Charity registration number 1004774 (England and Wales)

Charity registration number SC039220 (Scotland)

Company registration number 02634440

THE CHRISTIAN INSTITUTE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE CHRISTIAN INSTITUTE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K J Nelson MBE, Chairman Rev Dr W J U Philip Rev R P Bentley-Taylor Rev G R Curry Rev D R J Holloway Mr T E James Mr M T S Judge Rev J H A Leggett	
Key Management Personnel	Mr C Kelly	Director
	Mr S Calvert	Deputy Director
	Mrs J Coulson	Head of Staffing and Supporter Development
	Mr J Errington	Head of Operations
	Mr D Greatorex	Head of Policy and Research
	Mr S Webster	In-house Solicitor
Charity number (England and Wales)	1004774	
Charity number (Scotland)	SC039220	
Company number	02634440	
Registered office	Wilberforce House 4 Park Road Gosforth Business Park Newcastle upon Tyne NE12 8DG	
Auditor	Azets Audit Services Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS	
Bankers	Bank of Scotland 33 Old Broad Street London United Kingdom EC2N 1HW	

THE CHRISTIAN INSTITUTE

CONTENTS

THE CHRISTIAN INSTITUTE

TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles of Association, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Revd Dr R D Turnbull, 1960 - 2025

The Institute's Chairman, Revd Dr Richard Turnbull passed into glory in November 2025. Husband, father, minister, theologian, historian, accountant and author, he joined The Christian Institute as a Trustee in 2017 and became Chairman in 2021. He spoke often of his love for the staff, and routinely taught them and prayed with them and for them.

The trustees unanimously elected Ken Nelson as Chairman on 14 May 2026 following a period of prayer and careful consideration of the requirements of the role. The interim period was led by Trevor James. The trustees also unanimously approved James Leggett to a new position of Vice Chairman on 14 May 2026.

Objectives and activities
The principal activity of The Institute is the furtherance and promotion of the Christian Religion in the United Kingdom and elsewhere, and the advancement of education in accordance with the doctrines and principles set out in the Doctrinal Basis in the Articles of Association. Within this The Institute seeks to encourage a Christian influence in a secular world. It does so by disseminating Christian teaching relevant to current moral and ethical debates over marriage and the family, education, religious liberties, medical ethics, public morality and aspects of the constitution. It seeks to inform and educate government, the media and the public at large about such teaching; and to encourage Christian men and women in their own witness by helping to equip them for it in whatever sphere God has placed them. The principal means it uses are its own publications, digital channels, lectures and conferences providing theological, philosophical and practical arguments in support of the biblical worldview.

Public benefit
The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Volunteers
The trustees continue to be grateful for the unstinting efforts of the volunteers who help the work of The Institute. Many have voluntarily given their time to speak at Institute meetings, given seminars to staff and helped in the organisation of The Institute's meetings around the UK. The hospitality of Christians and congregations around the UK is a great blessing to staff as they host meetings and help such events to run smoothly. There are also those who are willing to use their professional knowledge and expertise to advise The Institute. During 2025 volunteers continued to help with mailings at Wilberforce House, often at short notice.

Trustees do not receive any payment or benefits for their work as a trustee.

Achievements and performance
The main activities undertaken to further the charitable purposes of The Institute for the public benefit are described in this section.

The Institute continues to respond to the large number of individual enquiries which come in by telephone, post and email. During 2025, The Institute recorded over 11,000 such enquiries. More complex questions are dealt with by staff suitably experienced to explain Christian teaching across the range of areas The Institute covers.

Both the website and Annual Review, referred to below, include The Institute's doctrinal basis and beliefs on many contemporary issues.

The Institute's meetings enable it to encourage Christians across the country to be a positive Christian influence and to pray for the nation. Staff are also invited to speak at conferences and events, which along with conference and exhibition stalls, gives opportunities to inform and educate a wider audience. Over the course of the year, staff spoke to nearly 18,000 people at 428 events in person and online. Every church meeting outlines biblical principles which underpin The Institute's work, and shows how those biblical principles should affect Christian involvement in today's society. During 2025, The Institute provided teaching from the Bible on a range of areas, including on the principle to speak the truth in love, and religious liberty. Many supporters first learn about The Institute's work at one of its meetings.

Although audio recordings are rarely made of regular meetings in churches, many of The Institute's other meetings are recorded. The majority of these are available from The Institute's website in the form of free downloadable audio files. There were a total of 135,000 audio downloads from The Institute's website in 2025.

Every year The Institute holds the Colin Hart lecture series. In 2025, the theme was 'Truths in tension', considering pairs of Christian truths that are often perceived to be in tension. Gerald Bray spoke about grace and truth; Bill James explained the place of good works in a Christian's life alongside faith; Wyn Hughes's theme was Scripture and providence; Stuart Olyott spoke about rightly understanding God's sovereignty and man's responsibility; and Institute Trustee Rupert Bentley-Taylor talked about the 'now' and 'not yet' – waiting for the life to come while living here on earth.

During the year The Institute continued its programme of ongoing staff training, which reviews the ethical, social and legal issues taken up by The Institute over the years. Sessions were held both in-person and online by Social Policy Analyst Dr Sharon James. The Institute also continued its theological seminars for staff. In addition, Institute staff were addressed by visiting speakers on a range of topics.

Of The Institute's total mailing list of 63,000 people, around 5,800 are church leaders or representatives at a given church. The Institute's financial support comes from the people and groups on its mailing list, including from many of these churches and church leaders. Church leaders often say how much The Institute's briefings help them in their preaching and pastoral work. Hundreds of churches use The Institute's material in their prayer meetings and services. The Institute is also aware that thousands of individual Christians on The Institute's mailing list use the material in their own prayers. Many use the material to promote discussion about Christian teaching in their homes and communities.

The Institute is contacted almost every week by the media - local and national radio, TV and news outlets usually to request a Christian view on an event, issue or argument upon which the media has chosen to report. In 2025 there were 124 opportunities. The Institute also responded to individual journalists' requests for information on ethical and moral issues.

As well as being clear about Christian belief, in any consideration of contemporary moral and ethical issues it is imperative that the facts are presented in a way which enables them to be easily understood. This means a large amount of staff time and resources is spent researching and writing about an issue from a Christian perspective in order to produce accessible publications. In addition, The Institute publishes research into issues of religious liberty which directly affect The Institute, its supporters and other religious charities.

The Institute's website continued to provide a valuable means of disseminating information about the application of the Christian faith to contemporary issues. During 2025 there were nearly twelve million visits to The Institute's website. The Institute's website stories are also posted on social media sites such as Facebook, where it has a combined following of more than 115,000. There were 5.1 million views of over 800 Institute videos that were posted online in 2025.

The Institute produced four new publications in 2025, as well as four seasonal newsletters, its Annual Review and two Week of Prayer leaflets, to provide clear and accurate information on a range of issues from a Christian perspective. The publications were used by Christians, politicians, journalists and the general public.

This included a new guide for street preachers in England and Wales. The Street Preacher's Charter enshrines duties and responsibilities alongside reciprocal rights and privileges. It also provides an overview of relevant laws. The Charter was endorsed by Lord Macdonald of River Glaven KC, former Director of Public Prosecutions, and launched at a press conference in London in November.

The Institute also published a narrative review of academic literature on smacking, finding that the evidence does not support claims that mild smacking causes harm to children, particularly when delivered in the context of warm and loving parenting.

Two new booklets were produced for the Republic of Ireland: a version of the 'Proving Tricky' publication about the difficulties other jurisdictions have had drafting laws against 'conversion therapy'; and a new booklet for parents to help them navigate changes to Relationships and Sexuality Education.

Throughout the year, The Institute's Education Department continued to equip Christians to be salt and light in the education system. The team gave tailored practical advice to 97 parents, teachers and school governors, helping them with a variety of queries, for example, relating to running Christian unions, collective worship, religious education and how issues of sexual ethics and gender can be dealt with in school.

UK

The Institute continued its work opposing calls across the UK for new laws against so-called conversion therapy. This included publishing a new booklet, 'Proving Tricky', detailing how a new law could criminalise parents, church leaders and medical professionals, and details how numerous attempts to introduce similar laws across the world have foundered. The Let Us Pray Campaign, spearheaded by The Institute, organised an open letter to Equalities Minister Olivia Bailey signed by more than 5,000 Christians, including almost 1,400 church leaders and pastoral workers, opposing plans for a new law.

To respond to the scourge of gambling, work has begun on a new documentary, to help expose the enormous harm it does, to the individuals concerned, their families and to wider society. The Institute also submitted evidence to a parliamentary group calling for an urgent replacement for the Gambling Act 2005 that addresses both moral and social harms. A response was also submitted to the call for evidence on Northern Ireland's Lotteries for Communities Bill.

In August, The Institute launched a legal challenge against the UK Civil Service for encouraging and funding employees to attend LGBT 'Pride' marches in an official capacity.

England and Wales
Throughout the year, The Institute continued to liaise with other like-minded groups to coordinate opposition to attempts to change the law on assisted suicide. The Institute drafted briefings and speaking notes for MPs and Peers during the passage of Kim Leadbeater's assisted suicide Bill at Westminster. Supporters were also encouraged to contact politicians ahead of key votes.

The Institute helped arrange two days of prayer during 2025, and held webinars to help people in England and Wales take action on assisted suicide.

The Institute commissioned a legal opinion by Aidan O'Neill KC on the provisions in the Children's Wellbeing and Schools Bill for a register of home-educating families in England and Wales. Mr O'Neill found that the requirements treat parents who home-educate with suspicion, and could constitute a breach of their human rights. The Institute's Education Department monitored developments on this Bill throughout 2025, and produced briefing notes. Institute supporters were also asked to contact Peers to urge them to reduce the intrusive level of information required for the register. The Institute also encouraged its supporters to ask Peers to support amendments to create greater transparency around RSHE materials used in schools in England.

In December, The Institute submitted evidence to the Independent Review of Public Order and Hate Crime Legislation in England and Wales of how the law is misapplied. The Institute also responded to a call for evidence from the Islamophobia Working Group on a definition of 'Islamophobia'.

Wales
Staff spoke to over 1,000 people at 52 events in Wales during 2025.

The Institute-led Be Reasonable campaign also published analysis of the effects of the smacking ban in Wales. It revealed that in the three years after the ban came into force thousands more families were investigated by social services and hundreds more placed into the criminal justice system.

Scotland
In Scotland, across 95 events staff spoke to over 4,000 people. This included a special series of meetings on assisted suicide, informing Christians about the issue and helping them know what they could do.

The Institute prepared briefing material for MSPs as Liam McArthur's assisted suicide Bill progressed through the Scottish Parliament. Supporters were also asked to contact their elected representatives.

Northern Ireland
During 2025 staff participated in 98 events Northern Ireland which were attended by almost 4,000 people. This included a special meeting for younger people, considering the themes of identity and worldview.

In September, The Institute challenged plans to introduce no-fault divorce in Northern Ireland, including writing to its supporters to ask them to respond to the public consultation.

MLA Eóin Tennyson introduced his plans for a conversion therapy ban in Northern Ireland. The Institute responded by encouraging supporters to respond to the consultation; publicising Freedom of Information findings showing that fewer than five complaints even mentioning 'conversion therapy' or 'conversion practices' have ever been received by Northern Ireland's Health and Social Care Trusts; and commissioning a legal opinion by Aidan O'Neill KC, which concluded that Tennyson's plans were intrusive, incoherent and ultimately unlawful.

Republic of Ireland
The Institute continued to support An Institiúid Chríostaí in the development of the work in the Republic of Ireland, holding 25 events at which staff spoke to nearly 900 people.

Legal Defence Fund

The Institute's Legal Defence Fund is a restricted fund. It is used to finance the cost of specific legal actions and their associated campaign work in cases of national importance for religious liberty. It is available to support Christians who claim to have been unlawfully harassed or discriminated against because of their faith; or other cases where a precedent could be set affecting Christian believers. During 2025 it was used, amongst other things, to:

- Support Pastor Clive Johnston in his prosecution for engaging in an open-air Sunday service within a "safe access zone" near Causeway Hospital, Coleraine. The service did not refer in any way to abortion. This prosecution and the ensuing appeal presents an opportunity to clarify the law in Northern Ireland regarding outdoor Gospel work within these zones. This is important given that a number of zones have churches falling within their boundaries.

- Successfully challenge a decision by the online booking platform Native to ban religious organisations from hiring stalls at university freshers' events. As a result, GOOD NEWS for Everyone (formerly Gideons UK) and Grace Church Greenwich were again able to hire stalls at freshers' fairs.

- Assist a London church to retain Bible text posters on its external walls after the local council requested their removal on the basis that they allegedly constituted advertising.

- Advise Christian couples who are applying to adopt on the best way to navigate hostile questioning relating to Christian beliefs about marriage and sexual ethics.

- Help street preachers continue their Gospel witness in town and city centres. In November, we launched our Street Preacher's Charter for England and Wales at a special event in Westminster attended by church leaders and parliamentarians.

- Advise Christian run businesses on lawfully turning down requests to design and produce material which conflicts with their conscientiously held beliefs.

- Help students facing difficulties over ethical social media postings.

Fundraising disclosures

The year-on-year fundraising activities of The Institute have been minimal. The Institute does not:

- contact its supporters by telephone in order to solicit donations;

- sell, or in any way, share details of its own supporters with third parties;

- reveal the details of any donation unless required to do so by a lawful authority;

- use third parties, such as telephone call centres, to contact potential donors on The Institute's behalf;

- retain the services of a professional fundraiser or consultant;

- apply for lottery funding.

None of the staff have a fundraising brief. In general, fundraising events are not held. The Institute's mailing list is free of charge to join. All of The Institute's postal and electronic mailings (in common with most of the meetings) have as their primary aim the furtherance of the charitable objects by disseminating in-house literature and encouraging the recipients to pray about and/or take action on a particular issue. Many postal mailings do contain a reply slip inviting the recipient to make a donation and email communications include an opportunity to make a donation via The Institute's website. However, the trustees believe the cost of isolating the expenditure attributable to this would be greater than the expenditure itself.

Financial review

The work of The Institute is financed almost entirely by gift income. It receives no public funding. The gift income in the year under review, including gifts to the restricted funds, was £3,768,458 against £4,259,699 for the previous year.

At the end of 2025 the liquid resources available for the general work of The Institute stood at £817,002. The trustees wish to record their thanks to all The Institute's supporters for their prayers, advice, words of encouragement, and not least the generosity of their giving. The trustees are particularly encouraged by the continuing growth in committed and regular giving. This is a great help in planning and budgeting.

The Institute's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period. The Institute has a strong positive cash position and is forecasting that this will continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on The Institute's ability to continue as a going concern. Based on the factors set out above the trustees believe that it remains appropriate to prepare the financial statements on a going concern basis.

Policy on reserves

The trustees have examined the requirement for reserves in the light of the main risks to The Institute. The trustees adopted the policy of holding in reserve unrestricted funds, not committed or invested in tangible fixed assets, equivalent to three months' expenditure. The emphasis is on affording a measure of protection against a sudden and unpredicted fall in income or an unpredicted demand on expenditure. This policy is kept under review by the trustees. At the end of 2025 the liquid resources available for the general work of The Institute stood at £817,002 which was equal to 2.5 months expenditure. Through the generosity of The Institute's supporters and careful financial control the resources had returned above the policy level by February 2026.

Investments

The trustees have considered the need to safeguard and invest the cash resources of the Charity, and that the Executive Committee have sufficient expertise to make investment decisions. A Fixed Asset Investment is in place with the COIF Charities Investment Fund.

Further to this Fixed Asset Investment, cash resources are placed with a range of financial institutions with AAA rating or similar to provide a return on funds without placing undue reliance on any one institution.

Risk management

The trustees have identified the major risks to which they believe The Institute is exposed. Where appropriate, systems or procedures have been established to minimise those risks. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety requirements covering staff, volunteers, and visitors to The Institute's premises. The trustees believe that corruption, bribery and unfair actions as well as being contrary to Christian beliefs also hamper development and impede progress. The trustees insist on integrity in all aspects of The Institute's activities and expect the same from all those who work with The Institute.

Plans for future periods

Under God, The Institute shall continue the work of promoting Christian influence in a secular world, and, by means of publications, website, lectures and conferences, provide theological, philosophical and practical arguments in support of the biblical worldview.

Structure, governance and management

The charity is a company limited by guarantee and is governed by its Articles of Association. It was incorporated on 1 August 1991 and registered with the Charity Commission in England on 16 October 1991. It was entered on the Scottish Charity Register on 29 January 2008. The members of The Institute have no shareholdings but in the event of a winding up each has undertaken to contribute to the payment of liabilities such an amount as may be required not exceeding a total of £1. The number of guarantees as at 31 December 2025 totalled 10. The members of The Institute include current trustees and former trustees.

The charity is governed by its Council of Management which meets at least three times a year to set strategy and oversee governance. The chief executive has operational responsibility.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr K J Nelson MBE, Chairman	
Rev Dr W J U Philip	
Prof P A Robinson	(Resigned 14 May 2026)
Rev Dr R D Turnbull	(Deceased 26 November 2025)
Mr R L Badams	(Resigned 8 August 2025)
Rev R P Bentley-Taylor	
Rev G R Curry	
Rev D R J Holloway	
Mr T E James	
Mr M T S Judge	
Rev J H A Leggett	

Recruitment and appointment of The Council of Management
Other than in these paragraphs Council Members are referred to as trustees. They are appointed by the company in general meeting. They must be members of the company and will therefore have affirmed agreement to the Doctrinal Basis of The Institute. Thereafter, the aim is to have a mix of experience and skills.

Each year one-third of Council Members retire by rotation and those retiring are eligible for re-election.

The Council has appointed an Executive Committee comprising three members of The Council whose meetings are normally attended by the chief executive. This committee operates under specific terms of reference which delegate certain functions to it from The Council and reports its decisions fully and promptly to The Council. The Executive meets at least three times a year.

Induction and training of trustees
New trustees are recruited from individuals who are known to support the work of The Institute. New trustees are given an induction briefing which includes:

- The obligations of trustees including the latest guidance from the Charity Commission for England and Wales and the Office of the Scottish Charity Regulator.
- The Articles of Association, and any operational documents adopted by the trustees.
- The latest trustees' report and financial statements, and information on the current financial position of the Institute.
- Future plans and objectives.
- Minutes of the trustees' meetings for the twelve months preceding appointment.

New trustees with little previous experience of trusteeship are strongly encouraged to attend a course or seminar dealing with the role and responsibilities of a trustee. They, along with all trustees, are also required to complete 'Declaration of Interests' and 'Fit and Proper Person' forms. All trustees take seriously their obligations to maintain their knowledge and attend relevant courses and seminars.

Pay Policy for Key Management Personnel
The trustees consider that they, together with the individuals listed in Note 11, comprise the Key Management Personnel (KMP) of The Institute in charge of directing and controlling the charity, and running and operating the activities on a day-to-day basis.

The pay of the KMP is reviewed annually. No trustee receives remuneration for work as a trustee. For KMP who are employees the trustees benchmark against inflation and against the pay levels of individuals in other sectors with similar roles and responsibilities. Pay levels are then set using this information together with budget and forecast information, ensuring that The Institute can afford any proposed increases. The trustees then agree any uplift to remuneration.

Statement of trustees' responsibilities

The trustees, who are also the directors of The Christian Institute for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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 Charities SORP;
- make judgements 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

....

Mr K J Nelson MBE, Chairman

Trustee

Date: 10/9/26

THE CHRISTIAN INSTITUTE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS AND TRUSTEES OF THE CHRISTIAN INSTITUTE

Opinion

We have audited the financial statements of The Christian Institute (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the statement of financial position, the 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 Financial Reporting Standard 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 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, 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 Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

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 charity 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 charity's ability to continue as a going concern for a period of at least twelve 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 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 our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, 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 charity 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 require 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity'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 charitable 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 Investment (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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the field in which the charity operates, we identified the following areas as those most likely to have a material impact on the financial statements; health and safety and compliance with both the UK Companies Act and UK Charities Act.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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 regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees 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, the charitable company's members as a body, and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Simon Brown

Simon Brown BA ACA DChA (Senior Statutory Auditor)
For and on behalf of Azets Audit Services, Statutory Auditor
Chartered Accountants

Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: 11-9-2026

THE CHRISTIAN INSTITUTE

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year	**Notes**	**Unrestricted funds 2025 £**	**Restricted funds 2025 £**	**Total 2025 £**	**Total 2024 £**
Income and endowments from:					
Donations and legacies	**3**	3,463,426	305,032	3,768,458	4,259,699
Investments	**4**	32,046	13,255	45,301	43,076
Other income	**5**	2,085	-	2,085	1,893
Total income		3,497,557	318,287	3,815,844	4,304,668
Expenditure on:					
Raising funds	**6**	51,857	5,845	57,702	50,600
Charitable activities	**7**	3,808,534	144,751	3,953,285	3,655,889
Other expenditure	**12**	1,610	-	1,610	1,685
Total expenditure		3,862,001	150,596	4,012,597	3,708,174
Net gains/(losses) on investments	**13**	(5,892)	-	(5,892)	2,720
Net income/(expenditure) and movement in funds		(370,336)	167,691	(202,645)	599,214
Reconciliation of funds:					
Fund balances at 1 January 2025		3,761,389	564,573	4,325,962	3,726,748
Fund balances at 31 December 2025		3,391,053	732,264	4,123,317	4,325,962

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE CHRISTIAN INSTITUTE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year	**Notes**	**Unrestricted funds 2024 £**	**Restricted funds 2024 £**	**Total 2024 £**
Income and endowments from:				
Donations and legacies	**3**	3,947,691	312,008	4,259,699
Investments	**4**	34,935	8,141	43,076
Other income	**5**	1,893	-	1,893
Total income		3,984,519	320,149	4,304,668
Expenditure on:				
Raising funds	**6**	44,931	5,669	50,600
Charitable activities	**7**	3,547,715	108,174	3,655,889
Other expenditure	**12**	1,685	-	1,685
Total expenditure		3,594,331	113,843	3,708,174
Net gains/(losses) on investments	**13**	2,720	-	2,720
Net income and movement in funds		392,908	206,306	599,214
Reconciliation of funds:				
Fund balances at 1 January 2024		3,368,481	358,267	3,726,748
Fund balances at 31 December 2024		3,761,389	564,573	4,325,962

THE CHRISTIAN INSTITUTE

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

		2025		2024	
	Notes	**£**	**£**	**£**	**£**
Fixed assets					
Tangible assets	**15**		1,525,588		1,594,573
Investments	**16**		117,202		123,095
			1,642,790		1,717,668
Current assets					
Stocks	**17**	3,448		3,730	
Debtors	**18**	345,064		473,217	
Cash at bank and in hand		2,360,547		2,325,293	
		2,709,059		2,802,240	
Creditors: amounts falling due within one year	**19**	(228,532)		(193,946)	
Net current assets			2,480,527		2,608,294
Total assets less current liabilities			4,123,317		4,325,962
The funds of the charity					
Restricted income funds	**21**		732,264		564,573
Unrestricted funds - Operating Fund	**22**		817,002		1,039,436
Unrestricted funds - Designated funds	**22**		2,574,051		2,721,953
			4,123,317		4,325,962

The financial statements were approved by the trustees on 10 September 2026

T E James
....
Mr T E James
Trustee

Company registration number 02634440 (England and Wales)

THE CHRISTIAN INSTITUTE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**27**		3,542		428,388
Investing activities					
Purchase of tangible fixed assets		(13,589)		(105,150)	
Investment income received		45,301		43,076	
Net cash generated from/(used in) investing activities			31,712		(62,074)
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			35,254		366,314
Cash and cash equivalents at beginning of year			2,325,293		1,958,979
Cash and cash equivalents at end of year			2,360,547		2,325,293

1 Accounting policies

Charity information

The charity is a private company limited by guarantee, registered in England and Wales and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation. It is also a registered charity in England and Wales, and in Scotland.

The address of its registered office is: Wilberforce House, 4 Park Road, Gosforth Business Park, Newcastle upon Tyne, NE12 8DG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Articles of Association, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include listed investments at fair value. The principal accounting policies adopted are set out below.

These financial statements are prepared for the individual charitable company The Christian Institute Limited. The company has a 100% subsidiary, An Institiúid Chríostaí Company Limited by Guarantee, incorporated in Ireland on 29 August 2024 (Company number: 770683). The Christian Institute is the sole member of the company with power to appoint and remove directors. The results of this company are considered immaterial to the group for the purposes of presenting a true and fair view and therefore have been excluded.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The charity has a strong positive cash position and is forecasting for this to continue to be the case. The Trustees have stress tested their forecasts, taking into account various scenarios and remain confident that there are no material uncertainties that cast significant doubt on the charity's ability to continue as a going concern. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably. The following specific policies are applied to particular categories of income.

1 Accounting policies **(Continued)**

Donations
Donations are recognised when the charity has been notified in writing of the amount and settlement is foreseeable. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacies
Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/ executor for the estate has communicated in writing the amount and settlement is foreseeable. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Grants receivable
Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income
Investment income consists of bank interest and returns from investments held. Bank interest is recognised on a received basis.

Other income
Other income relates to the sale of teaching materials related to the work of The Institute, such as theological books and CDs. It is recognised on receipt of the money from the sale. Other income also records income received from insurance claims made and refunded legal costs during the year.

1.5 Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Raising funds
Expenditure on raising funds includes the costs of all fundraising activities including charges made by third parties for the processing of donations on The Institute's behalf and the charges made by financial institutions for processing deposits.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% Straight Line
Fixtures and fittings	25% to 40% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and net realisable value.

1.10 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

Trade and other debtors are recognised at the settlement amount due after any trade discounts offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Basic financial liabilities

Creditors and provisions 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1 Accounting policies **(Continued)**

1.12 Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.13 Retirement benefits

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

1.14 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense to the period to which they relate.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty

Legacies

The charity includes (in its debtors) amounts due from legacies, where these have been notified prior to the year end. These are based on best information received prior to completion of the amounts and are only estimates made by solicitors which are subject to change.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	3,121,011	308,364	3,429,375	3,093,825	313,341	3,407,166
Legacies	257,915	(3,332)	254,583	789,366	(1,333)	788,033
Grants	84,500	-	84,500	64,500	-	64,500
	3,463,426	305,032	3,768,458	3,947,691	312,008	4,259,699

4 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest received	32,046	13,255	45,301	34,935	8,141	43,076

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sale of books and CDs	2,085	1,893

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising						
Office - Printing, postage and stationery	34,002	-	34,002	28,957	-	28,957
Bank and financial charges	17,855	5,845	23,700	15,614	5,669	21,283
Staff costs	-	-	-	360	-	360
	51,857	5,845	57,702	44,931	5,669	50,600

7 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Staff costs	2,242,773	2,019,061
Depreciation and impairment	80,321	86,648
Property costs	202,804	169,666
Conference and meeting costs	36,624	23,340
Office - Printing, postage and stationary costs	574,335	639,458
Office - Equipment costs	149,573	129,325
Reference materials	90,682	84,280
Travel	227,803	216,243
Professional fees	309,748	250,086
Bank and financial charges	4,052	3,369
Loss on disposal of fixed assets	2,253	1,822
General costs	7,446	2,955
	3,928,414	3,626,253
Share of support and governance costs (see note 9)		
Governance	24,871	29,636
	3,953,285	3,655,889
Analysis by fund		
Unrestricted funds - general	3,808,534	3,547,715
Restricted funds	144,751	108,174
	3,953,285	3,655,889

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	11,659	10,800
- for other financial services	2,592	2,400
Depreciation of owned tangible fixed assets	80,094	86,230
Impairment of owned tangible fixed assets	227	418

9 Support costs

	Governance costs	2025	2024
	£	£	£
Staff costs	2,932	2,932	2,606
Audit fees	11,659	11,659	10,800
Accountancy	2,592	2,592	2,400
Other governance costs	7,688	7,688	13,830
	24,871	24,871	29,636
Analysed between			
Charitable activities	24,871	24,871	29,636

The charitable company allocates costs directly to activities as far as possible, then identifies the remaining costs of its support functions. It then identifies those costs which relate to the governance function. Having identified its governance costs, the remaining support costs are apportioned between the key charitable activities undertaken during the year. Timesheet data forms the basis for apportionment of these remaining support costs.

Governance costs includes payments to the auditors of £11,659 (2024: £10,800) for audit fees and £2,592(2024: £2,400) for non-audit fees.

10 Trustees

None of the trustees or persons connected with them received any remuneration or benefits in the year for work as a trustee (2024: Nil). Directly incurred expenses of the trustees borne by the charity or paid to or on behalf of the trustees totalled £9,063 (2024: £18,808) in respect of travel and Council meeting expenses for all trustees. All claims for expenses are subject to the charity's normal internal control procedures.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	51	50

Employment costs	**2025**	**2024**
	£	£
Wages and salaries	1,755,369	1,608,672
Social security costs	203,974	160,678
Other pension costs	286,362	252,677
	2,245,705	2,022,027

11 Employees (Continued)

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 - £70,000	3	4
£70,001 - £80,000	2	-
£80,001 - £90,000	-	1

Remuneration of key management personnel
The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	564,944	510,992

The key management personnel (KMP) of the charity comprise the trustees and the following six staff; Mr C Kelly, Mr S Calvert, Mr J Errington, Mr D Greatorex, Mr S Webster and Mrs J Coulson . The total employee benefits accruing to the KMP include pension and social security costs.

12 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Purchase cost of books and CDs	1,610	1,685

13 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investments	(5,892)	2,720

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 January 2025	2,134,072	372,585	2,506,657
Additions	-	13,589	13,589
Disposals	-	(63,512)	(63,512)
At 31 December 2025	2,134,072	322,662	2,456,734
Depreciation and impairment			
At 1 January 2025	654,154	257,930	912,084
Depreciation charged in the year	42,681	37,413	80,094
Impairment losses	-	227	227
Eliminated in respect of disposals	-	(61,259)	(61,259)
At 31 December 2025	696,835	234,311	931,146
Carrying amount			
At 31 December 2025	1,437,237	88,351	1,525,588
At 31 December 2024	1,479,918	114,655	1,594,573

16 Fixed asset investments

	Listed investments
	£
Cost or valuation	
At 1 January 2025	123,095
Valuation changes	(5,893)
At 31 December 2025	117,202
Carrying amount	
At 31 December 2025	117,202
At 31 December 2024	123,095

17 Stocks

	2025	2024
	£	£
Resources, including books and CD's	3,448	3,730

18 Debtors

Amounts falling due within one year:	2025 £	2024 £
Gift aid tax refunds	35,451	21,959
Other debtors	7,630	9,579
Legacies	301,983	441,679
	345,064	473,217

19 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	43,411	90,260
Other creditors	89,975	71,441
Accruals	95,146	32,245
	228,532	193,946

20 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	286,362	252,677

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025 £	Incoming resources £	Resources expended £	At 31 December 2025 £
Legal Defence Fund	564,573	305,255	(138,807)	731,021
Growth Fund	-	1,245	(2)	1,243
Other Restricted Funds	-	11,787	(11,787)	-
	564,573	318,287	(150,596)	732,264

21 Restricted funds (Continued)

Previous year:	**At 1 January 2024**	**Incoming resources**	**Resources expended**	**At 31 December 2024**
	£	**£**	**£**	**£**
Legal Defence Fund	358,092	298,395	(91,914)	564,573
Growth Fund	175	1,244	(1,419)	-
Other Restricted Funds	-	20,510	(20,510)	-
	358,267	320,149	(113,843)	564,573

The specific purposes for which the restricted funds are to be applied are as follows:

The Legal Defence Fund is used to finance the cost of legal actions and the associated campaign work in cases of national importance for religious liberty. It is available to support Christians who claim to have been unlawfully harassed or discriminated against because of their faith.

The Other Restricted Funds are used to capture and monitor any other restricted income over the period and ensure the expenditure fits the purpose of the donation.

The Growth Fund is to support the growth of The Institute's work including developing three centres of excellence, for legal work, media work and supporting Christians.

22 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2025
	£	£	£	£	£	£
Unrestricted General: Operating Fund	1,039,436	3,540,487	(3,749,332)	(13,589)	-	817,002
Designated: Fixed Asset Fund	1,594,573	-	(82,574)	13,589	-	1,525,588
Designated: Fixed Asset Investment Fund	123,095	-	-	-	(5,892)	117,203
Designated: Legacy Fund	992,845	(45,686)	-	(153,122)	-	794,037
Designated: Republic of Ireland Fund	11,440	2,756	(30,095)	153,122	-	137,223
	3,761,389	3,497,557	(3,862,001)	-	(5,892)	3,391,053

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
Unrestricted General: Operating Fund	1,169,035	3,432,288	(3,456,737)	(105,150)	-	1,039,436
Designated: Fixed Asset Fund	1,557,893	-	(88,470)	105,150	-	1,574,573
Designated: Fixed Asset Investment Fund	120,375				2,720	123,095
Legacy Fund	445,146	547,699	-	-	-	992,845
Growth Fund	3,720	-	(3,720)	-	-	-
Republic of Ireland Fund	52,312	4,532	(45,404)	-	-	11,440
	3,368,481	3,984,519	(3,594,331)	-	2,720	3,761,389

22 Unrestricted funds (Continued)

The specific purposes for which the unrestricted funds are to be applied are as follows:

General Funds

The Operating Fund represents the cash resources freely available to further the general aims and objectives of the charity.

Designated Funds

The Fixed Asset Fund represents the fixed assets, such as land and buildings, purchased for the use in furthering the general aims and objectives of the charity. The value of the fund at 31 December 2025 is represented by the net book value of The Institue's fixed assets at that date.

The Investment Fund represents the book value of the fixed asset investment held.

The Legacy Fund provides a measure of stability against the fluctuation in this source of income. When legacy income exceeds expected levels set in the budget approved by the trustees for the year, the excess is placed in the fund. Such funds are then released at the discretion of the Executive Committee.

The Republic of Ireland Fund was established to explore work in the Republic of Ireland. During 2025, the trustees agreed a further designation of £2,756 towards this work and spent £30,095.

There was also a transfer of £153,122 in the current year to the The Republic of Ireland Fund from the Legacy Fund.

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 December 2025:			
Tangible assets	1,525,588	-	1,525,588
Investments	117,202	-	117,202
Current assets/(liabilities)	1,748,263	732,264	2,480,527
	3,391,053	732,264	4,123,317

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	1,594,573	-	1,594,573
Investments	123,095	-	123,095
Current assets/(liabilities)	2,043,721	564,573	2,608,294
	3,761,389	564,573	4,325,962

24 Operating lease commitments

Lessee

	2025	2024
	£	£
Within one year	73,549	115,059
Between two and five years	106,873	90,836
	180,422	205,895

25 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Coalition for Marriage Limited

The Coalition for Marriage Ltd (company number 07880604) is an umbrella group of individuals and organisations in the UK that support traditional marriage. Mr D Greatorex, an employee of the Institute and one of its Key Management Personnel, was appointed as an unpaid Director of Coalition for Marriage Ltd on 26 May 2025. Mr R Badams, a Trustee of The Christian Institute until 8 August 2025 was an unpaid Director of Coalition for Marriage Ltd until that same date. Expenses incurred by The Christian Institute on behalf of Coalition for Marriage Ltd and reimbursed were £6,114 (2024: £5,806). The balance owed by Coalition for Marriage Ltd at 31 December 2025 amounted to £422 (2024: £394).

25 Related party transactions **(Continued)**

An Institiúid Chríostaí Company Limited by Guarantee
An Institiúid Chríostaí CLG (incorporated in Ireland, company number 770683) is a wholly owned subsidiary of The Christian Institute and the objects of the two companies are identical. Mr Ken Nelson and Mr Trevor James are unpaid Directors of An Institiúid Chríostaí CLG. Revd Richard Turnbull was an unpaid Director of the company until 26 November 2026. Grants made to An Institiúid Chríostaí CLG by The Christian Institute during the year were £4,740 (2024: nil).

The Bible Teaching Trust
The Bible Teaching Trust (charity number 1156102) provides teaching and training to Christian organisations and individuals. Revd Rupert Bentley-Taylor, who is not a trustee of the Bible Teaching Trust, provides teaching services on behalf of the Trust. The Institute made no payments to the Trust for the provision of teaching and training in the year (2024: £1,129 plus expenses of £168).

Richard Turnbull
Revd Richard Turnbull, Trustee of the Institute until his passing on 26 November 2025, provided teaching and training to the Institute. The Institute paid £3,050 (2024: £3,600) for the provision of teaching and training in the year. In addition expenses relating to the provision of this teaching and training of £1,576 (2024: £3,253) were reimbursed.

Scotland for Marriage Limited
Scotland for Marriage Ltd (company number SC411348) was a campaign to support marriage as the union of one man and one woman in Scotland. The company was dissolved on 8 July 2025. Mr C Kelly, The Institute's Chief Executive was an unpaid Director of Scotland for Marriage Ltd until the company's dissolution. No contribution was made by The Institute to Scotland for Marriage Limited during the year (2024: £1,950).

Rupert Bentley-Taylor
Revd Rupert Bentley-Taylor, Trustee of the Institute, provides teaching and training to the Institute. The Institute paid £2,031 (2024: nil) for the provision of teaching and training in the year. In addition expenses relating to the provision of this teaching and training of £331 (2024: nil) were reimbursed.

26 Subsidiaries

These financial statements are separate charity financial statements for The Christian Institute Limited.

The results of the subsidiary for the year are considered immaterial to the group for the purpose of giving a true and fair view and therefore have been excluded from these financial statements.

Details of the charity's subsidiaries at 31 December 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Voting right
An Institiuid Chriostai Company Limited by Guarantee	Ireland	Furtherance and promotion of the Christian Religion	Limited by guarantee	100.00

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
An Institiuid Chriostai Company Limited by Guarantee	(4,022)	(6,598)

27 Cash generated from operations

	2025	2024
	£	£
(Deficit)/surplus for the year	(202,645)	599,214
Adjustments for:		
Investment income recognised in statement of financial activities	(45,301)	(43,076)
Loss on disposal of tangible fixed assets	2,253	1,822
Fair value gains and losses on investments	5,892	(2,720)
Depreciation and impairment of tangible fixed assets	80,321	86,648
Movements in working capital:		
Decrease in stocks	282	484
Decrease/(increase) in debtors	128,153	(191,549)
Increase/(decrease) in creditors	34,587	(22,435)
Cash generated from operations	3,542	428,388

28 Analysis of changes in net funds

The charity had no material debt during the year.