

# Wycliffe Bible Translators



**Annual Report and  
Financial Statements**  
to 30 September 2025

## Annual Report

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***'Today a precious gift has been unveiled. My people will hold it like a treasure in our community... The gatherings will now hear the life of Jesus told not in a distant language, but in the one they first learned from their mothers.'***

*Bishop Douglas Machafu, speaking at the New Testament launch*

**Cover image:** The launch of the Upper Pokomo New Testament in Kenya on 26 April 2025. Translated by a local team, the printed version was typeset by Wycliffe member Janet Sweet



## Our vision

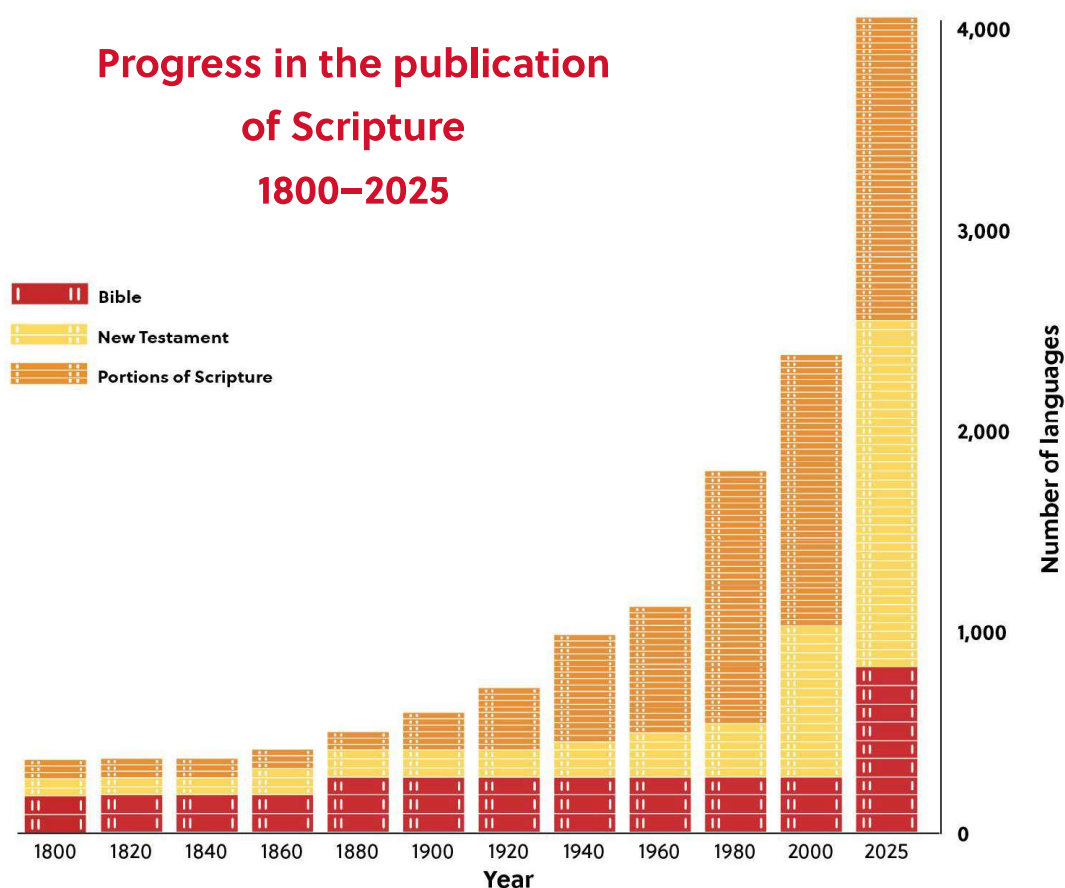
For centuries, people have turned to the Bible to find wisdom, hope, and a life transformed in Christ. But for 1 in 5 people across the world today, the words that shape our faith in Jesus, inspire our lives and offer us hope are trapped in a language that they cannot understand. At Wycliffe Bible Translators, we believe that no-one should be excluded from the good news of the Bible.

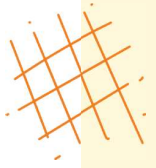
**All our work is focused on a single vision:** a world where everyone can know Jesus through the Bible.

## 197 million more people with the Bible... but 1.5 billion still waiting

We are part of a global Bible translation movement of organisations from different countries, whose combined efforts are enabling a dramatic acceleration in translation.

Incredible progress across the global movement in recent decades means that more people now have access to God's word than ever before. As of September 2025, 779 language groups had a full Bible, compared to 343 in 1990. In the last year alone, 197 million people gained the whole Bible in their language for the first time. But there is more still to do – 1.5 billion people are still waiting to have the whole Bible in their language.





**'It has made a big difference to the Church in the entire region. The translated Scripture has been a tool to unite our people and it has transformed our lives.'**

*Mathias, Banyole Bible translator, Uganda*



## Our mission

**Our mission is simple:**

**We serve local partners worldwide, as they bring God's word to their communities in the language which speaks to them best.**

We seek to deliver our mission by giving our partners (local Bible translation organisations) the practical support **they need** to bring God's word to **their own people** in **their own languages**. This includes providing funding, prayer support and highly skilled and godly people who serve by training, mentoring, checking translation quality, assisting with programme design or supporting organisational effectiveness.

## Our approach

Wycliffe partners with churches and individuals so they can access the Bible in their own languages, providing the support needed to understand its message, which in turn fuels church growth. Behind the scenes, this frontline translation and Scripture engagement work rests on an equally deliberate commitment that has shaped our work for many decades: the long-term development of local translation and Scripture engagement capacity in each country (or region) through training workers and helping to establish local translation organisations.

This sustained commitment to partnering with local workers and organisations has enabled the work to scale, so that our efforts multiply the ministries of others. By investing in local people, and the development of local organisations wherever possible, we seek to ensure that leadership, ownership and accountability rest with local churches in each context, avoiding unhealthy dependency on us and strengthening long-term resilience. In this way, churches and mission organisations worldwide can more easily access local support to overcome language barriers, ensuring translations are responsive to ministry needs.

The fruit of our work is evident not only in the accelerating pace of translation activity, but also in the expanding global ecosystem of organisations participating in Bible translation work. Many of these organisations were established with our support, alongside others

founded by leaders we have helped to train, with still others emerging over time from these foundations as the work has multiplied and new initiatives have taken shape.

Today, this collaborative vision is most visibly expressed through our two primary networks. The Wycliffe Global Alliance brings together more than 100 organisations, from all around the world, united by a shared vision that every person on earth should have access to God's word in the language they know best. SIL Global works across Bible translation, literacy, education, language development, and linguistic research. SIL is moving from a multinational structure into a community of more than 70 local organisations. This reflects the same long-term emphasis on local ownership, partnership and sustainability that characterises our vision and mission. Beyond these networks, we also collaborate with other organisations where this strengthens local initiative and serves shared gospel priorities. Such collaboration reflects a commitment to kingdom values, recognising that the work is larger than any single organisation.

## **Mission priorities**

All of our work and support of local and global partners is aimed at delivering our mission through three strategic mission priorities, developed with reference to the Charity Commission's guidance on public benefit.

### **1 Increase translation impact**

Working at the frontline, our partner organisations are engaged in helping communities access God's word by producing clear, natural, and faithful Bible translations in people's languages, appropriate to their needs.

Successful Bible translation work is about communicating God's word as living and active, as well as making progress in the number of verses translated. Our partners work to ensure God's word can be understood and used. This is vital, because a translation programme orientated around churches and individuals having full access to the Bible, and building their lives on its teaching, will have the greatest long-term impact as God uses this to transform lives.

### **2 Strengthen local sustainability**

Bible translation programmes are best led by national (or regional) organisations in each place: local leaders understand their communities' needs, are connected to local churches, and can make culturally appropriate decisions. The stronger these organisations, the more effectively they can meet their communities' needs for the Bible. That's why we prioritise developing this local capacity. Whether small or large, strong or weak, in Christian or persecuted contexts, we support partners with the practical help they need to flourish. This includes training in both technical translation skills and essential operational skills such as HR, finance and governance.

### 3 Advance the global movement

Local translation organisations rely on a global Bible translation movement of organisations for support. We actively participate in this global movement to strengthen the functions needed by local partners. This includes providing people to serve in key leadership roles, supporting the development of software (including AI tools) and key training materials. We aim to model best practice, share knowledge, and amplify the voices of local leaders, ensuring this ever-changing global movement serves their needs in bringing God's word to their communities.

#### Yor's story

Delivering our mission makes a difference for people like Yor, from the Bunong community in Cambodia.

Yor leads the women's group at her local church. For too long she, and the women like her, felt they were trying to follow a God who didn't speak their language. But after years of dedicated work by a local team – supported and enabled by Wycliffe – the Bunong Church has the New Testament. For Yor, being able to understand God's word has made a transformative difference for her and the women's group.

*'It brings me so much joy to study God's word with these women and to grow together in our faith in Jesus. I see how God's word touches them because we hear it in our language.'*

*'When I read the Scriptures in Bunong I'm able to understand it in a way that speaks to my heart. I thank God for this incredible gift.'*



Having the New Testament in her language is bringing Yor joy. But she longs to be able to read the whole Bible – and share it with her friends too. *'The women are particularly excited to see the promises of God unfold,'* she explains. Because of the continued generosity of Wycliffe supporters, we have been able to commit to funding the work to complete the Bunong Old Testament as well.

Soon Yor, her women's group and the whole community will have all of the Bible in their language. It's a moment Yor can't wait for: *'My hope is that each woman will understand God's word more deeply and grow in their faith.'*

Bunong had never been written down before translation work began, so Yor only learned to read her language in later life, when she went to a literacy class connected to the Bunong Bible translation work. Her experience is an example of how the public benefit of Bible translation activity, such as writing the Bunong language down for the first time and people learning to read and write, reaches wider than the Christians in a community. For

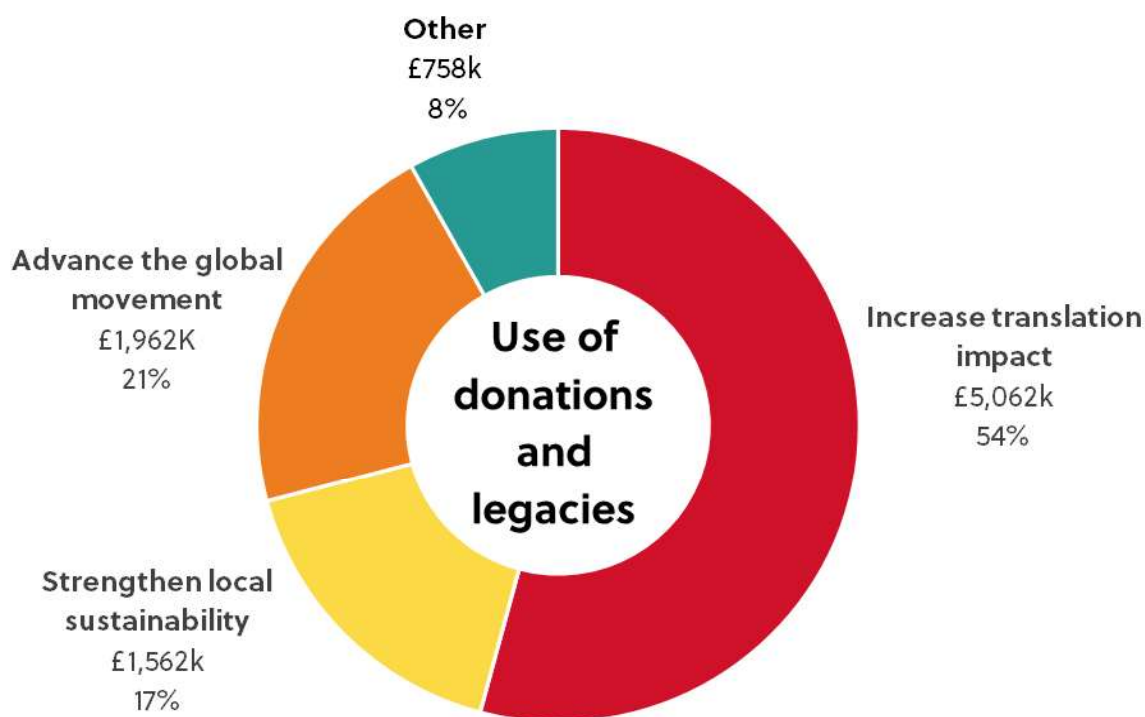
example, it can bring literacy, create education opportunities, lay foundations for development and lift people out of poverty.

We believe that, just like in Yor's case, people having God's word in their own language does more than increase their knowledge of their faith – it transforms their lives, inspires church growth, empowers evangelism and facilitates discipleship.

## Achievements and performance

Over the year to September 2025, we have been really encouraged by significant progress in our efforts to **increase translation impact, strengthen local sustainability** and **advance the global movement** – enabled by God through the giving of generous supporters and the efforts of our people.

The chart below shows how donations and legacies received from those who want to see a world where everyone can know Jesus through the Bible, were used to achieve our three mission priorities.



### 1 Increase translation impact

We provided funding and programme assistance directly to 47 partner organisations (2024: 45) in 21 countries (2024: 20) to support Bible translation and Scripture engagement work for more than 130 million people (2024: 99 million). In addition, expertise provided in this area by 71 FTE Wycliffe members, and funds transferred to a further 59 partners, meant our efforts were serving over 580 million people who speak over 320 languages in over 60 countries.

Benjie Leach, who passed away in early 2026, and his wife Rhoda served communities in Angola and Malawi by helping them create translated, sung versions of the Psalms. The translation process is deeply rooted in the communities' oral culture.



***'Pen and paper are set aside,' explained Benjie. 'The group comes up with a rhythmic and poetic oral version of the Psalm – then comes checking for accuracy and looking at how to improve the poetry. By the end, they have a pdf of the finished text, an audio reading, and at least one song based on part or all of the Psalm.'***

Benjie and Rhoda's efforts have built a legacy of faith that will last for generations, enabling the Bible to come alive.

***'This is a culture that likes singing,' explains Joel, from the community in Malawi. 'We are taking traditional music and putting words to it from the Psalms. It is putting the word of God in people's hearts.'***

As communities get access to the Scriptures translated by their Bible translation teams, so the lives of people like 24-year-old Yayra in Togo are being changed.



***'I was hard on people,' she admits. 'With my neighbours, my husband, and others. I didn't forgive those who offended me.'***

Yayra had a reputation in her village in Togo. But then she began attending a local Bible study group that used the New Testament in Ifè, her language.

***'I've been transformed,' Yayra says. 'God has filled my heart with patience and self-control. Today, even if someone offends me, I am able to control myself. I forgive easily because God (in his word) tells us to forgive. I feel happier now than before.'***

The first draft of the translation of the Ifè Old Testament will be completed in 2026, so Yayra and the more than 170,000 people who speak her language will soon have access to the whole Bible.



## 2 Strengthen local sustainability

Many of our 43 FTE Wycliffe members focusing on this mission priority are working in positions of leadership across multiple Bible translation programmes, sharing their expertise and mentoring local partners as they develop their own skills.

Rachel Robinson serves in Cameroon, but also shares her linguistic expertise with teams in other countries. In 2025, she spent three weeks providing linguistics training to Bible translators in Mbandaka in the Democratic Republic of the Congo – a town only accessible by river or plane.

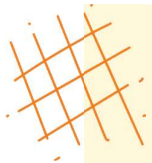
***'I was very impressed by their commitment to the vision of Bible translation,' she said. 'There is an incredible amount of activity happening in this little-visited corner of Congo! I was also touched by the hospitality I received. Mbandaka has very few foreigners visiting (or living there), so I was made to feel very special and welcome.'***



***'The linguistics training my colleagues and I did with the translators will help them look at their languages and translations more analytically, contributing to higher quality translation work in this part of Congo.'***

We laid the foundations for a Specialist Bench – people who can be deployed to provide skills such as project management, HR and finance; as well as some specialists with technical translation skills – to support partners in strengthening operational resilience and sustainability. During the year, we identified partner needs and prospective specialists with a view to rolling out short-term targeted deployments in 2026.

We made direct grants to 14 partners to support local sustainability and training, including funding full-time and on-the-job training for Bible translators and other translation-related roles, as well as funding the professional development of current and future leaders in translation organisations.

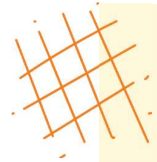


Paul Toma is helping a Bible organisation in Tanzania navigate strategy and resourcing challenges. We are helping to fund his MBA, to support him in this. ***'The studies continue to be relevant and timely in my work,'*** he explains. Equipping leaders like Paul directly develops local capacity so that – in every context possible – Bible translation is locally sustainable and independently led.

### 3 Advance the global movement

Our 55 FTE members who are engaged in this mission priority play key roles in the Bible translation movement, serving on leadership teams of various partners, including a number working at global level. We supported those already working at this level, and have identified, and are investing in, emerging leaders in our membership who could shape the movement in the future.

We supported seven global partners directly with grants, some of which went to key partners such as SIL to improve their organisational effectiveness and encourage their drive towards localisation of translation organisations. Other grants went to training organisations such as Moorlands College whose School of Language and Scripture is a key part of training and developing our members. Still other grants supported the development of technologies that assist translation work all over the world, like The Bible Translators Assistant (TBTA).



TBTA is a machine learning translation system that combines linguistic templates for each book of the Bible, with grammatical analysis of the desired language to speedily produce a first draft translation, saving significant time and effort for the human translators. Uniquely, TBTA is able to work even for languages with no previously translated material. Local translators can then apply their expertise and cultural understanding to make God's word accurate and accessible for their communities.

The TBTA development team has now completed coding work on the entire New Testament. The tool is already being used by translators in the Southern Philippines, following successful trials with 11 translation teams in four countries, including Kenya.

***'You cannot compare it with the other computer aided translation software that I have worked with in the past,' said Bible translator Jacob, in Kenya. 'This is something that needs to be encouraged and expanded in more languages, so that the work of Bible translation can move even faster!'***

### 4 Operational effectiveness

To deliver our three mission priorities (above) we have identified several operational priorities in our strategic plan for 2024–2027, which we used to help guide and measure our progress towards fulfilling our charitable purposes.

During the year we sought to increase support through growing resilient income, engaging more churches, finding people willing to serve, and raising more prayer support.

We praise God that:

- our supporters donated an incredible £3.5 million towards unrestricted and programme funds, so that more people can come to know Jesus through the Bible

- we saw a 16% increase in our number of individual donors and a 43% increase in **Give the Word** partners (regular monthly givers), as more people chose to unlock God's word for every heart
- we spoke in 191 different churches to support their focus on world mission and are grateful to every one of those churches that welcomed us so warmly
- we welcomed four new members to help serve local partners worldwide, as they bring God's word to their communities in the language which speaks to them best.

The growth in the number of donors, particularly regular donors, equips us to be a steadfast, long-term partner for local Bible translation teams who often face economic uncertainty. It also means more people receiving our *Prayers for Life* prayer diary and having the opportunity to pray for the urgent and vital task of Bible translation.

We increased our efforts to optimise resources and talent, specifically:

- rolling out Individual Development Plans across the staff team to support professional development
- improving processes and overseeing two significant system upgrades that are making us more effective and productive
- in addition to supporting our members around the world with dedicated support, we strengthened a staff culture where everyone can thrive, which gained recognition when *The Sunday Times* included us in their 'Best Places to Work' awards.

Progress in pursuit of our mission has only been possible because of the giving of generous supporters. We are deeply thankful for their committed support and stewardship of all that God has given them.

## Responsible stewardship

Our work to create a world where everyone can know Jesus through the Bible is a God-given task that we do not undertake lightly. Our operations are only truly effective if they work towards our mission with an attitude of service to our partners, gratitude to our supporters, and responsibility for the people and resources entrusted to us.

## People

We are a membership organisation, with 410 members (2024: 417), of whom 231 have voting rights (2024: 251), as at September 2025. Members are not employees and so receive no salary from us as an organisation but are supported through the generosity of churches, friends, family and other donors. Donations for such member support are received by Wycliffe as restricted income. The majority of our members serve, in accordance with our mission priorities, through assignments with partner organisations. Non-voting members include some associate members (who are primarily affiliated to other organisations in the Wycliffe Global Alliance), retirees, and honorary members recognised for outstanding contribution through their employed or volunteering roles.

In addition to members, during the year an average of 48 employees and 100 volunteers were serving with Wycliffe.

## Volunteers

As well as being entrusted with our supporters' generous donations, 100 volunteers offered Wycliffe their time and skills in 2025 (2024: 78). In accordance with the Charities SORP (FRS102), the value of volunteers' services is not represented in the financial statements, but we are ever thankful for each one of them for promoting and enabling our work.

## Environment

In 2025 a carbon footprint report was produced by Climate Stewards, indicating a carbon footprint of 335.5 tCO<sub>2</sub>e for our staff activities during calendar year 2024. This has been offset with Climate Stewards, supporting programmes that bring multiple local benefits to communities as well as removing or reducing carbon dioxide.

## Fundraising

We are committed to fundraising in an ethical and godly manner and have a biblical fundraising policy that guides our practice.

The charity is registered with the Fundraising Regulator, complies with its Code of Fundraising Practice, and ensures that those who represent us do too. This includes any commercial participators and professional fundraisers engaged to help grow our impact with whom we have contracts in place. We aim to treat supporters with respect, dignity and confidentiality and to protect vulnerable people and others from unreasonable intrusion when receiving our fundraising communications. We monitor communication responses and feedback to ensure recipients are not pressured, remove recipients from our mailing list whenever asked, and protect vulnerable supporters through our policy. Our volunteer church speakers receive guidance and training to ensure their fundraising is carried out in a way that is aligned with our values.

During the year we received seven fundraising complaints (2024: one). Appropriate responses were made and they were resolved in a timely manner.

## Remuneration of key management personnel

The key management personnel are considered to be the Board of Trustees (who also serve as company directors), the Executive Director, and the leadership team.

None of the trustees receives any remuneration or other benefit from their work with the charity. Trustees are required to disclose all relevant interests, including those with any related parties, and in accordance with the Governance Policy they will withdraw from any discussions or decisions if any conflict of interest should arise. Details of trustee expenses and related party transactions are given in note 9 to the financial statements.



Compensation of our Executive Director is set by the trustees with advice from our Remuneration Committee and reviewed annually with reference to charity sector benchmarks. The remuneration and benefits received by key management personnel are stated in note 8 to the financial statements.

## Safeguarding and whistleblowing

We are committed to providing a safe and trusted environment for our people, those we serve, and their families. We require high ethical and moral standards from all our people and take misconduct seriously. An independent reporting service is provided to encourage anyone to bring safeguarding or whistleblowing concerns to our attention. During the year no safeguarding issues were reportable to the Charity Commission (2024: none).

## Grant-making

Making grants to partner organisations is central to fulfilling our mission to serve local partners who are bringing God's word to their communities in the language that speaks to them best.

We select programmes where we assess that funding will have the greatest impact. The majority of our grant-making is undertaken with the view of long-term partnership, but delivered within an accountable three-year cycle, with an agreed ongoing monitoring process.

Funding proposals from partner organisations undergo a formal review process at directorate level, including an assessment of the potential impact of the proposed work, as well as the partner's sustainability and the extent to which translation work aligns with our organisation's strategy. Funding is formally approved in line with organisational budgets at the Finance & Legal Committee of the Board.

## Investment policy

Our investment policy is to keep funds needed for short-to-medium-term purposes in cash or cash equivalents that can be accessed immediately or within 12 months, and for long-term funds to be invested to achieve a total return, over the long term, exceeding inflation. We have a responsible approach to investment, precluding investment in companies whose principal business is in armaments, fossil fuels, gambling, pornography, tobacco or alcohol.

In December 2024, the remaining funds held in a portfolio managed by Rathbones were transferred to Cazenove and were invested in the Cazenove Charity Sustainable Multi-Asset Fund. The total value of these investments at the year end was £3,292k (2024: £3,065k), including £119k revaluation gains. The cumulative fund performance has exceeded the long-term investment objective.

## Risk management

Our work necessarily involves risk, and we believe there is a strong theological basis for accepting appropriate risk in pursuit of our mission. We seek to hold this in prayerful tension with our responsibility to operate within an appropriate compliance framework and to apply proportionate mitigations, so that decisions about risk are explicit and informed.

Our risk management policy, developed in line with Charity Commission Guidance CC26, recognises risk as the effect of uncertainty on the achievement of Wycliffe's objectives. It considers risk both in terms of potential threats to be mitigated and opportunities to be pursued. Risks are identified, assessed for their potential impact and likelihood, and managed through proportionate actions, with our overall risk profile kept under regular review.

The trustees oversee risk management and consider the principal risks to which Wycliffe is exposed, satisfying themselves that appropriate controls are in place to manage these. Particular attention is paid to consideration of safeguarding. The Board considers a specific risk at each meeting, alongside a wider review of risk management annually. During the year, as part of their review of risk, the Board considered risk velocity and risk as opportunity, and it is planned that these areas – together with work on our theology of risk – will inform risk management. As well as reviewing the risk register, the Board also reviewed individual risk areas, including potential data leaks and failure to meet income targets.

The Executive Director, supported by the leadership team, is responsible for implementing risk management arrangements on a day-to-day basis. This includes maintaining the risk register, evaluating significant and emerging risks, ensuring that controls remain appropriate, and fostering a culture in which risks and opportunities can be identified and escalated. The leadership team reviews risks at least quarterly and reports to the trustees as appropriate.

The following continue to be the principal risks:

- **Relevance:** Bible translation being seen as irrelevant or not needing funding. To mitigate, we built new relationships with church networks, and developed new marketing initiatives through social media to raise and maintain awareness of the ongoing need to unlock God's word for every heart. We continue to pray that God would encourage more people to stand with us in this work.
- **Cyber attack:** particularly with a loss of confidential data. To reduce the possibility of a successful attack, we use large, reputable cloud-based providers to ensure the systems holding our data are well-maintained and well-protected, maintain security on our own servers, and routinely train and test our staff.
- **Security:** personnel in sensitive locations endangered by association with Wycliffe. As part of our measures in this area we are active members of a Community of Practice alongside our close partners. This seeks to ensure that all organisations follow consistent and sufficient policies and procedures relating to security and

crisis management. Alongside this, we conduct our own security reviews and horizon scans, and plan for how we would handle possible crises.

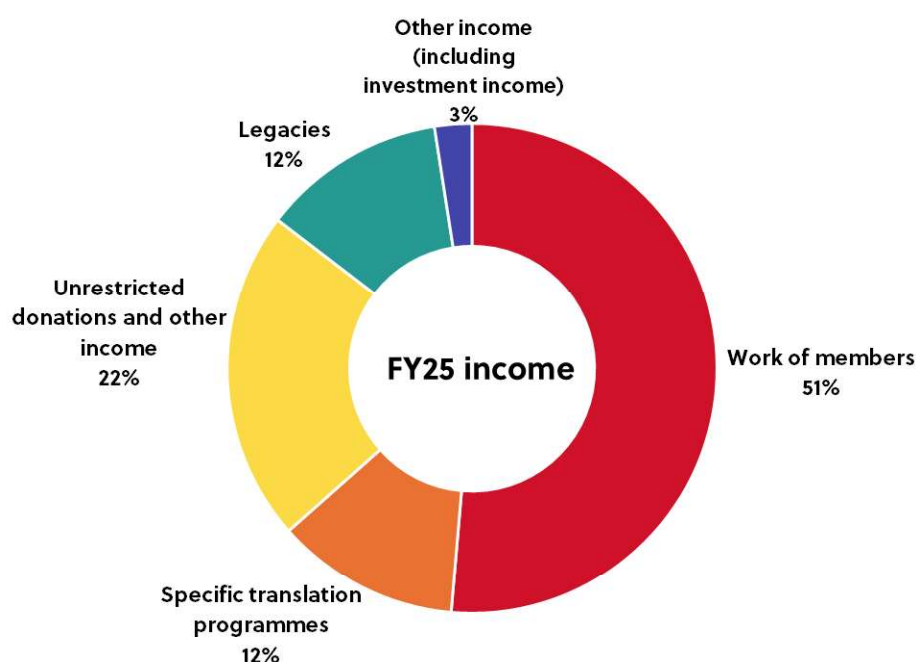
- **Funding:** giving and expenditure diverging so that we cannot support essential work in the UK and overseas. We remain grateful to our supporters who generously continue to help create a world where everyone can know Jesus through the Bible, even in the current difficult economic situations. We continue to pray and improve our communication of the importance and impact of this work so that supporters continue to be inspired and encouraged in their financial and prayerful support of our translation initiatives. The Board and Leadership Team review fundraising performance and strategy on a regular basis. In addition to this, we ensure reliable funding for our partners overseas and the long-term nature of their work by maintaining appropriate levels of reserves to ensure their work can continue in the event of a reduction in fundraising, or a reduction in its impact due to currency fluctuations.

The strategic plan was developed with reference to this risk management strategy.

# Financial review

## Income

We remain ever thankful to God for all the individuals, charitable trusts and churches who so generously enable the worldwide work of Bible translation through their giving. The year saw significant growth in our legacy income and encouraging growth in our unrestricted income, both of which have enabled us to increase our programme grant funding for the year.



Total income for the year was £10,468k (2024: £9,668k), with donations and legacies providing 98% of this total (2024: 97%), including:

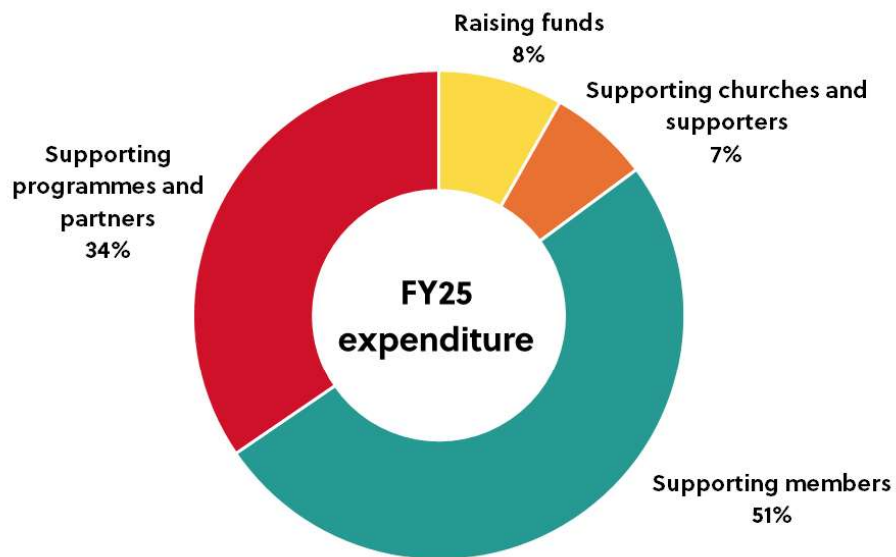
- £5,377k given for the work of members (2024: £5,257k)
- £1,268k from donations for specific translation projects and funds (2024: £1,382k)
- £2,294k from unrestricted donations and other income (2024: £2,021k)
- £1,271k from legacies (2024: £729k).

Other income, including income from investments, amounted to £258k (2024: £279k).



## Expenditure

We continue to spend 92% of our total expenditure on our charitable activities. Overall spend in the year to September 2025 increased by £578k, with the majority of this being an increase in supporting programmes and partners (£421k).



Total expenditure for the year was £10,973k (2024: £10,395k), with charitable activities expenditure representing 92% of this total (2024: 92%), comprising:

- £5,553k to support member ministry (2024: £5,348k)
- £3,791k to support translation programmes and partners (2024: £3,370k)
- £730k to engage churches and supporters in the Bible translation movement (2024: £854k).

A total of 8% of expenditure (£899k) was used to raise funds (2024: 8%, £823k).

All of the above costs include an allocation of centralised support costs such as HR, Finance, and IT.

## Balance sheet

At the year end we had net assets of £6,472k (2024: £6,858k), comprising:

- Long-term investments, under professional management, of £3,292k (2024: 3,065k)
- Net current assets of £3,164k (2024: £3,770k), which includes cash of £3,082k held in a current account and a short-term interest-bearing deposit fund (2024: £3,349k)
- Fixed assets of £16k (2024: £23k).

## Reserves policy

Unlocking God's word for every heart is a far-reaching commitment. A New Testament translation typically takes at least five years and a full Bible at least 10 or more. Every gift we

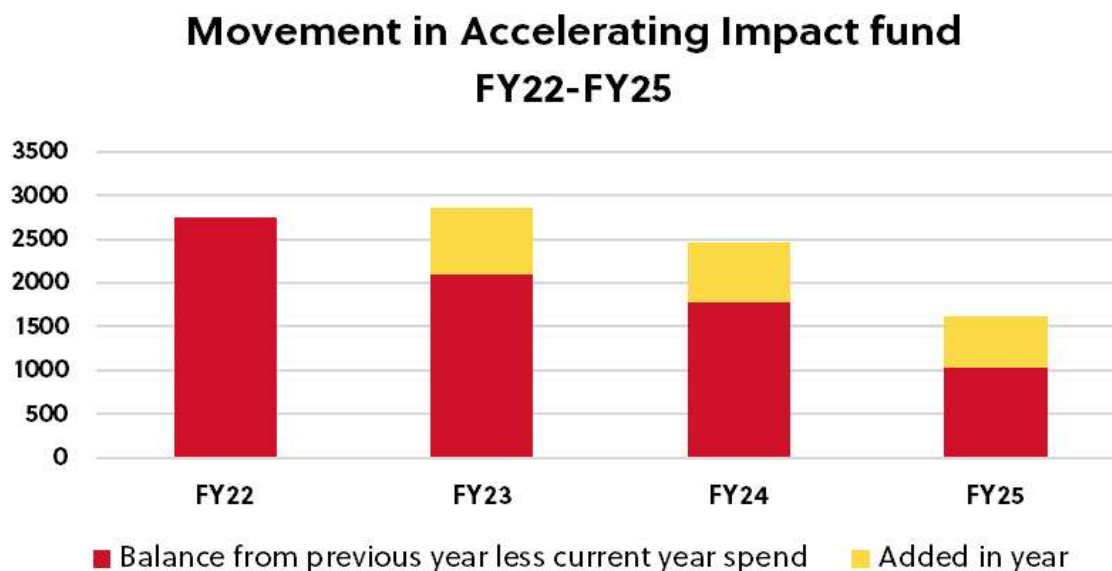
receive enables the journey of transformation for a community. We take seriously our responsibility to steward all gifts in a way that ensures stability, continuity and maximum impact.

To protect the translation work that our supporters make possible, the trustees have established two main reserve funds:

1. **General fund** – a six-month operating reserve that ensures the day-to-day work continues uninterrupted, even when income fluctuates. It gives confidence to the members and partners we serve and the donors who enable their work, that essential operations will continue.
2. **Programme sustainability fund** – this designated fund, coupled with restricted programme funds, supports 12 months of programme funding, to ensure that Bible translation, as a long-term ministry, can continue regardless of changes in the external environment. This reserve protects our partners and their translation teams from stop-start funding and supports long-term planning.

In addition we hold two designated funds:

**Accelerating Impact fund** – at the end of FY22 there was £2.7m in this fund, including the £2m redesignated from the previous property fund. In the period FY23–FY25 inclusive, due to the continued generosity of supporters, we were able to add £2.1m to the fund. Over these three years we have also spent £3.2m on programmes from this fund. This leaves a balance of £1.6m at the end of FY25.



These funds are a strategic commitment allowing us to safeguard long-term Bible translation work, respond quickly to emerging opportunities, protect partners from financial uncertainty, and accelerate impact when unique windows open.

During the year, legacy income was higher than forecast. Rather than spend these gifts quickly, we are allocating them across a multi-year horizon so they create the greatest possible lasting impact within the communities we serve.

**Growth of ministry fund** is designed to make strategic investments that expand our impact, focusing specifically on strengthening marketing and fundraising initiatives and enhancing systems and processes. These improvements ensure we operate as efficiently and effectively as possible. Expenditure from this fund amounted to £110k in FY25. Additional funds have been designated in anticipation of upcoming investments, including the implementation of a new Human Resources Information System. Planning ahead in this way ensures we can continue to build the infrastructure and capabilities needed to support our long-term mission.

**Restricted funds** amounted to £716k at the year end (2024: £715k), primarily relating to programme and partner funds.

The total charity funds held at year end represent 7.1 months (2024: 7.9 months) of the total expenditure for the year to 30 September 2025. This level of funding ensures that both our ongoing operations and multi-year programme commitments can be met reliably, providing stability for our partners and confidence for our supporters.

## Future plans

While great progress is being made in the task of Bible translation, we have not yet reached our vision – [a world where everyone can know Jesus through the Bible](#).

To achieve our vision, we need ongoing translation capacity in-country, accountable to local churches and responsive to Scripture needs. But often, these national or regional organisations are under-resourced and overwhelmed by the need. Assisting their development, as they make the Bible accessible to people, is the most strategic thing we can do in the long term. That is why our mission is to serve local partners worldwide, as they bring God's word to their communities in the language that speaks to them best.

We are now in the second year of our strategic plan for 2024–2027. This year we are continuing to focus on our three mission priorities to:

- Increase translation impact
- Strengthen local sustainability
- Advance the global movement.

In addition we will seek to increase our impact by increasing income and improving operational effectiveness.

# Structure, governance and management

## Governing documents

Wycliffe UK Ltd is a company limited by guarantee, and governed by its Memorandum of Association (June 2022) and Articles of Association (June 2022). We are registered as a charity with the Charity Commission and with the Office of the Scottish Charity Regulator. Membership is open to anyone over the age of 18 able to affirm the Doctrinal Basis and wishing to serve in support of Bible translation. Each of our members with voting rights agrees to contribute £1 in the event of the company being wound up while they are a member or within one year of ceasing to be a member.

Our charitable objects are:

1. The Association is formed to glorify God by promoting:
  - a. the translation of the Holy Scriptures into vernacular languages
  - b. the publication and distribution of these vernacular Scriptures.
2. The objects of the Association are:
  - a. to promote the Christian faith and Christian religion and in particular the translation, publication and dissemination of the Bible in different languages
  - b. the advancement of education (particularly in relation to the Christian religion, knowledge of the Bible and Christian doctrine, faith and practice), language and literacy; and
  - c. the relief of poverty.

## Organisational structure

The Board of Trustees oversees the charity, normally meeting quarterly, and usually consists of 10–12 trustees. The Board is responsible for prayerfully approving strategies and policies and monitoring their implementation. This work is supported through a number of subcommittees covering finance and legal matters, HR issues and safeguarding, and remuneration. Other advisory groups are formed as required.

The Executive Director is appointed by the trustees to manage the day-to-day operations with delegated authority within terms approved by the trustees through a Governance Policy. The Executive Director is supported by a leadership team that directs our activities with churches, supporters and partners, and ensures our people, finances and operations are cared for and managed appropriately.



## Trustee appointment, induction and training

New trustees are normally recruited by direct invitation from the existing board members; they are identified either by the board members, by referral to the board, or by external advertising. In considering nominations, we take into account the skills and diversity present and needed around the board table, as well as the independence of trustees, and continue to seek to broaden our team of trustees. Once the trustees have mutually agreed that the appointment is suitable, new trustees may be appointed to serve in association with the board until the next round of board elections, which take place every two years. New trustees and those standing for re-election are elected by the voting membership and normally serve for up to three terms of four years.

We provide potential trustees with an induction that includes information on the requirements of being a charity trustee and company director as well as the governing documents and relevant guidelines from the Charity Commission and Companies House. They are invited to attend board meetings, and other activities, to familiarise themselves with the organisation. We encourage trustees to attend appropriate external training events where this will facilitate the undertaking of their role.

## Charity Governance Code

The trustees refer to the Charity Governance Code and are informed by its recommendations in continually aiming for best practice and ongoing improvement. One current trustee has held office longer than the recommended maximum of three terms; the trustees consider this to be for the benefit of the charity since the individual brings long experience of relating to businesses and other charities committed to this sector of work. A review of the new Charity Governance Code is planned during the 2026 year.

## Related companies

Details of dormant subsidiary companies are given in note 19 to the financial statements. These are retained for name protection purposes only.

## Reference and administrative details

### Corporate directory

Wycliffe UK Ltd operates under the name of Wycliffe Bible Translators.

Charity registration numbers	251233 (England and Wales) SC039140 (Scotland)
Company registration	Limited by guarantee, number 819788

#### Trustees

David Steinegger	Chair (until 17 December 2025)
James Turner	Chair (from 17 December 2025), Vice-Chair (until 17 December 2025), Chair of Finance & Legal Committee (until 17 December 2025)
Ayo Adedoyin	
Kevin Ashman	
Rebecca Benton	Chair of People Committee, Chair of Remuneration Committee
Rachel Bradley	
Mary Comont	
Ian Kirby	
Kenneth MacKenzie	
Andrew Ross	(from 25 September 2025), Chair of Finance & Legal Committee (from 17 December 2025)

#### Secretary

Esme Scott

#### Leadership team

James Poole	Executive Director
Andy Bell	Director for International Partnerships
Robin Peake	Director for Supporters (until 26 March 2025), Deputy CEO (from 26 March 2025)
Ann Saunders	Director for People
Gillian Wright	Director of Finance & Corporate Services
Neil Graham	Director for Churches (until 6 June 2025)

#### Bankers

National Westminster Bank plc, High Wycombe Branch, 33 High Street, High Wycombe, Bucks HP11 2AG

#### Investment managers

CCLA Fund Managers Ltd, 1 Angel Lane, London EC4R 3AB  
Schroder & Co Ltd, trading as Cazenove Capital, 1 London Wall Place, London EC2Y 5AU

Rathbone Investment Management Ltd, 30 Gresham Street, London EC2V 7QN (until December 2024)

#### **Solicitors**

Edward Connor Solicitors, 41 The Point, Market Harborough LE16 7QU

Anthony Collins Solicitors LLP, 134 Edmund Street, Birmingham, West Midlands B3 2ES

#### **Auditors**

Gravita Audit Oxford LLP, Park Central, 40–41 Park End Street, Oxford OX1 1JD

#### **Registered office**

Wycliffe UK Ltd, CMS House, Watlington Road, Oxford OX4 6BZ

#### **Other offices**

Wycliffe Bible Translators, NCM House, 218 York Street, Belfast BT15 1GY

## **Statement of trustees' responsibilities**

The trustees (who are also directors of Wycliffe UK Ltd for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. The trustees have elected to prepare the financial statements in accordance with UK Generally Accepted Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, 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 Statement of Recommended Practice applicable to charities
- make judgments and 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 charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The

trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

So far as the trustees are aware at the time of approving the trustees' report:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- they have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

**This report was approved by the trustees on 19 March 2026 and signed on their behalf by:**

  
James Turner (Mar 20, 2026 20:32:13 GMT)

James Turner  
Chair



# Independent auditor's report to the members of Wycliffe UK Ltd

## Opinion

We have audited the financial statements of Wycliffe UK Ltd ('the charitable company') for the year ended 30 September 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investments (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, as amended

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

## Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investments (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise noncompliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our commercial knowledge and experience of the charity sector;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, and Charities and Trustee Investment (Scotland) Act 2005
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and noncompliance with laws and regulations; and

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 1 were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions; and

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

## Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the Charitable Company's trustees, as a body, in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



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[Robert Kirtland \(Mar 26, 2026 10:41:45 GMT\)](#)

Robert Kirtland (Senior Statutory Auditor)  
For and on behalf of Gravita Audit Oxford LLP, Statutory Auditor  
First Floor, Park Central  
40-41 Park End Street  
Oxford  
26-Mar-2026

**WYCLIFFE UK LTD**  
**Statement of Financial Activities**  
**(including the income and expenditure account)**  
**For the year ended 30 September 2025**


		2025			2024		
	Notes	Unrestricted Funds £000s	Restricted Funds £000s	Total £000s	Unrestricted Funds £000s	Restricted Funds £000s	Total £000s
<b>Income from:</b>							
Donations and gifts	2	2,250	6,689	8,939	2,000	6,660	8,660
Legacies		1,168	103	1,271	647	82	729
		<u>3,418</u>	<u>6,792</u>	<u>10,210</u>	<u>2,647</u>	<u>6,742</u>	<u>9,389</u>
Investments		239	-	239	269	-	269
Charitable Activities		19	-	19	9	-	9
Other		-	-	-	1	-	1
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Income</b>	2	<u>3,676</u>	<u>6,792</u>	<u>10,468</u>	<u>2,926</u>	<u>6,742</u>	<u>9,668</u>
<b>Expenditure on:</b>							
Raising Funds	3	791	108	899	742	81	823
Charitable Activities	3	3,391	6,683	10,074	2,936	6,636	9,572
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Expenditure</b>	4	<u>4,182</u>	<u>6,791</u>	<u>10,973</u>	<u>3,678</u>	<u>6,717</u>	<u>10,395</u>
Net gains/(losses) on investments	11	119	-	119	273	-	273
<b>Net Income/ (Expenditure)</b>	7	(387)	1	(386)	(479)	25	(454)
Transfers between funds	15,16	-	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net Movement in Funds</b>		<u>(387)</u>	<u>1</u>	<u>(386)</u>	<u>(479)</u>	<u>25</u>	<u>(454)</u>
<b>Reconciliation of Funds</b>							
Total funds brought forward		6,143	715	6,858	6,622	690	7,312
		<u>6,143</u>	<u>715</u>	<u>6,858</u>	<u>6,622</u>	<u>690</u>	<u>7,312</u>
<b>Total Funds carried forward</b>		<u>5,756</u>	<u>716</u>	<u>6,472</u>	<u>6,143</u>	<u>715</u>	<u>6,858</u>




**WYCLIFFE UK LTD**  
**Balance Sheet as at 30 September 2025**

	Notes	30 September 2025 £000s	30 September 2024 £000s
<b>Fixed assets</b>			
Tangible assets	10	16	23
Investments	11	3,292	3,065
<b>Total fixed assets</b>		<b>3,308</b>	<b>3,088</b>
<b>Current assets</b>			
Debtors	12	385	769
Cash at bank and in hand		3,082	3,349
		3,467	4,118
Creditors			
Amounts falling due within one year	13	(303)	(348)
<b>Net current assets</b>		<b>3,164</b>	<b>3,770</b>
<b>Net Assets</b>		<b>6,472</b>	<b>6,858</b>
<b>Funds</b>			
Unrestricted funds			
General fund	15	1,744	1,619
Designated funds	15	4,012	4,524
		5,756	6,143
Restricted funds	16	716	715
<b>Total charity funds</b>		<b>6,472</b>	<b>6,858</b>

The financial statements of Wycliffe UK Ltd, registered number 819788, were approved by the Board on 19 March 2026 and signed on its behalf by:

  
James Turner (Mar 20, 2026 20:32:13 GMT)  
James Turner  
Chair

  
Andrew Ross (Mar 22, 2026 21:19:20 GMT)  
Andrew Ross  
Treasurer

**WYCLIFFE UK LTD**  
**Statement of Cash Flows**  
**For the year ended 30 September 2025**

	<b>30 September 2025</b>		<b>30 September 2024</b>	
	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>
<b>Cash flows from operating activities:</b>				
<b>Net cash provided by (used in) operating activities</b>		(398)		(1,465)
<b>Cash flows from investing activities</b>				
Dividends and interest from investments	239		269	
Purchase of property, plant and equipment				
Proceeds from sale of investments	2,065		182	
Purchase of investments	(2,173)		(248)	
<b>Net cash provided by (used in) investing activities</b>		131		203
<b>Change in cash and cash equivalents in the reporting period</b>		(267)		(1,262)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		3,349		4,611
<b>Cash and cash equivalents at the end of the reporting period</b>		3,082		3,349
<b>Reconciliation of net income to net cash flow from operating activities</b>				
<b>Net income/(expenditure) for the reporting period (from Statement of Financial Activities)</b>		(386)		(454)
<b>Adjustments for:</b>				
Depreciation charges		7		7
Unrealised (gains)/losses on investments		(119)		(273)
Dividends and interest from investments		(239)		(269)
Exchange rate (gain) / loss		-		-
(Increase)/decrease in debtors		384		(571)
Increase/(decrease) in creditors		(45)		95
<b>Net cash provided by/(used in) operating activities</b>		(398)		(1,465)
<b>Analysis of cash and cash equivalents</b>				
Cash at bank and in hand		3,082		3,349
<b>Total cash and cash equivalents</b>		3,082		3,349

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**1. Accounting policies**

**Statement of Compliance**

Wycliffe UK Ltd is a charitable company, limited by guarantee, incorporated in England, number 819788. The charity registered number in England and Wales is 251233 and in Scotland is SC039140. The registered office is CMS House, Watlington Road, Oxford, OX4 6BZ. The nature of operations is the activity of religious organisations and its principal activities are the work of Bible translation, Scripture use and literacy.

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the accounts are as follows:

**a) Basis of preparation and assessment of going concern**

Wycliffe UK Ltd is a public benefit entity. The financial statements have been prepared under the historical cost convention, modified by the revaluation of investments to market value, and in compliance with the Companies Act, 2006, the Charities Act 2011, FRS 102 The Financial Reporting Standard, and the Charities SORP (FRS102).

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

**b) Group financial statements**

These accounts incorporate the results of the charity and exclude any information for its wholly owned dormant subsidiary companies which are detailed in note 20 of these accounts.

**c) Income**

Voluntary income arising from donations, gifts and legacies is included in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable the income will be received and the amount can be quantified with reasonable accuracy.

For legacies, entitlement is taken as the earlier of the date on which either the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) that a distribution will be made or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executors intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material.

Gift Aid arising from donor's gifts is applied to the same fund as the donation, unless stipulated otherwise by the donor, and in the accounting period in which the gift was received.

Interest received is credited to general funds by agreement of the membership.

Income from other activities is recognised as earned (as the related services are provided).

Investment income is recognised on a receivable basis.

**d) Expenditure**

All expenditure is recognised when a liability is incurred and has been classified under headings that aggregate all costs related to that particular heading. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Costs of raising funds are those costs incurred in attracting voluntary income.

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**1. Accounting policies (continued)**

**d) Expenditure (continued)**

Costs of charitable activities, including grants made, are expenses directly incurred in achieving the objectives of the charity.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include governance costs, finance and office costs. Support costs are allocated to each of the activities on one of the following bases: either expenditure or average staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading. More detail on the analysis and basis of allocation is given in notes 3 and 5.

**e) Tangible Fixed Assets**

Tangible fixed assets are stated at cost less depreciation. Tangible fixed assets costing more than £5,000 are capitalised. Depreciation is provided at the following rates on a straight-line basis so as to write off each asset over its expected useful working life:

Computer equipment	Between 3 and 5 years
Furniture and other equipment	Between 3 and 10 years
Leasehold improvements	The term of the lease

**f) Investments**

Listed investments are stated at market value. Realised and unrealised gains are reflected through the Statement of Financial Activities

**g) Cash at bank and in hand**

Cash at bank and in hand includes all cash equivalents held as short term liquid investments with maturities of three months or less

**h) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

**i) Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

**j) Pension costs**

The charity operates a group Auto Enrolment qualifying pension defined contribution scheme for employees. The amount charged in the Statement of Financial Activities is the charity's contributions payable for the year.

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**1. Accounting policies (continued)**

**k) Foreign currencies**

Transactions in foreign currencies are translated to sterling at rates ruling at the date of the transaction. Assets and liabilities are translated into sterling at the rate of exchange ruling at the balance sheet date.

**l) Leased assets**

Assets held under finance leases, which are leases where substantially all the risks and rewards of ownership have passed to the charity, are recorded in the balance sheet as fixed assets and future obligations are included in creditors net of finance charges. Payments are apportioned between the capital element and the finance element which is charged to the Statement of Financial Activities as interest.

The costs of operating leases are charged to expenditure as they are due and payable.

**m) Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes as detailed in Note 15 to these accounts.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes as detailed in note 16.

**n) Volunteer services**

The charity benefits from the services of volunteers who spend many hours assisting in various areas as required. In accordance with the Charities SORP (FRS102), the value of volunteers' services is not represented in the financial statements.

**o) Judgements and key sources of estimation uncertainty**

In preparing the financial statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure on contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

In the opinion of the trustees, there are no judgements of key sources of estimation uncertainty in the preparation of the accounts.

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**2. Income**

<b>Donations and gifts</b>	<b>Unrestricted Funds £000s</b>	<b>Restricted Funds £000s</b>	<b>2025 Total £000s</b>
Member ministry support			
Members	-	4,888	4,888
Members of partner organisations	-	433	433
Programme and partner support	-	1,268	1,268
Supplementary funds	-	56	56
Other gifts and donations	2,250	44	2,294
	<u>2,250</u>	<u>6,689</u>	<u>8,939</u>
	<u>2,250</u>	<u>6,689</u>	<u>8,939</u>
	<b>Unrestricted Funds £000s</b>	<b>Restricted Funds £000s</b>	<b>2024 Total £000s</b>
Member ministry support			
Members	-	4,785	4,785
Members of partner organisations	-	431	431
Programme and partner support	-	1,382	1,382
Supplementary funds	-	41	41
Other gifts and donations	2,000	21	2,021
	<u>2,000</u>	<u>6,660</u>	<u>8,660</u>
	<u>2,000</u>	<u>6,660</u>	<u>8,660</u>

Gifts received for the ministry of specific members of the charity are forwarded to the specified members after the deduction of an eight percent assessment. Assessment is also taken upon receipt of gifts for projects, members of partner Wycliffe organisations and other funds. Supplementary funds enable the charity to make allocations to any of its members who do not receive sufficient funds for basic subsistence from other sources.

**Sources of Total Income**

	<b>2025 Total £000s</b>	<b>2024 Total £000s</b>
Individuals	5,360	5,118
Churches	1,773	1,724
Trusts and others	1,825	1,828
Legacies	1,271	729
Investments	239	269
	<u>10,468</u>	<u>9,668</u>



**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**3. Total Expenditure**

	Staff and other direct expenditure £000s	Grants and member support £000s	Total Direct Costs £000s	Support and Governance Costs £000s	2025 Total £000s	2024 Total £000s
<b>Raising Funds</b>						
Raising Donations and Legacies	735	-	735	153	888	803
Investment management costs	9	-	9	2	11	20
	<b>744</b>	<b>-</b>	<b>744</b>	<b>155</b>	<b>899</b>	<b>823</b>
<b>CHARITABLE ACTIVITIES</b>						
<b>Supporting Churches and Supporters</b>						
Supporter Engagement	360	-	360	86	446	534
Church Engagement	229	-	229	55	284	320
	<b>589</b>	<b>-</b>	<b>589</b>	<b>141</b>	<b>730</b>	<b>854</b>
<b>Supporting Members</b>						
Member Ministry Support	-	4,616	4,616	590	5,206	5,055
Member Care	308	-	308	39	347	293
	<b>308</b>	<b>4,616</b>	<b>4,924</b>	<b>629</b>	<b>5,553</b>	<b>5,348</b>
<b>Supporting Programmes and Partners</b>						
Project funding & associated costs	217	2,538	2,755	319	3,074	2,707
Member ministry support of partner organisations	-	413	413	48	461	431
Contributions to partner organisations	-	229	229	27	256	232
	<b>217</b>	<b>3,180</b>	<b>3,397</b>	<b>394</b>	<b>3,791</b>	<b>3,370</b>
<b>TOTAL CHARITABLE ACTIVITIES</b>	<b>1,114</b>	<b>7,796</b>	<b>8,910</b>	<b>1,164</b>	<b>10,074</b>	<b>9,572</b>
<b>TOTAL EXPENDITURE</b>	<b>1,858</b>	<b>7,796</b>	<b>9,654</b>	<b>1,319</b>	<b>10,973</b>	<b>10,395</b>

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**4. Expenditure Summary**

	Unrestricted Funds £000s	Restricted Funds £000s	2025 Total £000s	2024 Total £000s
Raising Funds	791	108	899	823
Supporting Churches and Supporters	662	68	730	854
Supporting Members	644	4,909	5,553	5,348
Supporting Programmes and Partners	2,085	1,706	3,791	3,370
<b>Total Expenditure</b>	<b>4,182</b>	<b>6,791</b>	<b>10,973</b>	<b>10,395</b>

**5. Support and governance costs**

Expenditure area	Basis of allocation	Unrestricted Funds £000s	Restricted Funds £000s	2025 Total £000s	2024 Total £000s
IT	Average headcount	107	102	209	240
Finance	Expenditure	233	207	440	366
Administration	Expenditure	274	277	551	462
Office accommodation	Average headcount	27	24	51	53
Depreciation	Average headcount	7	-	7	7
Governance	Expenditure	61	-	61	45
		709	610	1,319	1,173

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**6. Analysis of grants**

	<b>Grants to Institutions £000s</b>	<b>Associated Costs £000s</b>	<b>2025 Total £000s</b>	<b>2024 Total £000s</b>
SIL Global	1,335	45	1,380	1,431
<b>Wycliffe Global Alliance organisations</b>				
Bible Translation and Literacy, East Africa (BTL)	40	2	42	23
Wycliffe Africa	32	1	33	14
Wycliffe Benin	97	4	101	22
Wycliffe Canada	25	1	26	32
Wycliffe Netherlands	448	18	466	448
Wycliffe Romania	57	2	59	-
Wycliffe USA	100	4	104	97
Other	89	4	93	166
<b>Other organisations</b>				
Harvest Mission South Sudan	8	-	8	34
Unfolding Word	95	4	99	91
New Life Computer Institute	51	2	53	22
Moorlands College	50	-	50	17
God's Word for the Nations	46	2	48	29
Engaging World	49	2	51	-
Korean Bible Society	33	1	34	-
LITE Georgia	91	3	94	53
Other	121	4	125	52
	<b>2,767</b>	<b>99</b>	<b>2,866</b>	<b>2,531</b>

Grants shown here relate to expenditure for supporting Bible translation programmes and partners. Funds sent to a single partner may include multiple translation programmes across a number of countries, and services such as technology development which serve large parts of global translation activity. These grants do not include support of members of other Wycliffe organisations.

**7. Net income/(expenditure)**

	<b>2025 £000s</b>	<b>2024 £000s</b>
<b>This is stated after charging/(crediting)</b>		
Auditor's remuneration	17	15
Exchange rate losses/(gains)	1	24
Operating Lease Rentals	49	50

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**8. Staff Costs**

	<b>2025</b>	<b>2024</b>
	<b>£000s</b>	<b>£000s</b>
Wages and salaries	1,694	1,648
Social Security Costs	176	162
Pension Costs	242	264
	<hr/>	<hr/>
	<b>2,112</b>	<b>2,074</b>
	<hr/>	<hr/>

The average number of employees during the year was 48 (2024:49).

The following number of employees received employee benefits (excluding employer pension costs) within the bands shown:

	<b>2025</b>	<b>2024</b>
£60,000-£69,999	1	2
£70,000-£79,999	3	2

The remuneration for the year of the key management personnel, including employer's NI and pension contributions, was £458,319 (2024: £485,539)

At the year end £20,703 (2024: £20,374) was payable to the pension scheme

Redundancy and termination payments are accounted for in the period in which notice was given. During the year such payments amounted to £6,700 (2024: £46,440).

**9. Trustees Remuneration and related party transactions**

No member of the board of trustees received any remuneration during the year (2024: same). Five (2024: four) trustees were reimbursed £3,442 (2024: £1,447) for travelling expenses on behalf of the charity, whilst £810 of travel and accommodation expenses were incurred directly (2024: £4,526).

Donations were received, both unrestricted and restricted, without any conditions attached, amounting to £184,820 (2024: £116,125) from all nine (2024: six) trustees and 18(2024: seven) other related parties during the year. There were no other related party transactions.

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**10. Tangible Fixed Assets**

	Leasehold improvement £000s	Furniture and equipment £000s	Total £000s
<b>Cost</b>			
At 1 October 2024	34	24	58
Additions	-	-	-
Eliminated on disposal	-	-	-
At 30 September 2025	34	24	58
<b>Depreciation</b>			
At 1 October 2024	11	24	35
Charge for the year	7	-	7
Eliminated on disposal	-	-	-
At 30 September 2025	18	24	42
Net book value 1 October 2024	23	-	23
<b>Net book value 30 September 2025</b>	<b>16</b>	<b>-</b>	<b>16</b>

**11. Fixed Asset Investments**

	2025 £000s	2024 £000s
<b>At Market value</b>		
At 1 October 2024	3,065	2,727
Additions at cost	2,173	248
Disposals at open market value	(2,065)	(182)
Gains (losses) in market value on revaluation	(354)	282
Realised gains (losses) on disposal	473	(10)
<b>At 30 September 2025</b>	<b>3,292</b>	<b>3,065</b>
<b>At cost</b>		
At 1 October 2024	2,551	2,516
Additions	2,173	255
Disposals at cost	(1,592)	(220)
<b>At 30 September 2025</b>	<b>3,132</b>	<b>2,551</b>

The remaining assets held with Rathbones Investment Management were liquidated in December 2024 and transferred to Cazenove. All investments are now held in a Cazenove Charity Sustainable Multi-Asset Fund.

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**12. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£000s</b>	<b>£000s</b>
Prepayments and accrued income	218	539
Tax recoverable under Gift Aid	6	50
Other debtors	161	180
	<hr/>	<hr/>
	<b>385</b>	<b>769</b>
	<hr/>	<hr/>

**13. Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£000s</b>	<b>£000s</b>
Amounts due to members	91	96
Trade creditors	44	100
Taxation and social security costs	68	61
Other creditors	20	49
Accruals	80	42
	<hr/>	<hr/>
	<b>303</b>	<b>348</b>
	<hr/>	<hr/>

**14. Financial commitments**

	<b>2025</b>	<b>2024</b>
	<b>£000s</b>	<b>£000s</b>
The charity had total commitments under non-cancellable operating leases as follows:		
Property leases:		
Not later than one year	10	29
Later than one year and not later five years	-	9
	<hr/>	<hr/>
	<b>10</b>	<b>38</b>
	<hr/>	<hr/>



**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**15. Unrestricted funds**

	At 1 October 2024	Incoming resources (incl. unrealised gains)	Resources expended	Transfers	At 30 September 2025
	£000s	£000s	£000s	£000s	£000s
<b>General fund</b>	<b>1,619</b>	<b>3,795</b>	<b>(2,630)</b>	<b>(1,040)</b>	<b>1,744</b>
<b>Designated funds</b>					
Programme sustainability	1,257		-	144	1,401
Accelerating impact	2,463		(1,435)	596	1,624
Growth of ministry	781		(110)	300	971
Fixed assets	23		(7)	-	16
	<b>4,524</b>	<b>-</b>	<b>(1,552)</b>	<b>1,040</b>	<b>4,012</b>
<b>Total unrestricted funds</b>	<b>6,143</b>	<b>3,795</b>	<b>(4,182)</b>	<b>-</b>	<b>5,756</b>

Unrestricted reserves are split across a number of funds as follows:

The **general fund** represents the available unrestricted funds of the charity which are not designated for a particular purpose. All returns on investments including income net of management expenses and gains and losses are included in the general fund. The reserves policy is to maintain six months of operating expenditure in this fund, and the current balance represents 6 months of operating expenditure.

The **programme sustainability fund** is to help protect our partners and their translation teams from risk and uncertainty as they undertake multi-year programmes. This fund covers the next twelve months of expected grants to international partners (net of restricted funds held for this purpose) in order to manage cash flow during the year and mitigate the risks of fundraising shortfalls, exchange rate fluctuations or other changes in the external environment.

The **accelerating impact fund** is to allow us to expand translation work on a multi-year basis and make strategic investments in the capacity of our partners. We have spent £3.2m on programmes from this fund over the last three years, with the reserve having been topped up over the same three years by £2.1m from higher than expected income including legacies. Planning to spend these funds over a three to five year period helps strategic expansion.

The **growth of ministry** fund is to allow us to make strategic investments in the charity in order to achieve our vision. During the year, it was used to invest in our marketing and fundraising functions. Additional funding transferred to this fund during the year provides funding for a replacement Human Resources System and further one off fundraising initiatives

**WYCLIFFE UK LTD**  
**Notes to the Accounts for year ended 30 September 2025**

**16. Restricted funds**

	At 1 October 2024	Incoming resources (incl. unrealised gains)	Resources expended	Transfers	At 30 September 2025
	£000s	£000s	£000s	£000s	£000s
Members ministry support	8	5,343	(5,351)	-	-
Member assistance fund (formerly Supplementary fund)	93	55	(49)	-	99
Programme and partner funds	593	1,349	(1,343)	-	599
Other restricted funds	21	45	(48)	-	18
	<b>715</b>	<b>6,792</b>	<b>(6,791)</b>	<b>-</b>	<b>716</b>

The **members ministry support funds** are to provide support for our members and members of other partner organisations within the Wycliffe Global Alliance.

The **member assistance fund** (formerly *supplementary fund*) represents monies given to provide for the support of members whose income funds are temporarily insufficient.

The **programme and partner funds** are to provide support to specific projects administered by partners working overseas. These funds together with the designated programme sustainability fund help protect our partners from future funding risks.

**17. Analysis of net assets between funds**

	Tangible fixed assets	Investments	Net current assets	Total
As at 30 September 2025	£000s	£000s	£000s	£000s
General fund	-	-	1,744	1,744
Designated funds	16	3,292	704	4,012
Restricted funds	-	-	716	716
	<b>16</b>	<b>3,292</b>	<b>3,164</b>	<b>6,472</b>

**18. Share capital**

The company does not have a share capital and is limited by guarantee. At 30 September 2025 there were 231 (2024:251) members with voting rights and these members undertake to contribute such amount, up to a maximum of £1 each, as may be required in the event of the winding-up of the company.

**19. Subsidiary companies**

The company had the following wholly owned dormant subsidiary companies, incorporated in England & Wales, during the year:

- Summer Institute of Linguistics Ltd
- Wycliffe Associates Ltd
- Wycliffe Bible Translators Ltd
- Wycliffe Ltd (incorporated 28 January 2026)