117116	293015	269474
Funds of the Charity					
Restricted Funds	5	-	117116	117116	118149
Unrestricted Funds	6	175899	-	175899	151325
Total Funds		175899	117116	293015	269474

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

Approved by the Trustees on 14th April 2025 and signed on their behalf by Colin Stonelake, Trustee



YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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 2024 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 2024

		Freehold Land & Buildings £	Motor Vehicles £	Plant & Equipment £	Computer Equipment £	Total £
2. TANGIBLE FIXED ASSETS						
Cost	01 Jan 24	117116	-	5558	-	122674
Additions		-	-	-	-	-
Cost at	31 Dec 24	<u>117116</u>	<u>-</u>	<u>5558</u>	<u>-</u>	<u>122674</u>
Depreciation	01 Jan 24	-	-	2191	-	2191
Charge		-	-	1277	-	1277
Depreciation at	31 Dec 24	<u>-</u>	<u>-</u>	<u>3468</u>	<u>-</u>	<u>3468</u>
Net Book Value	31 Dec 24	<u>117116</u>	<u>-</u>	<u>2090</u>	<u>-</u>	<u>119206</u>
Net Book Value	31 Dec 23	<u>117116</u>	<u>-</u>	<u>3367</u>	<u>-</u>	<u>120483</u>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31 December 2024 : None

31 December 2023 : None

3. INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £
a) Voluntary Income						
General offering	167231	-	167231	159987	-	159987
Specific offering	11072	-	11072	6535	-	6535
Specific Mission income passed on	-	17021	17021	-	11321	11321
	<u>178303</u>	<u>17021</u>	<u>195324</u>	<u>166522</u>	<u>11321</u>	<u>177843</u>
b) Investment Income						
Rent receivable	24018	-	24018	12680	-	12680
Deposit Interest	3548	-	3548	2631	-	2631
	<u>27566</u>	<u>-</u>	<u>27566</u>	<u>15311</u>	<u>-</u>	<u>15311</u>
c) Other Incoming Resources						
Sundry Income	-	-	-	231	-	231
	<u>-</u>	<u>-</u>	<u>-</u>	<u>231</u>	<u>-</u>	<u>231</u>

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £
Ministry Costs:						
Pastor's remuneration	42522	-	42522	40497	-	40497
Interim Pastor's remuneration	-	-	-	-	-	-
Visiting speakers	3050	-	3050	2365	-	2365
Travel costs	-	-	-	-	-	-
Youth work	2178	-	2178	1930	-	1930
Outreach work (incl adv and catering)	2412	-	2412	1131	-	1131
Prison Fellowship expenditure	-	-	-	-	-	-
Church weekend away	-	-	-	-	-	-
Sundry ministry costs	584	-	584	248	-	248
	50747	-	50747	46172	-	46172
Church Building Costs:						
Heat and light	5034	-	5034	4147	-	4147
Rates	1479	-	1479	917	-	917
Cleaning	7608	-	7608	7259	-	7259
Maintenance	3081	-	3081	1821	-	1821
Renovations and repairs	41900	-	41900	46127	-	46127
	59101	-	59101	60271	-	60271
Other operating costs						
Loan interest and bank charges	62	-	62	87	-	87
Insurance	6654	-	6654	6392	-	6392
Manse running and maintenance	1320	-	1320	1002	-	1002
No 6 running and maintenance	23	-	23	1263	-	1263
Communications	1237	-	1237	1035	-	1035
Finance & Administration salaries	14070	-	14070	13187	-	13187
Printing, stationery & advertising	2848	-	2848	2601	-	2601
Music, PA, technical	7829	-	7829	4094	-	4094
Equipment depreciation	1277	-	1277	1277	-	1277
Training	353	-	353	19	-	19
Sundry expenses	2372	-	2372	3293	-	3293
	38044	-	38044	34251	-	34251
Independent Examiners Fees	480	-	480	500	-	500

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £
Charitable Donations:						
UCCF - Junias	500	5788	6288	-	-	-
BMS	5004	813	5817	4992	938	5930
Home Mission Funds (YBA and BUGB)	5004	63	5067	4992	175	5167
20 Schemes / Emily Green	3756	438	4194	3750	325	4075
J-Life - Anthony Masala sponsorship	3250	875	4125	3000	975	3975
TEAR Fund - Disaster Relief	3000	80	3080	3000	150	3150
UCCF - Hatsuho	500	2575	3075	-	-	-
Zambesi Mission - general	1800	1180	2980	1800	2545	4345
Fellowship gifts and support	1150	1620	2770	800	1500	2300
York Schools Christian Work (YOYO)	1613	375	1988	1200	100	1300
Asia Link	996	763	1759	996	-	996
Friends International	996	525	1521	996	600	1596
Open Doors	996	238	1234	996	-	996
Faith Mission	996	63	1059	996	50	1046
Overseas Missionary Fellowship	996	63	1059	996	50	1046
Greenfield Camp	1000		1000	-	-	-
Young Life (National)	756		756	701	-	701
Restore		689	689	-	698	698
Besom Project		556	556	-	-	-
Young Life (York)	504		504	504	-	504
Yorkshire Camps		300	300	-	300	300
Armenian Ministries	38	230	268	-	62	62
Transforming Lives for Good		250	250	-	-	-
Ukrainian Fellowship		200	200	-	-	-
Mission Aviation fellowship		148	148	-	-	-
Carecent		125	125	-	833	833
Angel Tree	70		70	-	-	-
Joseph Trust		50	50	-	63	63
Christian Concern		38	38	-	-	-
Salvation Army		15	15	-	406	406
University Christian Unions			-	500	-	500
Jews for Jesus			-	-	310	310
MS Society			-	-	102	102
SASRA			-	-	50	50
Samaritan's Purse			-	-	31	31
Christian Institute			-	-	25	25
	32924	18054	50978	30219	10288	40507
TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES	181295	18054	199349	171413	10288	181701

5. RESTRICTED FUNDS

	Balance 01 Jan 24 £	Income £	Expenditure £	Transfers £	Balance 31 Dec 24 £
Manse Fund	117116	-	-	-	117116
Mission Fund	1033	17021	(18054)	-	-
	118149	17021	(18054)	-	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.

YORK BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6. UNRESTRICTED FUNDS

	Balance 01 Jan 24	Income	Expenditure	Transfers	Balance 31 Dec 24
	£	£	£	£	£
Discretionary Grants fund	22530	-	(32924)	37787	27394
Property Maintenance Fund	-	10698	(46323)	35625	-
General Purpose fund	128795	195171	(102049)	(73412)	148505
	151325	205868	(181295)	0	175899

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 £37,787 in 2024 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 £16,705 in 2024. An additional transfer of £18,920 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 2024	TOTAL 2023
	£	£	£	£
Current Accounts	165956	-	165956	131132
	165956	-	165956	131132

8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£
Gift Aid	19388	-	19388	17182
Other debtors	2929	-	2929	3159
Prepayments and Accrued Income	5520	-	5520	4848
	27837	-	27837	25189

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
	£	£	£	£
Sundry Creditors	11102	-	11102	6306
Accruals and deferred income	8882	-	8882	1024
	19984	-	19984	7330

11. STAFF COSTS AND NUMBERS

	2024	2023
	£	£
Gross Wages & Salaries	60334	56917
Employers National Insurance Costs	-	-
Pension Contributions	3866	3682
	64200	60599

Employees who were engaged in each of the following activities:

	2024 TOTAL	2023 TOTAL
Activities in furtherance of organisation's objects	1	1
Management and administration	2	2

All employed members of staff are paid through PAYE systems in the UK. No employees received emoluments in excess of £60,000. (2023: None)

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FOR THE YEAR ENDED 31 DECEMBER 2024**

12. TRUSTEES AND OTHER RELATED PARTIES

The Charity employed John Green, trustee, throughout 2023 and 2024 in accordance with S185 of the Charity Act 2011. His remuneration including pension contributions was as follows:

	2024	2023
	£	£
Gross Wages & Salaries	38656	36816
Employers National Insurance Costs	-	-
Pension Contributions	3866	3682
	42522	40498

John Green was also reimbursed for expenses totalling £325 (2023: £5,246)

Four other trustees were also reimbursed for expenses totalling £1,977 (2023: £1,403) 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 £39,999 (2023: £33,748) were received during the year from trustees and related parties.

The Charity received rent of £1,800 (2023: £1,800) from Zambesi Mission, a registered charity of which Colin Stonelake is a Trustee. The Charity paid Zambesi Mission £314 (2023: £341) 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 £1,180 (2023: £3,140). 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 £756 (2023: £701). No conditions were attached to these donations.

13. 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.

14. 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 £72,419, compared to £165,956 in free cash reserves held at the year-end.

15. 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.