

Registered Charity no. 1158755

Yardley Baptist Church

Trustees Annual Report and Accounts

Year Ended 31st December 2024



Wyatt & Co

Chartered accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Yardley Baptist Church

Year Ended 31st December 2024

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Yardley Baptist Church

Year Ended 31st December 2024

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 2nd October 2014.

Registered Charity Number 1158755

Registered Office Rowlands Road
Birmingham
B26 1AT

Website <https://www.yardleybaptist.co.uk/>

Trustees	Rev Alison Taylor	<i>Chair</i>
	Heather Kelcey	<i>Secretary</i>
	Isobel Easton	<i>Treasurer</i>
	Hannes Gouthwaite	
	Danny Sinnassamy	
	Laura Williams	
	Stephen Aylin	<i>Stepped down 19th March 2025</i>
	Alison Aylin	<i>Stepped down 19th March 2025</i>

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 2024

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 charity.

Objectives and Principal Activities

The charity's objects, as set out in the governing document, are:

"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 2024

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: | £143,425 | (previous year £131,944) |
| • Total expenditure: | £91,043 | (previous year £101,707) |
| • Closing cash funds: | £162,655 | |
| • Restricted funds: | £8,222 | |

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. The years 2024 & 2023 contained several large one-off gifts which are not expected to be repeated for the year 2025.

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.

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.

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 Church held £112,617 in unrestricted and undesignated funds at the end of December 2024.

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 2024

Trustees' Annual Report

Trustees' Responsibilities

Yardley Baptist Church financial statements have been prepared on a cash basis when receipts and payments take place through the bank account.

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:

Isobel Easton

Signed on Behalf of the Trustees:



Date of Approval:

17/10/2025

Yardley Baptist Church

Year Ended 31st December 2024

Independent Examiner's Report

I report to the trustees on my examination of the financial statements of Yardley Baptist Church ('the charity') for the year ended 31st December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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.

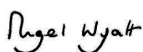
Independent examiner's statement

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 financial statements do not accord with those records; or
3. the financial statements 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.



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

Date: 17/10/2025

Yardley Baptist Church

Year Ended 31st December 2024

Statement of Receipts and Payments

		2024	2023
		Unrestricted Funds	Restricted Funds
	Note	£	£
Receipts			
Donations and legacies		123,229	7,910
Charitable activities		7,903	2,592
Investment income		1,391	-
Other income		400	-
Total Receipts	2	132,923	10,502
Payments			
Payments on charitable activities	3	80,282	10,761
Total Payments		80,282	10,761
Net Receipts / (Payments)		52,641	(259)
Net Movement in Funds (Cash)			
Total funds (cash) brought forward	7	103,467	6,806
Transfers	7	(1,675)	1,675
Total Funds (Cash) Carried Forward	7	154,434	8,222
Funds Represented by			
General (unrestricted)		112,617	-
Designated (unrestricted)		41,816	-
Restricted funds		-	8,222
		154,434	8,222

Approved by the Trustees

Name of Trustee: Isobl Easton

Signed on behalf of the Trustees: 

Date of approval: 17/10/2025

Yardley Baptist Church

Year Ended 31st December 2024

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. The fixed assets are disclosed in this statement according to the value held in the churches insurance document.

	2024	2023
	£	£
Fixed assets		
Tangible Fixed Assets	96,843	96,843
	<u>96,843</u>	<u>96,843</u>
Current assets		
Cash at Bank and Petty Cash	162,655	110,273
	<u>162,655</u>	<u>110,273</u>

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Basis of Preparation

The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

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.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources expended

Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

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. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

2 Analysis of Receipts

	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
Bible notes	-	-	-
	<u>123,229</u>	<u>7,910</u>	<u>131,139</u>
Charitable Activities			
Boys brigade	-	-	-
Boys b' and girls a' combined	-	2,592	2,592
Other charitable activities	-	-	-
Welcome centre	<u>7,903</u>	<u>-</u>	<u>7,903</u>
	<u>7,903</u>	<u>2,592</u>	<u>10,495</u>
Investment Receipts			
Interest	<u>1,391</u>	<u>-</u>	<u>1,391</u>
	<u>1,391</u>	<u>-</u>	<u>1,391</u>
Other Income			
Room hire	<u>400</u>	<u>-</u>	<u>400</u>
	<u>400</u>	<u>-</u>	<u>400</u>
Total Receipts	<u>132,923</u>	<u>10,502</u>	<u>143,425</u>

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

2 Analysis of Receipts (*Continued*)

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Donations and Legacies			
Donations and offerings	110,845	4,945	115,790
Gift aid	2,571	670	3,241
Fellowship fund	-	1,057	1,057
Bible notes	305	-	305
	<u>113,721</u>	<u>6,672</u>	<u>120,393</u>
Charitable Activities			
Boys brigade	-	266	266
Boys b' and girls a' combined	-	1,783	1,783
Other charitable activities	1,149	-	1,149
Welcome centre	7,320	-	7,320
	<u>8,469</u>	<u>2,049</u>	<u>10,518</u>
Investment Receipts			
Interest	633	-	633
	<u>633</u>	<u>-</u>	<u>633</u>
Other Income			
Room hire	400	-	400
	<u>400</u>	<u>-</u>	<u>400</u>
Total Receipts	<u>122,823</u>	<u>8,721</u>	<u>131,944</u>

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Bank charges	287	-	287
Bible notes	-	-	-
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
	<u>74,297</u>	<u>7,368</u>	<u>81,665</u>
Other Activities			
Boys b' and girls a' combined	-	2,113	2,113
Renew	-	1,280	1,280
Welcome centre	5,985	-	5,985
	<u>5,985</u>	<u>3,393</u>	<u>9,378</u>
	<u>80,282</u>	<u>10,761</u>	<u>91,043</u>

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

3 Payments on Charitable Activities (*Continued*)

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Bank charges	396	-	396
Bible notes	260	-	260
Church costs	36,664	-	36,664
Fellowship fund	-	-	-
Insurance	3,077	9	3,086
Make Lunch	-	20	20
Building refurbishment and maintenance	456	-	456
Ministerial costs	36,267	-	36,267
Missionary grants/ gifts	11,558	7,135	18,693
	<u>88,678</u>	<u>7,164</u>	<u>95,842</u>
Other Activities			
Boys b' and girls a' combined	-	2,068	2,068
Renew	-	-	-
Welcome centre	3,797	-	3,797
	<u>3,797</u>	<u>2,068</u>	<u>5,865</u>
	<u>92,475</u>	<u>9,232</u>	<u>101,707</u>

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 2024

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.

No Trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the Charity during the year.

During the year ended 31 December 2024 Rev Alison Taylor received remuneration of £30,167 (2023: £26,154), pension contributions of £3,941 (2023: £3,139) and received the provision of residential accommodation. This was received for Alison's role as minister and was not for her role as trustee.

Expenses for Trustees undertaking their duties during the year ended 31 December 2024 totalled £2,830 (2023: £5,235). All expenditure was incurred for the day to day running of the church.

6 Related Party Transactions

During the year a payment of £132 was made to Aplus Accounting. This is a related party transaction due to a close family member of Alison Taylor owning the business (2023: There were no related party transactions).

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

7 Analysis of Charitable Funds

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 (previously Building Improvements)	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)	154,434

Restricted Funds

	£	£	£	£	£
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)	-	162,655

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Analysis of Charitable Funds (continued)

Unrestricted Funds

	1 Jan 2023 £	Income £	Expenditure £	Transfers £	31 Dec 2023 £
Unrestricted					
General (unrestricted)	46,453	115,462	(88,678)	476	73,714
Designated					
HEBA investments (previously Building Improvements)	21,884	441	-	-	22,325
Welcome centre café	3,906	7,320	(3,797)	-	7,429
Total Unrestricted	72,243	123,223	(92,475)	476	103,467

Restricted Funds

Boys Brigade and Girls Association	-	1,783	- 2,068	1,189	904
Boys Brigade	383	266	-	(649)	-
Girls Brigade	490	-	-	(490)	-
Fellowship funds	1,103	1,057	-	-	2,160
LED screen	9	-	(9)	-	-
Missionary work	4,081	5,615	(7,135)	-	2,561
Make lunch	1,201	-	(20)	-	1,181
Toddlers group	526	-	-	(526)	-
Total Restricted	7,792	8,721	(9,232)	(476)	6,806
Total Funds and Cash	80,035	131,944	(101,707)	-	110,273

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Fund Descriptions

Designated Funds

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 (previously Building Improvements)	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

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

Transfers between funds

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, so these funds were 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

Yardley Baptist Church

Year Ended 31st December 2024

Notes to the Financial Statements

Transfers between funds cont.

2023

A transfer was made from the boys & girls brigade funds to combine the activities as now operating as one association.

A transfer was made from the Toddler group, donated to the general funds of the church, when the toddler group stopped operating.