

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales · Charity number 1128703

Details

Status	Registered
Legal form	Previously excepted
Registered	2009-03-20
Register	View on the Charity Commission register

Contact

Address	Westgate Baptist Church 366 Westgate Road Newcastle Upon Tyne NE4 6NX
Phone	01912720647
Email	info@westgatebaptist.org.uk
Website	www.westgatebaptist.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: Christian Church (Baptist)

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Newcastle Upon Tyne City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£197,284	£287,955	-	-
2023-12-31	£186,699	£168,932	-	-
2022-12-31	£187,683	£136,208	-	-
2021-12-31	£180,553	£170,314	-	-
2020-12-31	£187,071	£137,882	-	-

Trustees

Name	Role	Appointed
Christian Herve Kanzienza Lombe		2021-02-06
Cyprian Achuo		2022-02-06
Dennis Philip		2025-11-16
Donald James Daly		2022-11-06
Elizabeth Kate Byers		2023-11-07
James Wallace Reid Garry		2022-11-06
Moses Dang		2022-11-06
Ross Smith		2018-10-14
SHELAGH JOAN GARRY		

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales - Charity number 1128703

Accounts

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2024

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31 December 2024

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31st December 2024.

1. Reference and administrative details of the charity, its trustee's and advisors

Charity Name	Westgate Baptist Church
	Newcastle upon Tyne
Registered Charity Number	1128703
Registered Office and	366 Westgate Road
Operational address	Newcastle upon Tyne
	NE4 6NX

Trustees:	Shelagh Garry	Pastor
	Ross Smith	Pastor
	Margaret Robson	Administrator
	Cyprian Achuo	Treasurer
	Donald Daly	Deacon
	Moses Dang	Deacon
	James Garry	Deacon
	Christian Lombe	Deacon
	Kate Byers	Deacon
	Alan Haswell	Deacon (term of office ended Oct 2024).

Independent Examiner: Jim Dodds

2. Structure, governance and management.

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional Governance Issues

Member church of the Baptist Union of Great Britain and the Northern Baptist Corporation. Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of their faith in Jesus Christ, at Westgate Baptist Church or who have made their public profession of faith in Jesus Christ in another Baptist Church or church of another denomination.

The Members meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible. The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks.

3. Purpose of the charity

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and conduct other charitable purposes in the United Kingdom and /or other parts of the world.

4. Public benefit statement.

Trustees give regard to the Charity Commission guidance on public benefit and consider benefit when reviewing and planning activities.

5. Policy on grant making.

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to:

- Baptist Missionary Society
- Baptist Union Home Mission
- West End Refugee Service (WERS)
- The Barnabas Trust
- Mercy Ships
- Freedom from Torture
- Individuals engaged in work for YWAM and King's Church, Durham
- Our own Agape Fund which is used to support individuals who are part of or known to our fellowship when they are in need.

- Our Harvest collection in September was donated to another local church, Newcastle Apostolic Church to help support their Foodbank serving local families in the area.

6. Contribution made by volunteers.

We value and rely on volunteers to run all our main activities and this year they have freely given of their time and bring a range of variety and skills that are essential to our operation. Volunteers are particularly important to the maintenance and upkeep of our building. Their input reduces the costs that would otherwise be incurred.

7. Objectives and activities

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised in the Church Notices and on the website at www.westgatebaptist.org.uk. We run a full children's programme during the morning services: 0-2 Sparks; 3- 5 Glow; 6 – 11 Lighthouse; 12 -18 Illuminate; and in partnership with our local YWAM team (Youth With A Mission) we run two evening sessions each month with teenagers from a variety of churches. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services.

The Church is responsible for several groups which meet regularly at the Church with the purpose of assisting the community and demonstrating the love of Jesus. These include Toddler Group; Lunch Bunch (feeding local families during school holidays times); The Foyer Drop-In, a weekly drop-in coffee bar; The Friendship group for over fifties meet fortnightly for social activities, crafts, and support of each other; French Speaking Ministry is well established and meet once a fortnight on Zoom and once a fortnight at Church; 'Zealous for Jesus' – a service which takes place once a month primarily for Indian nationals to worship Jesus in their own language; Well-being @Westgate group, who take referrals from GPs and other support services and offer a quiet, welcoming space with activities, friendship, and care for those who are struggling with emotional or mental health difficulties.

Our Pastors and Pastoral Team offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who would otherwise not receive this help.

Our building continues to be used by L.C.C.F. (Liddle Court Chinese Fellowship) for their Sunday afternoon service and we have on occasions joint services with them.

A local Eritrean church fellowship has begun using our building weekly for their children's work.

Our baptistry is used by many other churches in the area.

Our support and care of refugees and asylum seekers is through financial support, oversight, and involvement with The Hub a weekly drop in on Tuesday afternoons, run by volunteers, where refugees and asylum seekers can come for help and advice. The Church currently has contact with a significant number of asylum seekers who require an elevated level of support in managing their wellbeing and accessing services.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31 December 2024

Food Cycle continue to operate from the Church building on Thursday evenings providing a free vegetarian meal to any from the community who care to attend.

A Farsi speaking N.A.(Narcotics Anonymous) group meet at our church on Monday afternoons.

West End Refugee Service run 'Weekly Welcome' drop-in on Wednesdays.

We are registered with Newcastle City Council as a well-being Hub. Our building is used as a polling station for local and general elections, and we provide use of our rooms and halls for other community purposes.

We have a Church website and Facebook page to allow people access to the church and information about our work.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

8. Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but are confident that we are providing substantial benefit to our community. During the year two people were baptised and 6 people were welcomed into membership. Two children were dedicated.

We have a series of 'Connect Groups' which are small groups that meet for the purpose of mutual care and support, Bible study and prayer. We have also started a new series of monthly Bible studies.

A new vision statement was created and launched for our Young Church. For the first time we took a group of our young people to the Kairos Christian Youth Camp in North Yorkshire.

The Hub team have supported their clients on a weekly basis with advice and food. They also offered an annual trip to Glenridding.

Lunch Bunch has continued to grow during 2024, running 20 sessions during the year and serving local families with hot and healthy meals as well as crafts and games. We've had 1237 attendances from 97 different families throughout the year. Many of our families have attended other groups and events at the Church throughout the year.

We took part in the 'Explore' mission initiated by Good News For Everyone UK involving more than 30 churches in Newcastle aiming to take a copy of Luke's gospel to every home in the city. In our area we spoke to people from 661 households in 2024 and delivered 1042 copies of the book.

9. Financial Review

The Church continues to raise the funds which it needs to continue its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Lunch Bunch and Refugee and Asylum seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

Our expenditure has been higher than usual this year largely due to renewing of stonework to the front of the building. The interior of the church has also been improved, with a major piece of work to redecorate and replace lighting in our biggest hall – which is used each week by many of our ministries and community groups as well as our Young Church. We have also installed five new Smart T.V's in the building.

The total income for the period was £197,284 (2023: 186,699). This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

The statement of Financial Activities for the year ended 31st December 2024 shows a deficit on all funds of -£90,671 (2023 surplus: £25,311).

The balance sheet at 31st December 2024 shows total funds carried forward of £974,545 (2023: £1,065,216) of which there are nil restricted funds (2023: -£200)

10. Reserves Policy

The Trustees have established a Reserves Policy, (including the level of reserves to be maintained). The Trustees have agreed to maintain a reserve of three months running costs with a minimum level of free reserves of £35,000. On 31st December 2024 the levels of free reserves (unrestricted funds not invested in tangible assets) are £135,206 (2023 £228,776). The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

11. Statement of Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are required to prepare financial statements for each fiscal year which show the state of affairs of the charity and of the charity and of the incoming resources including and the application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities Statement of Recommended Practice(SORP).
- Make judgements that are reasonable and prudent.
- State whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the charity's trustees on:

Date: 30 September 2025

Signature:



Full name: Ross Smith

Position: Trustee

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2024

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2024, which are set out on pages 8 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jim Dodds
33 The Glebe
Morpeth
Northumberland
NE61 6HW



Date: 30 September 2025

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Restated Total 2023 £
<u>Income from:</u>					
Donations and legacies	6	184,404	-	184,404	170,251
Charitable activities					
Charitable services	7	10,126	1,056	11,182	14,831
Investments	8	1,698	-	1,698	1,617
Total income		196,228	1,056	197,284	186,699
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	285,989	1,966	287,955	161,388
Total expenditure		285,989	1,966	287,955	161,388
Net income/(expenditure)		(89,761)	(910)	(90,671)	25,311
Transfers between funds		(1,111)	1,111	-	-
Net movement of funds		(90,872)	201	(90,671)	25,311
<u>Reconciliation of funds</u>					
Total funds brought forward		1,065,417	(201)	1,065,216	1,039,905
Total funds carried forward		974,545	-	974,545	1,065,216

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 10 to 20 form an integral part of these accounts.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Charity Number 1128703

BALANCE SHEET

As at 31 December 2024

	Notes	£	Total 2024 £	£	Restated Total 2023 £
<u>Fixed assets</u>					
Tangible assets	16		828,863		830,748
Total fixed assets			828,863		830,748
<u>Current assets</u>					
Debtors	17	5,792		6,094	
Cash at bank and in hand	18	140,640		229,124	
Total current assets		146,432		235,218	
Creditors: amounts falling due within one year	19	(750)		(750)	
Net current assets			145,682		234,468
Total assets less current liabilities			974,545		1,065,216
Total net assets or liabilities			974,545		1,065,216
<u>Funds of the charity</u>					
Unrestricted income funds			964,069		1,059,524
Designated income funds			10,476		5,893
Restricted income funds			-		(201)
Total funds			974,545		1,065,216

The notes on pages 10 to 20 form an integral part of these accounts.

These financial statements were approved by the Board on: 30 September 2025

and are signed on its behalf by:

Cyprian Achuo
Treasurer*Cyprian Achuo*

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported unrestricted funds at the year end of £974,545 and has already secured a significant amount of funding for the current year. As the charity is a church, the majority of funds are held as the church building. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office equipment	25% Straight line

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
6 Donations and legacies				
Church Giving	133,315	-	133,315	128,709
Tax recoverable on Gift Aid	22,391	-	22,391	23,374
Donations, legacies and grants	4,685	-	4,685	3,554
Thank Offering	11,290	-	11,290	-
Thank Offering Gift Aid	2,250	-	2,250	1,291
Refugee Support	6,399	-	6,399	-
Refugee Support Gift Aid	1,536	-	1,536	-
Saranam House	-	-	-	5,596
Saranam House Gift Aid	-	-	-	899
Newcastle Reformed Synagogue	-	-	-	800
Ponteland Methodist Church	-	-	-	100
Agape	10	-	10	400
The Hub	1,200	-	1,200	-
Other grants and donations	1,328	-	1,328	5,528
	<u>184,404</u>	<u>-</u>	<u>184,404</u>	<u>170,251</u>
7 Charitable services				
Rental income	10,126	-	10,126	13,274
Warm spaces	-	-	-	500
Lunch Bunch	-	1,000	1,000	890
Parents and toddlers subscriptions	-	56	56	167
	<u>10,126</u>	<u>1,056</u>	<u>11,182</u>	<u>14,831</u>
8 Income from investments				
Bank interest	1,698	-	1,698	1,617
	<u>1,698</u>	<u>-</u>	<u>1,698</u>	<u>1,617</u>

Income was £197,284 (2023: £186,699) of which £196,228 was unrestricted or designated (2023: £185,809) and £1,056 was restricted (2023: £890)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Restated Total 2023 £
9 Charitable activities				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	99,087	-	99,087	61,767
Superannuation and pensions	12,478	-	12,478	5,594
Staff expenses	958	-	958	-
<u>Mission</u>				
Lunch Bunch	-	1,826	1,826	1,736
Saranam	-	-	-	2,067
Parent and Toddler Group	-	140	140	-
Others (Mission)	357	-	357	3,752
<u>Ministry</u>				
Agape	500	-	500	3,509
Events	363	-	363	261
Friendship group	224	-	224	279
Worship	165	-	165	90
Licenses and membership	2,534	-	2,534	2,567
Young church	2,396	-	2,396	983
Other ministry	974	-	974	1,647
Pulpit supply and external speakers	150	-	150	-
<u>The Hub</u>				
Rights Service staff costs	13,091	-	13,091	10,514
Conference fees training and travel	231	-	231	57
Project expenses (hub)	2,873	-	2,873	1,753
Homeless emergency funds (Hub)	500	-	500	800
Administration (Hub)	319	-	319	349
<u>Donations and Grants</u>				
Mission Giving - donations	16,486	-	16,486	15,486
Thank Offering - donations	10,800	-	10,800	-
<u>Administration</u>				
Consumables	-	-	-	341
Church cleaning	5,738	-	5,738	3,521
Cleaning supplies	216	-	216	178
Office supplies and equipment	1,069	-	1,069	1,379
Other admin	2,754	-	2,754	1,887
Balance carried forward	<u>174,263</u>	<u>1,966</u>	<u>176,229</u>	<u>120,517</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
9 Charitable activities (continued)				
Balance brought forward	174,263	1,966	176,229	120,517
<u>Premises</u>				
Manse	2,178	-	2,178	2,641
Technology	1,046	-	1,046	588
Repairs and renewals	75,779	-	75,779	9,676
Depreciation	2,945	-	2,945	2,945
<u>Utilities and insurance</u>				
Electricity	3,945	-	3,945	3,809
Gas	13,887	-	13,887	11,708
Telecoms	1,166	-	1,166	1,165
Council Tax and water	2,319	-	2,319	110
Insurance	7,536	-	7,536	7,320
TV Licence	175	-	175	159
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	750	-	750	750
	<u>285,989</u>	<u>1,966</u>	<u>287,955</u>	<u>161,388</u>

Expenditure on charitable activities was £287,955 (2023: £168,932) of which £285,989 was unrestricted or designated (2023: £167,196) and £1,966 was restricted (2023: £1,736).

10 Fees for examination of the accounts

	2024 £	2023 £
Independent examiner's fees for reporting on the accounts for the Church and The Hub	750	750
	<u>750</u>	<u>750</u>

There were no other fees paid to the examiner (2023: £nil).

11 Analysis of staff costs, and the cost of key management personnel

	2024 £	2023 £
Gross wages and employer's National Insurance	99,087	61,767
Employer's and employee's pension costs	12,478	5,594
	<u>111,565</u>	<u>67,361</u>

No employee received remuneration above £60,000 (2023: £nil).

The key management personnel of the charity, comprise the trustees and the Pastor. The total employee benefits of the key management personnel of the charity were £36,933. (2023: £36,933).

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

12 Staff numbers

The average monthly head count was 4.8 staff (2023: 4.8 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

	2024 Number	2023 Number
The parts of the charity in which the employee's work		
Charitable activities	2.4	2.4
	2.4	2.4

13 Transactions with trustees

Two trustees are a paid employees of the charity - Shelagh Garry and Margaret Robson. No remuneration or benefits were paid for their role as trustees.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 Defined contribution pension scheme

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

The employer's pension costs represent contributions payable by the charity to the fund and amount to £12,478 (2023: £5,594). There was £ nil outstanding as at 31 December 2024 (2023: £ nil).

The Baptist Union Benefit scheme relating to pension deficit and cessation events has a current liability of £1 per month.

15 Corporation 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 objectives.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

	Freehold land and buildings £	Plant and machinery £	Office equipment £	Total £
16 Tangible fixed assets				
Cost				
Balance brought forward	819,762	188,855	24,604	1,033,221
Additions	-	1,060	-	1,060
Disposals	-	-	-	-
Balance carried forward	819,762	189,915	24,604	1,034,281
Depreciation				
Basis	No	SL	SL	
Rate	depreciation	25%	25%	
Balance brought forward	-	177,869	24,604	202,473
Depreciation charge for year	-	2,945	-	2,945
Disposals	-	-	-	-
Balance carried forward	-	180,814	24,604	205,418
Net book value				
Brought forward	819,762	10,986	-	830,748
Carried forward	819,762	9,101	-	828,863
17 Debtors and prepayments (receivable within 1 year)		2024	2023	
		£	£	
HMRC Gift Aid		5,792	6,094	
		5,792	6,094	
18 Cash at bank and in hand		2024	2023	
		£	£	
Bank account and cash in hand		133,731	211,997	
Bank account and cash in hand (The Hub)		6,909	17,127	
		140,640	229,124	
19 Creditors and accruals (payable within 1 year)		2024	Restated 2023	
		£	£	
Accruals and deferred income				
Accountancy and Independent Examination		750	750	
		750	750	

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

20 Grant making

Purpose for which grants made	Grants to Institutions £	Grants to Individuals £	Total £
Mission Giving	10,986	5,500	16,486
Thank Offering	10,800	-	10,800
	21,786	5,500	27,286

21 Grants made to Institutions

Name of Institutions	Purpose	Total £
BMS World Mission	Mission Giving	5,493
Baptist Union Home Mission	Mission Giving	5,493
Freedom from Torture	Thank Offering	2,700
Mercy Ships	Thank Offering	2,700
Barnabus	Thank Offering	2,700
West End Refugee Service	Thank Offering	2,700
	Total Grants to Institutions	21,786
	Other grants	5,500
		27,286

22 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

23 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
The Hub	17,126	1,200	(17,014)	5,596	6,908
Baptist Church	1,042,398	187,049	(268,475)	(3,811)	957,161
Designated funds					
Refugee Support Funds	6,296	7,969	-	(5,596)	8,669
Agape	(403)	10	(500)	2,700	1,807
Totals	1,065,417	196,228	(285,989)	(1,111)	974,545

Purpose of unrestricted funds

The Hub	The 'free reserves' of The Hub
Baptist Church	The 'free reserves' of the Baptist Church
Designated funds	
Refugee Support Funds	Refugee homeless fund.
Agape	Hardship support fund.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

23 Analysis of charitable funds continued**Analysis of movement in restricted funds**

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
Restricted funds					
Lunch Bunch	(201)	1,000	(1,826)	1,027	-
Parent / toddler group	-	56	(140)	84	-
Totals	(201)	1,056	(1,966)	1,111	-

Purpose of main restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Lunch Bunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
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Transfers between funds

	Reason for transfer	Amount £
Between Refugee Support Funds and The Hub.	Internal donation to The Hub Wrights Service.	5,596
Between church general funds and Agape	Internal transfer 1/5 to Agape from Thank Offering 2024	2,700
Between church general funds and restricted funds	Deficit on restricted funds covered by church general funds	1,111

24 Capital commitments

As at 31 December 2024, the charity had no capital commitments (2023 -£nil).

25 Analysis of net assets between funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024
	£	£	£	£
Tangible fixed assets	828,863	-	-	828,863
Cash at bank and in hand	130,164	10,476	-	140,640
Other net current assets/(liabilities)	5,042	-	-	5,042
	964,069	10,476	-	974,545

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

25 Analysis of net assets between funds continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £
Tangible fixed assets	830,748	-	-	830,748
Cash at bank and in hand	223,432	5,893	(201)	229,124
Other net current assets/(liabilities)	5,344	-	-	5,344
	<u>1,059,524</u>	<u>5,893</u>	<u>(201)</u>	<u>1,065,216</u>

26 Reason for restatement

A prior year adjustment has been made to the financial statements for the year ended 31 December 2023.

The adjustment arises as the Thank Offering belonging to 2022 and paid in 2023 was identified in error as additional Thank Offering for 2023.

	Total 2023 £
Total funds as previously stated	1,057,672
Add back Thank Offering belonging to prior year	7,544
Restated total for the year ended 31 December 2023	<u>1,065,216</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales - Charity number 1128703

Accounts

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2023

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31st December 2023.

1. Reference and administrative details of the charity, its trustee's and advisors

Charity Name	Westgate Baptist Church
	Newcastle upon Tyne
Registered Charity Number	1128703
Registered Office and	366 Westgate Road
Operational address	Newcastle upon Tyne
	NE4 6NX

Trustees:	Shelagh Garry	Pastor
	Ross Smith	Deacon until November 2023; Pastor appointed November 2023
	Margaret Robson	Administrator
	Cyprian Achuo	Treasurer
	Donald Daly	Deacon
	Moses Dang	Deacon
	James Garry	Deacon
	Alan Haswell	Deacon
	Christian Lombe	Deacon
	Kate Byers	Deacon appointed 2023.
	Jonathan Harness	Deacon term ended October 2023
	Helen Stephenson	Deacon term ended October 2023

Independent Examiner	Jim Dodds
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WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

2. Structure, governance and management.

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional Governance Issues

Member church of the Baptist Union of Great Britain and the Northern Baptist Corporation. Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of their faith in Jesus Christ, at Westgate Baptist Church or who have made their public profession of faith in Jesus Christ in another Baptist Church or church of another denomination.

The Members meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible. The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks.

3. Purpose of the charity

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and conduct other charitable purposes in the United Kingdom and /or other parts of the world.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

4. Public benefit statement.

Trustees give regard to the Charity Commission guidance on public benefit and consider benefit when reviewing and planning activities.

5. Policy on grant making.

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to:

- West End Refugee Service: providing vital local support to asylum seekers and refugees.
- Agape Fund: our own dedicated fund to help those in practical need.
- Mercy Ships: an international Christian ministry expressing God's love and care through provision of medical services.
- Tear Fund Water and Sanitation Project: providing practical aid through the provision of clean water facilities in areas of great need.
- Youth For Christ: working locally to share the Gospel with young people across the city.

6. Contribution made by volunteers.

We value and rely on volunteers to run all our main activities and this year they have freely given of their time and bring a range of variety and skills that are essential to our operation. Volunteers are particularly important to the maintenance and upkeep of our building. Their input reduces the costs that would otherwise be incurred.

7. Objectives and activities

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised in the Church Notices and on the website at www.westgatebaptist.org.uk. We run a full children's programme during the morning services: 0-2 Sparks; 3- 5 Glow; 6 – 11 Lighthouse; 12 -18 Illuminate; and in partnership with our local YWAM team (Youth With A Mission) we run two evening sessions each month with teenagers from a variety of churches. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services.

The Church is responsible for several groups which meet regularly at the Church with the purpose of assisting the community and demonstrating the love of Jesus. These include Toddler Group; Lunch Bunch (feeding local families during school holidays times); The Foyer Drop-In, a weekly drop-in coffee bar; The Friendship group for over fifties meet fortnightly for social activities, crafts, and support of each other; French Speaking Ministry is well established and meet once a fortnight on Zoom and once a fortnight at Church; 'Zealous for Jesus' – a service which takes place once a month primarily for Indian nationals to worship

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

Jesus in their own language; Renew Well-being group, who take referrals from GPs and other support services and offer a quiet, welcoming space with activities, friendship, and care for those who are struggling with emotional or mental health difficulties.

Our Pastors and Pastoral Team offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who would otherwise not receive this help.

Our building continues to be used by L.C.C.F. (Liddell Court Chinese Fellowship) for their Sunday afternoon service and we have on occasions joint services with them.

Our baptistry is used by many other churches in the area.

Our support and care of refugees and asylum seekers is through financial support, oversight, and involvement with The Hub a weekly drop in on Tuesday afternoons, run by volunteers, where refugees and asylum seekers can come for help and advice. The Church currently has contact with a significant number of asylum seekers who require an elevated level of support in managing their wellbeing and accessing services.

Food Cycle continue to operate from the Church building on Thursday evenings providing a free vegetarian meal to any from the community who care to attend.

A Farsi speaking N.A.(Narcotics Anonymous) group meet at our church on Monday afternoons.

We have formed a strong partnership with the West End Refugee Service, who started a new 'Weekly Welcome' drop-in on Wednesdays in December from the church, which is expected to continue throughout 2024.

We are registered with Newcastle City Council as a well-being Hub. Our building is used as a polling station for local and general elections, and we provide use of our rooms and halls for other community purposes.

We have a Church website and Facebook page to allow people access to the church and information about our work.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

8. Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that we are providing a benefit to our community. During the year three people were baptised and seven people were welcomed into membership. Three children were dedicated.

We also called a new co-Pastor, Ross Smith, into ministry in the church – initially part-time starting in November 2023, with the plan to move into full-time ministry in 2024.

We initiated a series of new 'Connect Groups' during the year, which are small groups that meet for the purpose of mutual care and support, Bible study and prayer. These include a new group specifically for Young Adults, and a new group specifically for women.

The Hub team have supported their clients on a weekly basis with advice and food and were able to appoint a new welfare rights adviser during the year.

Lunch Bunch has continued to grow during 2023, running 20 sessions during the year and serving 96 families. It was also an immense joy to welcome members of the local community for a street party to mark the King's Coronation in May and to our Christingle service in December.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

9. Financial Review

The Church continues to raise the funds which it needs to continue its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Lunch Bunch and Refugee and Asylum seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

The total income for the period was £186,699 (2022: 187,683). This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

The statement of Financial Activities for the year ended 31st December 2023 shows a surplus on all funds of £17,767 (2022: £51,475).

The balance sheet at 31st December 2023 shows total funds carried forward of £1,057,672 (2022: £1,039,905) of which there are £-201 restricted funds (2022: £645)

10. Reserves Policy

The Trustees have established a Reserves Policy, (including the level of reserves to be maintained). The Trustees have agreed to maintain a reserve of three months running costs with a minimum level of free reserves of £35,000. On 31st December 2023 the levels of free reserves (unrestricted funds not invested in tangible assets) are £227,125 (2022 £215,217). The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2023

11. Statement of Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are required to prepare financial statements for each fiscal year which show the state of affairs of the charity and of the charity and of the incoming resources including and the application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities Statement of Recommended Practice(SORP).
- Make judgements that are reasonable and prudent.
- State whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the charity's trustees on: 23 September 2024

Signature: Shelagh Garry
Shelagh Garry (Sep 27, 2024 14:54 GMT+1)

Full name: Shelagh Garry

Position: Pastor

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2023

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2023, which are set out on pages 9 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jim Dodds
33 The Glebe
Morpeth
Northumberland
NE61 6HW



Date: 30 September 2024

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<u>Income from:</u>					
Donations and legacies	6	170,251	-	170,251	177,037
Charitable activities					
Charitable services	7	13,941	890	14,831	9,817
Investments	8	1,617	-	1,617	829
Total income		185,809	890	186,699	187,683
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	167,196	1,736	168,932	136,208
Total expenditure		167,196	1,736	168,932	136,208
Net movement of funds		18,613	(846)	17,767	51,475
<u>Reconciliation of funds</u>					
Total funds brought forward		1,039,260	645	1,039,905	988,430
Total funds carried forward		1,057,873	(201)	1,057,672	1,039,905

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 11 to 20 form an integral part of these accounts.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Charity Number 1128703

BALANCE SHEET

As at 31 December 2023

	Notes	£	Total 2023 £	£	Total 2022 £
<u>Fixed assets</u>					
Tangible assets	16		830,748		824,043
<i>Total fixed assets</i>			830,748		824,043
<u>Current assets</u>					
Debtors	17	6,094		7,813	
Cash at bank and in hand	18	229,124		216,806	
<i>Total current assets</i>		235,218		224,619	
Creditors: amounts falling due within one year	19	(8,294)		(8,757)	
<i>Net current assets</i>			226,924		215,862
<i>Total assets less current liabilities</i>			1,057,672		1,039,905
<i>Total net assets or liabilities</i>			1,057,672		1,039,905
<u>Funds of the charity</u>					
Unrestricted income funds			1,057,873		1,039,260
Restricted income funds			(201)		645
<i>Total funds</i>			1,057,672		1,039,905

The notes on pages 11 to 20 form an integral part of these accounts. These financial statements were approved by the Board on: 23 September 2023

and are signed on its behalf by:

Cyprian Achuo
Treasurer



Cyprian Achuo (Sep 25, 2024 20:46 GMT+1)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported an unrestricted fund surplus at the year end of £18,613 and has already secured a significant amount of funding for the current year. As the charity is a church, the majority of funds are held as the church building. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office equipment	25% Straight line

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
6 Donations and legacies				
Church Giving	128,709	-	128,709	115,225
Tax recoverable on Gift Aid	23,374	-	23,374	25,663
Donations, legacies and grants	3,554	-	3,554	6,773
Thank Offering	-	-	-	7,367
Thank Offering Gift Aid	1,291	-	1,291	1,516
Mitford Church	-	-	-	500
Sir James Knott Trust	-	-	-	5,000
Saranam House	5,596	-	5,596	7,037
Saranam House Gift Aid	899	-	899	1,756
Newcastle Reformed Synagogue	800	-	800	-
Ponteland Methodist Church	100	-	100	-
Agape	400	-	400	-
Other grants and donations	5,528	-	5,528	6,200
	<u>170,251</u>	<u>-</u>	<u>170,251</u>	<u>177,037</u>
7 Charitable services				
Rental income	13,274	-	13,274	9,690
Warm spaces	500	-	500	-
Make Lunch	-	890	890	30
Parents and toddlers subscriptions	167	-	167	97
	<u>13,941</u>	<u>890</u>	<u>14,831</u>	<u>9,817</u>
8 Income from investments				
Bank interest	1,617	-	1,617	829
	<u>1,617</u>	<u>-</u>	<u>1,617</u>	<u>829</u>

Income was £186,699 (2022: £187,683) of which £185,809 was unrestricted or designated (2022: £182,653) and £890 was restricted (2022: £5,030)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
9 Charitable activities				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	61,767	-	61,767	48,834
Superannuation and pensions	5,594	-	5,594	4,333
Pension deficiency contributions	-	-	-	2,599
Pension deficit increase/(decrease)	-	-	-	(20,500)
<u>Mission</u>				
Make Lunch	-	1,736	1,736	1,269
Saranam	2,067	-	2,067	8,268
Others (Mission)	3,752	-	3,752	-
<u>Ministry</u>				
Agape	3,509	-	3,509	-
Events	261	-	261	-
Friendship group	279	-	279	134
Worship	90	-	90	145
Licenses and membership	2,567	-	2,567	2,654
Young church	983	-	983	1,213
Training	-	-	-	300
Other ministry	1,647	-	1,647	275
Pulpit supply and external speakers	-	-	-	50
<u>The Hub</u>				
Rights Service staff costs	10,514	-	10,514	9,200
Conference fees training and travel	57	-	57	-
Project expenses (hub)	1,753	-	1,753	1,779
Homeless emergency funds (Hub)	800	-	800	1,900
Administration (Hub)	349	-	349	2,684
Publications and subscriptions (Hub)	-	-	-	113
<u>Donations and Grants</u>				
Mission Giving - donations	15,486	-	15,486	15,386
Thank Offering - donations	7,544	-	7,544	7,544
<u>Administration</u>				
Consumables	341	-	341	4
Church cleaning	3,521	-	3,521	-
Cleaning supplies	178	-	178	746
Office supplies and equipment	1,379	-	1,379	3,422
Other admin	1,887	-	1,887	-
Balance carried forward	<u>126,325</u>	<u>1,736</u>	<u>128,061</u>	<u>92,352</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
9 Charitable activities (continued)				
Balance brought forward	126,325	1,736	128,061	92,352
<u>Premises</u>				
Manse	2,641	-	2,641	1,986
Technology	588	-	588	2,262
Repairs and renewals	9,676	-	9,676	11,836
Depreciation	2,945	-	2,945	4,727
<u>Utilities and insurance</u>				
Electricity	3,809	-	3,809	6,253
Gas	11,708	-	11,708	7,143
Telecoms	1,165	-	1,165	1,174
Council Tax and water	110	-	110	316
Insurance	7,320	-	7,320	6,900
TV Licence	159	-	159	159
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	750	-	750	1,100
	<u>167,196</u>	<u>1,736</u>	<u>168,932</u>	<u>136,208</u>

Expenditure on charitable activities was £168,932 (2022: £136,208) of which £167,196 was unrestricted or designated (2022: £127,683) and £1,736 was restricted (2022: £8,525).

10 Fees for examination of the accounts

	2023 £	2022 £
Independent examiner's fees for reporting on the accounts for the Church and The Hub	750	1,100
	<u>750</u>	<u>1,100</u>

There were no other fees paid to the examiner (2022: £nil).

11 Analysis of staff costs, and the cost of key management personnel

	2023 £	2022 £
Gross wages and employer's National Insurance	61,767	48,834
Employer's and employee's pension costs	5,594	4,333
Pension deficiency contributions (defined contribution pension plan)	-	2,599
(Decrease) in defined pension liability	-	(20,500)
	<u>67,361</u>	<u>35,266</u>

No employee received remuneration above £60,000 (2022: £nil).

The key management personnel of the charity, comprise the trustees and the Pastor. The total employee benefits of the key management personnel of the charity were £36,933. (2022: £36,254).

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

12 Staff numbers

The average monthly head count was 4.8 staff (2022: 3.3 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

	2023 Number	2022 Number
The parts of the charity in which the employee's work		
Charitable activities	2.4	3.3
	2.4	3.3

13 Transactions with trustees

Two trustees are a paid employees of the charity - Shelagh Garry and Margaret Robson. No remuneration or benefits were paid for their role as trustees.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 Defined contribution pension scheme

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

The employer's pension costs represent contributions payable by the charity to the fund and amount to £3,072 (2022: £3,653). There was £ nil outstanding as at 31 December 2023 (2022: £ nil).

The Baptist Union Benefit scheme relating to pension deficit and cessation events has a current liability of £1 per month down from a £17,600 deficit in the prior year.

15 Corporation 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 objectives.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

	Freehold land and buildings £	Plant and machinery £	Office equipment £	Total £
16 Tangible fixed assets				
Cost				
Balance brought forward	819,762	179,205	24,604	1,023,571
Additions	-	9,650	-	9,650
Disposals	-	-	-	-
Balance carried forward	819,762	188,855	24,604	1,033,221
Depreciation				
Basis	No	SL	SL	
Rate	depreciation	25%	25%	
Balance brought forward	-	174,924	24,604	199,528
Depreciation charge for year	-	2,945	-	2,945
Disposals	-	-	-	-
Balance carried forward	-	177,869	24,604	202,473
Net book value				
Brought forward	819,762	4,281	-	824,043
Carried forward	819,762	10,986	-	830,748
17 Debtors and prepayments (receivable within 1 year)		2023	2022	
		£	£	
HMRC Gift Aid		6,094	7,813	
		6,094	7,813	
18 Cash at bank and in hand		2023	2022	
		£	£	
Bank account and cash in hand		211,997	193,756	
Bank account and cash in hand (The Hub)		17,127	23,050	
		229,124	216,806	
19 Creditors and accruals (payable within 1 year)		2023	2022	
		£	£	
Other creditors		7,544	7,544	
Accruals and deferred income				
Accountancy and Independent Examination		750	1,100	
Other accruals		-	113	
		8,294	8,757	

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

20 Grant making

Purpose for which grants made	Grants to Institutions £	Grants to Individuals £	Total £
Mission Giving	10,986	4,500	15,486
Thank Offering	7,544	-	7,544
	18,530	4,500	23,030

21 Grants made to Institutions

Name of Institutions	Purpose	Total £
BMS World Mission	Mission Giving	5,493
Baptist Union Home Mission	Mission Giving	5,493
Tear fund	Thank Offering	1,886
Youth for Christ	Thank Offering	1,886
Mercy Ships	Thank Offering	1,886
West End Refugee Service	Thank Offering	1,886
	Total Grants to Institutions	18,530
	Other grants	4,500
		23,030

22 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

23 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
The Hub	22,699	900	(13,473)	7,000	17,126
Baptist Church	1,004,088	178,913	(151,656)	-	1,031,345
Designated funds					
Saranam House	9,767	5,596	(2,067)	(7,000)	6,296
Agape	2,706	400	(3,509)	-	(403)
Totals	1,039,260	185,809	(170,705)	-	1,054,364

Purpose of unrestricted funds

The Hub	The 'free reserves' of The Hub
Baptist Church	The 'free reserves' of the Baptist Church
Designated funds	
Saranam House	Refugee homeless fund.
Agape	Hardship support fund.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

23 Analysis of charitable funds continued**Analysis of movement in restricted funds**

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Make Lunch	645	890	(1,736)	-	(201)
Totals	645	890	(1,736)	-	(201)

Purpose of main restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Make Lunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
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Transfers between funds

	Reason for transfer	Amount £
Between Saranam House and The Hub.	Internal donation to The Hub Wrights Service.	7,000

24 Capital commitments

As at 31 December 2023, the charity had no capital commitments (2022 -£nil).

25 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Tangible fixed assets	830,748	-	830,748	824,043
Cash at bank and in hand	229,325	(201)	229,124	216,806
Other net current assets/(liabilities)	(2,200)	-	(2,200)	(944)
	1,057,873	(201)	1,057,672	1,039,905

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales - Charity number 1128703

Accounts

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2022

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31st December 2022

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31st December 2022.

1. Reference and administrative details of the charity, its trustees and advisors

Charity Name	Westgate Baptist Church Newcastle upon Tyne	
Registered Charity Number	1128703	
Registered Office and Operational address	366 Westgate Road Newcastle upon Tyne NE4 6NX	
Trustees	Shelagh Garry Margaret Robson Cyprian Achuo Donald Daly Moses Dang James Garry Jonathan Harness Helen Stephenson Alan Haswell Christian Lombe Ross Smith Angela Wilson	Pastor Administrator appointed October 2022 Treasurer appointed January 2022 Deacon appointed October 2022 Deacon appointed October 2022 Deacon appointed October 2022 Deacon Deacon Deacon Deacon Deacon term ended October 2022
Independent Examiner	Jim Dodds 33 The Glebe Morpeth	

2. Structure, governance and management

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional Governance Issues

Member church of the Baptist Union of Great Britain and the Northern Baptist Corporation.

Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of their faith in Jesus Christ, at Westgate Baptist

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31st December 2022

Church or who have made their public profession of faith in Jesus Christ in another Baptist Church or church of another denomination.

The members meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), collectively known as the Leadership Team, who are responsible for the day today running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible. The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks.

3. Purpose of the charity

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and /or other parts of the world.

4. Public benefit statement.

Trustees give regard to the Charity Commission guidance on public benefit and consider benefit when reviewing and planning activities.

5. Policy on grant making.

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to:

- West End Refugee Service: providing vital local support to asylum seekers and refugees.
- Agape Fund: our own dedicated fund to help those in practical need.
- Mercy Ships: an international Christian ministry expressing God's love and care through provision of medical services.
- Tear Fund Water and Sanitation Project: providing practical aid through the provision of clean water facilities in areas of great need.
- Youth For Christ: working locally to share the Gospel with young people across the city.

6. Contribution made by volunteers.

We greatly value and rely on volunteers to run all our main activities and this year they have freely given of their time and bring a range of variety and skills that are essential to our operation. Volunteers are particularly important to the maintenance and upkeep of our building. Their input greatly reduces the costs that would otherwise be incurred.

7. Objectives and activities

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and occasionally at 6.30pm. There are also occasional services at other times which are advertised in the Church Notices and on the website at www.westgatebaptist.org.uk. We run a full children's programme during the morning services: 0-2 Sparks; 3- 5 Glow, 6 – 11 Lighthouse, 12 -18 Illuminate, and in partnership with our local YWAM team (Youth With A Mission) we run two evening sessions with teenagers from a variety of churches. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services.

The Church is responsible for several groups which meet regularly at the Church with the purpose of assisting the community and demonstrating the love of Jesus. These include Toddler Group; Lunch Bunch (formerly Make Lunch, feeding local families during school holidays times); The Foyer Drop-In, a weekly drop-in coffee bar; The Friendship group for over fifties meet fortnightly for social activities, crafts, and support of each other: Our French Speaking Ministry is well established and meet once a fortnight on Zoom and once a fortnight at Church; Renew Well-being group, who take referrals from GPs and other support services and offer a quiet, welcoming space with activities, friendship, and care for those who are struggling with emotional or mental health difficulties.

This year a new ministry was opened in our Church 'Zealous for Jesus' – a very well attended service which takes place once a month allowing Indian speakers worship Jesus in their own language.

The Church runs courses for people interested in discovering more about Christianity, such as 'Christianity Explored'. Our Pastor and Pastoral Team offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who would otherwise not receive this help.

Our building continues to be used by L.C.C.F. (Liddell Court Chinese Fellowship) for their Sunday afternoon service and we have on occasions joint services with them.

Our baptistry is regularly used by many other churches in the area.

Our support and care of refugees and asylum seekers is now mainly through financial support, oversight, and involvement with The Hub a weekly drop in on Tuesday afternoons, run by volunteers, where refugees and asylum seekers can come for help and advice. Action Foundation who we have worked with for several years to support refugees withdrew from our partnership to focus their resources elsewhere. The Church currently has contact with a significant number of asylum seekers who require a high level of support in managing their wellbeing and accessing services.

Food Cycle continue to operate from the Church building on Thursday evenings providing a free vegetarian meal to any from the community who care to attend.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31st December 2022

A Farsi speaking N.A.(Narcotics Anonymous) group meet at our church on Monday afternoons.

We are registered with Newcastle City Council as a well-being Hub. Our building is used as a polling station for local and general elections, and we provide use of our rooms and halls for other community purposes.

We are still in the process of improving our Church website and have a Facebook page to allow people access to the church and information about our work.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

8. Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2022 was again a positive year in the life of the Church and that we are providing a benefit to our community. During the year 3 people were baptised and three people were welcomed into membership.

The Hub team have supported their clients on a weekly basis with advice and food with the help of additional local authority funding.

Food Cycle have ceased their takeaway meal service which started during lockdown and focus on providing a hot and healthy three course community meal for anyone who cares to attend.

Toddler group has seen many new families attending this year with some cross over of families who attend Lunch Bunch in the school holiday times.

Lunch Bunch has grown significantly in numbers during 2022 and regularly serve between fifty and sixty meals per session as well as providing crafts and games for the families who attend.

The Church continues to hold respect for workers in and members of the local community and does all it can to encourage activities and events which benefit the people of the locality and city.

9. Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Lunch Bunch and Refugee and Asylum seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

The total income for the period was £187,683 (2021: £180,554). This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31st December 2022

The statement of Financial Activities for the period ended 31st December 2022 shows a net gain on all funds of £51,475 (2021: £10,240)

The balance sheet at 31st December 2022 shows total funds carried forward of £1,039,905 (2021: £988,430) of which there are £nil restricted funds (2021: £3,402)

10. Reserves Policy

The Trustees have established a Reserves Policy, (including the level of reserves to be maintained). The Trustees have agreed to maintain a reserve of three months running costs with a minimum level of free reserves of £35,000. On 31st December 2022 the levels of free reserves (unrestricted funds not invested in tangible assets) are £215,217 (2021: £158,718). The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

11. Going concern statement

The trustees have carried out an assessment of the charity's ability to continue as a going concern. The trustees consider that there are no material uncertainties affecting the current year's accounts and that adequate resources continue to be available to fund the activities of the charity for the next 12 to 18 months, on this basis the trustees are of the view that the charity is a going concern.

12. Statement of Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are required to prepare financial statements for each financial year which show the state of affairs of the charity and of the charity and of the incoming resources including and the application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP).
- Make judgements that are reasonable and prudent.
- State whether applicable 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 charity will continue in operation.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31st December 2022

Approved on behalf of the charity's trustees on:

Date: 26 October 2023

Signature:

Shelagh Garry

Full name: Shelagh Garry

Position: Pastor

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2022

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2022, which are set out on pages 8 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jim Dodds
33 The Glebe
Morpeth
Northumberland
NE61 6HW



Date: 26 October 2023

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<u>Income from:</u>					
Donations and legacies	6	172,037	5,030	177,067	176,338
Charitable activities					
Grants and contracts	7	9,787	-	9,787	3,730
Investments	8	829	-	829	486
Total income		182,653	5,030	187,683	180,554
<u>Expenditure on:</u>					
Charitable activities					
Operation of the charity	9	127,683	8,525	136,208	170,314
Total expenditure		127,683	8,525	136,208	170,314
Net income/(expenditure)		54,970	(3,495)	51,475	10,240
Transfers between funds		(738)	738	-	-
Net movement of funds		54,232	(2,757)	51,475	10,240
<u>Reconciliation of funds</u>					
Total funds brought forward		985,028	3,402	988,430	978,190
Total funds carried forward		1,039,260	645	1,039,905	988,430

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 10 to 20 form an integral part of these accounts.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Charity Number 1128703

BALANCE SHEET

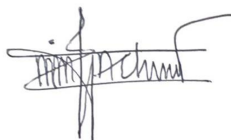
As at 31 December 2022

	Notes	£	Total 2022 £	£	Total 2021 £
<u>Fixed assets</u>					
Tangible assets	16		824,043		826,310
Total fixed assets			824,043		826,310
<u>Current assets</u>					
Debtors	17	7,813		7,931	
Cash at bank and in hand	18	216,806		185,999	
Total current assets		224,619		193,930	
Creditors: amounts falling due within one year	19	(8,757)		(11,310)	
Net current assets			215,862		182,620
Total assets less current liabilities			1,039,905		1,008,930
Creditors: amounts falling due after more than one year	20	-		(20,500.00)	
Total net assets or liabilities			1,039,905		988,430
<u>Funds of the charity</u>					
Unrestricted income funds			1,039,260		985,028
Restricted income funds			645		3,402
Total funds			1,039,905		988,430

The notes on pages 10 to 20 form an integral part of these accounts.

These financial statements were approved by the Board on: 26 October 2023

and are signed on its behalf by:

Cyprian Achuo
Treasurer


WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported an unrestricted fund surplus at the year end of £54,232 and has already secured a significant amount of funding for the current year. As the charity is a church, the majority of funds are held as the church building. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office equipment	25% Straight line

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
6 Donations and legacies				
Church Giving	115,225	-	115,225	109,878
Tax recoverable on Gift Aid	25,663	-	25,663	23,771
HMRC Job Retention Scheme	-	-	-	3,467
Council Tax rebate	-	-	-	4,801
Donations, legacies and grants	6,773	-	6,773	4,760
Thank Offering	7,367	-	7,367	6,903
Thank Offering Gift Aid	1,516	-	1,516	1,504
Mitford Church	500	-	500	500
Sir James Knott Trust	-	5,000	5,000	5,000
Saranam House	7,037	-	7,037	7,102
Saranam House Gift Aid	1,756	-	1,756	1,738
Make Lunch	-	30	30	905
Other grants and donations	6,200	-	6,200	6,009
	<u>172,037</u>	<u>5,030</u>	<u>177,067</u>	<u>176,338</u>
7 Charitable services				
Rental income	9,690	-	9,690	3,730
Parents and toddlers subscriptions	97	-	97	-
	<u>9,787</u>	<u>-</u>	<u>9,787</u>	<u>3,730</u>
8 Income from investments				
Bank interest	829	-	829	486
	<u>829</u>	<u>-</u>	<u>829</u>	<u>486</u>

Income was £187,683 (2021: £180,553) of which £182,653 was unrestricted or designated (2021: £174,648) and £5,030 was restricted (2021: £5,905)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
9 Charitable activities				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	48,834	-	48,834	43,977
Superannuation and pensions	4,333	-	4,333	3,653
Pension deficiency contributions	2,599	-	2,599	4,382
Pension deficit increase/(decrease)	(20,500)	-	(20,500)	(5,026)
<u>Mission</u>				
Make Lunch	-	1,269	1,269	971
Saranam	8,268	-	8,268	8,293
Others (Mission)	-	-	-	262
<u>Ministry</u>				
Agape	-	-	-	1,027
Pulpit supply	-	-	-	458
Friendship group	134	-	134	233
Worship	145	-	145	226
Licenses and membership	2,654	-	2,654	2,270
Young church	1,213	-	1,213	773
Training	300	-	300	-
Other ministry	275	-	275	28
Pulpit supply and external speakers	50	-	50	-
<u>The Hub</u>				
Rights Service staff costs	4,200	5,000	9,200	14,934
Conference fees training and travel	-	-	-	1,108
Project expenses (hub)	1,779	-	1,779	633
Return of restricted funds	-	-	-	3,290
Homeless emergency funds (Hub)	1,900	-	1,900	4,676
Administration (Hub)	428	2,256	2,684	2,369
Publications and subscriptions (Hub)	113	-	113	157
<u>Donations and Grants</u>				
Mission Giving - donations	15,386	-	15,386	13,585
Thank Offering - donations	7,544	-	7,544	8,965
<u>Administration</u>				
Consumables	4	-	4	184
Cleaning supplies	746	-	746	447
Office supplies and equipment	3,422	-	3,422	1,459
Other admin	-	-	-	169
Balance carried forward	<u>83,827</u>	<u>8,525</u>	<u>92,352</u>	<u>113,503</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
9 Charitable activities (continued)				
Balance brought forward	83,827	8,525	92,352	113,503
<u>Premises</u>				
Manse	1,986	-	1,986	530
Technology	2,262	-	2,262	3,004
Repairs and renewals	11,836	-	11,836	8,154
Depreciation	4,727	-	4,727	13,903
<u>Utilities and insurance</u>				
Electricity	6,253	-	6,253	4,223
Gas	7,143	-	7,143	16,573
Telecoms	1,174	-	1,174	1,179
Council Tax and water	316	-	316	1,160
Insurance	6,900	-	6,900	6,583
TV Licence	159	-	159	158
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,100	-	1,100	1,344
	<u>127,683</u>	<u>8,525</u>	<u>136,208</u>	<u>170,314</u>

Expenditure on charitable activities was £136,208 (2021: £170,314) of which £127,683 was unrestricted or designated (2021: £142,649) and £8,525 was restricted (2021: £27,665).

10 Fees for examination of the accounts

	2022 £	2021 £
Independent examiner's fees for reporting on the accounts for the Church and The Hub	1,100	1,344
	<u>1,100</u>	<u>1,344</u>

There were no other fees paid to the examiner (2021: £nil).

11 Analysis of staff costs, and the cost of key management personnel

	2022 £	2021 £
Gross wages and employer's National Insurance	48,834	43,977
Employer's and employee's pension costs	4,333	3,653
Pension deficiency contributions (defined contribution pension plan)	2,599	4,382
(Decrease) in defined pension liability	(20,500)	(5,026)
	<u>35,266</u>	<u>46,986</u>

No employee received remuneration above £60,000 (2021: £nil).

The key management personnel of the charity, comprise the trustees and the Pastor. The total employee benefits of the key management personnel of the charity were £36,254. (2021: £35,154).

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

12 Staff numbers

The average monthly head count was 3.3 staff (2021: 3 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

	2022 Number	2021 Number
The parts of the charity in which the employee's work		
Charitable activities	3.3	3.0
	3.3	3.0

13 Transactions with trustees

Two trustees are a paid employees of the charity - Shelagh Garry and Margaret Robson. No remuneration or benefits were paid for their role as trustees.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 Defined contribution pension scheme

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

The employer's pension costs represent contributions payable by the charity to the fund and amount to £4,333 (2021: £3,653). There was £ nil outstanding as at 31 December 2022 (2021: £ nil).

15 Corporation 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 objectives.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

	Freehold land and buildings	Plant and machinery	Office equipment	Total
	£	£	£	£
16 Tangible fixed assets				
Cost				
Balance brought forward	819,762	176,745	24,604	1,021,111
Additions	-	2,460	-	2,460
Disposals	-	-	-	-
Balance carried forward	819,762	179,205	24,604	1,023,571
Depreciation				
Basis	No	SL	SL	
Rate	depreciation	25%	25%	
Balance brought forward	-	170,197	24,604	194,801
Depreciation charge for year	-	4,727	-	4,727
Disposals	-	-	-	-
Balance carried forward	-	174,924	24,604	199,528
Net book value				
Brought forward	819,762	6,548	-	826,310
Carried forward	819,762	4,281	-	824,043
17 Debtors and prepayments (receivable within 1 year)		2022	2021	
		£	£	
HMRC Gift Aid		7,813	7,931	
		7,813	7,931	
18 Cash at bank and in hand		2022	2021	
		£	£	
Bank account and cash in hand		193,756	158,180	
Bank account and cash in hand (The Hub)		23,050	27,819	
		216,806	185,999	
19 Creditors and accruals (payable within 1 year)		2022	2021	
		£	£	
Other creditors		7,544	9,570	
Accruals and deferred income				
Accountancy and Independent Examination		1,100	1,740	
Other accruals		113	-	
		8,757	11,310	

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

20 Creditors and accruals (payable after more than 1 year)

	2022	2021
	£	£
Pension deficit	-	20,500
	-	20,500

21 Grant making

	Grants to Institutions	Grants to Individuals	Total
	£	£	£
Purpose for which grants made			
Mission Giving	10,986	4,400	15,386
Thank Offering	7,544	-	7,544
	18,530	4,400	22,930

22 Grants made to Institutions

	Purpose	Total £
Name of Institutions		
BMS World Mission	Mission Giving	5,493
Baptist Union Home Mission	Mission Giving	5,493
Tear fund	Thank Offering	1,886
Youth for Christ	Thank Offering	1,886
Mercy Ships	Thank Offering	1,886
West End Refugee Service	Thank Offering	1,886
	Total Grants to Institutions	18,530
	Other grants	4,400
		22,930

23 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

24 Analysis of charitable funds**Analysis of movements in unrestricted funds**

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
Unrestricted funds					
The Hub	24,770	6,700	(8,771)		22,699
Baptist Church	949,018	167,160	(110,644)	(1,446)	1,004,088
Designated funds					
Saranam House	7,736	8,793	(8,268)	1,506	9,767
Agape	3,504	-	-	(798)	2,706
Totals	985,028	182,653	(127,683)	(738)	1,039,260

Purpose of unrestricted funds

The Hub	The 'free reserves' of The Hub
Baptist Church	The 'free reserves' of the Baptist Church
Designated funds	
Saranam House	Refugee homeless fund.
Agape	Hardship support fund.

Analysis of movement in restricted funds

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
Restricted funds					
Make Lunch	1,145	30	(1,268)	738	645
Sir James Knott Trust	-	5,000	(5,000)	-	-
Parent / toddler group	2,153	-	(2,153)	-	-
Westgate Foyer	104	-	(104)	-	-
Totals	3,402	5,030	(8,525)	738	645

Purpose of main restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Make Lunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
Sir James Knott Trust	Social drop-in sessions for asylum seekers and refugees.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 Analysis of charitable funds continued**Transfers between funds**

	Reason for transfer	Amount £
Between unrestricted and designated funds	Correction to opening balances on designated funds, Saranam House £1506 and Agape (£798).	708
Between unrestricted and restricted funds	Correction to opening balances on restricted fund, Make lunch £738.	738

25 Capital commitments

As at 31 December 2022, the charity had no capital commitments (2021 -£nil).

26 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Tangible fixed assets	824,043	-	824,043	826,310
Cash at bank and in hand	216,161	645	216,806	185,999
Other net current assets/(liabilities)	(944)	-	(944)	(3,379)
Long term assets/(liabilities)	-	-	-	(20,500)
	1,039,260	645	1,039,905	988,430

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales - Charity number 1128703

Accounts

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 December 2021

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31 December 2021.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

1. Reference and administrative details of the charity, its trustees and advisors

Charity Name Westgate Baptist Church, Newcastle upon Tyne

Registered Charity Number 1128703

Registered Office and operational address 366 Westgate Road
Newcastle upon Tyne
NE4 6NX

Trustees

Shelagh Garry	Pastor	
Kenneth Brown	Deacon	(Resigned Feb 2021)
Juste Djossou	Deacon	(Term Completed Nov 2021)
James Garry	Deacon	(Term Completed Nov 2021)
Jonathan Harness	Deacon	
Alan Haswell	Deacon	(Elected Nov 2021)
Christian Lombe	Deacon	(Elected Feb 2021)
Margaret Robson	Deacon	(Resigned Feb 2021)
Hannah Rowan	Deacon	(Resigned Feb 2021)
Ross Smith	Deacon	(Re-elected Nov 2021)
Helen Stephenson	Deacon	
Richard Taylor	Deacon	(Term Completed Nov 2021)
Angela Wilson	Deacon	
David Carribine	Treasurer	

Independent Examiner Jim Dodds
Connected Voice Business Services Ltd
Higham House
Higham Place
Newcastle upon Tyne
NE1 8AF

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

2. Structure, governance and management

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional governance issues

Member Church of the Baptist Union of Great Britain and the Northern Baptist Association.

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, at Westgate Baptist Church or who have made their public profession of faith in Jesus Christ in another Baptist Church or church of another denomination.

The Members Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), collectively known as the Leadership Team, who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks. Covid restrictions have meant the delay of election of new Trustees, normally done in October, until February 2021 and then another election took place in November to return to the previous schedule.

3. Purpose of the charity

The principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

4. Public benefit statement

Trustees give due regard to the Charity Commission guidance on public benefit and consider public benefit when reviewing and planning activities.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

5. Policy on grant making

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to Baptist Union Home Missions Group, BMS World Mission, some local and international charities and individuals working in community based non-salaried roles.

6. Contribution made by volunteers

We greatly value and rely on volunteers to run all our main activities and this year they have been very much involved in the use of zoom to allow meetings and services to be available to as many of our regular attenders as possible. Volunteers have given freely of their time and bring a range and variety of skills that are essential to our operation especially this year. Volunteers are particularly important to the maintenance and upkeep of our building; their input greatly reduces the maintenance costs that would otherwise be incurred. This year, maintenance has been basic as there has been minimal use of the building because of Covid restrictions.

7. Objectives and activities

During Covid lockdown restrictions most of our activities have either closed or moved to Zoom. Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.30am and occasionally at 6.30pm. There are also occasional services at other times which are advertised in the Church Notices and the website at www.westgatebaptist.org.uk. When lockdown began in March 2020 the worship services were made available on Zoom for all those who were able to access them. Every effort was made to remain in maintain contact with those unable to access services online. There is normally a full children's programme during the morning services, and this was also moved to a zoom format for all the school-age children. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church is responsible for several groups which normally meet regularly in the Church premises, with the purpose of assisting the community and demonstrating the love of Jesus including the Toddler Group; The Hub (drop-in for Asylum Seekers and Refugees), Make Lunch (feeding school children during school holidays) and more recently have allowed the use of our premises to Food Cycle. Each of these groups made alternative arrangements to help those who came using Covid safe methods. The Gatehouse (drop-in for homeless and other people in need) and The Foyer Drop-In (a weekly drop-in coffee bar) remained closed as it was deemed unsafe to continue this year. During the year we have continued supporting the establishing of a French speaking group from within the church, also reaching out to other French speakers from many nations. We are still in the process of developing an improved website and have a Facebook page to allow people to access the church and information about our work. The church has also set aside funds to help people who are unable to access external financial support with gifts of small sums of money.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

The Church runs courses for people interested in discovering more about Christianity, such as 'Christianity Explored'. Our Pastor and others also offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who would otherwise not receive this help. The Church currently has contact with a significant number of asylum seekers who require a high level of support in managing their wellbeing and accessing services.

When Covid restrictions allowed it, we opened our building for extended time to welcome any who would like to come and pray, accessing specially prepared prayer stations. The Church also runs occasional activities and events for people of different ages, ethnic and cultural backgrounds online where feasible. The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

Since the retirement of our Senior Pastor, the church has been seeking a replacement. The search continues.

8. Achievements and Performance

The church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2021 was again a positive year in the life of the church despite significant difficulties and that we are providing a benefit to our community. During the year two people were baptised and several people have requested baptism.

We were still able to offer some people shower and washing facilities while other activities had to close or change. The busy Toddler Group sadly had to close in March and restarted in the autumn with restrictions. Make Lunch, a luncheon club for primary age children who would normally receive free school meals. During lockdown this was adapted in line with restrictions and with support offered either by home delivery of food and activity parcels and by restricted activities and food provided as much as possible as rules changed throughout the year. We have now taken responsibility for running this activity ourselves and are no longer part of the national franchise.

Members of the church are also active in work with asylum seekers, refugees and other disadvantaged people in the neighbourhood and city through our organised drop-in sessions. We also continue to work with Action Foundation to provide Government approved accommodation and support for 3 destitute male asylum seekers in Saranam House.

The Hub team have been able to continue supporting their clients with support, advice and food during these difficult times with the help of additional government funding.

A CAP (Christians Against Poverty) course led by church members was again offered but closed temporarily.

Food Cycle continued to operate out of the church kitchen each Thursday evening providing a free vegetarian meal to any from the community who care to attend. Meals were either collected from the street entrance or delivered to homes.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

We began a Renew Well-being group which takes referrals from GPs and other support services and offers a quiet, welcoming space with activities, friendship and care for those who are struggling with emotional or mental health difficulties.

The Church continues to hold the respect of workers in and members of the local community and does all it can to encourage activities and events which benefit the people of the locality and city.

9. Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Children's work, Lunch Club for the elderly and Refugee and Asylum Seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

The total income for the period was £180,553 (2020: £187,071). This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

The Statement of Financial Activities for the period ended 31 December 2021 shows a net gain on all funds of £10,239 (2020: £49,189).

The Balance Sheet at 31 December 2021 shows total funds carried forward of £988,430 (2020: £978,190) of which there are £3,402 restricted funds (2020: £27,960).

10. Reserves Policy

The Trustees have established a Reserves Policy, (including the level of reserves to be maintained) The Trustees have agreed to maintain a reserve of 3 months running costs with a minimum level of free reserves of £35,000. At the 31 December 2021 the levels of free reserves (unrestricted funds not invested in tangible fixed assets) are £158,718 (2020: £110,287). The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

11. Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are required to prepare financial statements for each financial year which show the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2021

- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- Make judgements that are reasonable and prudent;
- State whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the charities trustees on:

Date 6/09/2022

Signature:

Shelagh Garry

Full name

Shelagh Garry

Position

Pastor

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2021

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2021, which are set out on pages 8 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jim Dodds
Connected Voice Business Services Ltd
Higham House
Higham Place
Newcastle upon Tyne
NE1 8AF
Date: 26/09/2022

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	6	170,432	5,905	176,337	183,006
Charitable activities					
Grants and contracts	7	3,730	-	3,730	4,065
Total income		<u>174,648</u>	<u>5,905</u>	<u>180,553</u>	<u>187,071</u>
Expenditure on:					
Charitable activities					
Operation of the charity	9	142,649	27,665	170,314	137,882
Total expenditure		<u>142,649</u>	<u>27,665</u>	<u>170,314</u>	<u>137,882</u>
Net income/(expenditure)		31,999	(21,760)	10,239	49,189
Transfers between funds		<u>2,528</u>	<u>(2,528)</u>	<u>-</u>	<u>-</u>
Net movement of funds		34,527	(24,288)	10,239	49,189
Reconciliation of funds					
Total funds brought forward		950,500	27,690	978,190	929,001
Total funds carried forward		<u>985,028</u>	<u>3,402</u>	<u>988,430</u>	<u>978,190</u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 10 to 21 form an integral part of these accounts.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

Charity Number 1128703

(Including The Hub)

BALANCE SHEET

As at 31 December 2021

	Notes	£	Total 2021 £	£	Total 2020 £
<u>Fixed assets</u>					
Tangible assets	16		826,310		840,214
<i>Total fixed assets</i>			826,310		840,214
<u>Current assets</u>					
Debtors	17	7,931		5,999	
Cash at bank and in hand	18	185,999		159,238	
<i>Total current assets</i>		193,930		165,237	
Creditors: amounts falling due within one year	19	(11,310)		(1,734)	
<i>Net current assets</i>			182,620		163,503
<i>Total assets less current liabilities</i>			1,008,930		1,003,716
Creditors: amounts falling due after more than one year	20	(20,500)		(25,526)	
<i>Total net assets or liabilities</i>			988,430		978,190
<u>Funds of the charity</u>					
Unrestricted income funds			985,028		950,500
Restricted income funds			3,402		27,690
<i>Total funds</i>			988,430		978,190

The notes on pages 10 to 21 form an integral part of these accounts.

These financial statements were approved by the Board on:

6/09/2022

and are signed on its behalf by:

Mr D Carribine
Treasurer

David P Carribine

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows.

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis. In making their assessment the trustees have reviewed and considered relevant information, including their annual budget and future cash flows. In response to the COVID-19 pandemic, the trustees have revised their forecasts to take into account measures that they can take with the current resources available to mitigate the impact of the current adverse conditions. The trustees are of the view that the immediate future of the charity for the next 12 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office and computer equipment	25% Straight line

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
6 Donations and legacies				
Church Giving	109,878	-	109,878	105,004
Tax recoverable on Gift Aid	25,275	-	25,275	24,606
HMRC Job Retention Scheme	3,467	-	3,467	5,414
Council Tax rebate	4,801	-	4,801	-
Donations, legacies and grants	4,760	-	4,760	1,230
Thank Offering	6,903	-	6,903	-
Dept. for Culture, Media and Sports	-	-	-	24,621
Mitford Church	500	-	500	2,300
Barbour Foundation	-	-	-	2,000
Sir James Knott Trust	-	5,000	5,000	5,000
Saranam House	7,102	-	7,102	8,127
Saranam House Gift Aid	1,738	-	1,738	-
Make Lunch	-	905	905	-
Transforming Lives	-	-	-	954
Other grants and donations	6,007	-	6,007	3,750
	<u>170,432</u>	<u>5,905</u>	<u>176,337</u>	<u>183,006</u>
7 Charitable services				
Rental income	3,730	-	3,730	3,980
Westgate foyer	-	-	-	21
Parents and toddlers subscriptions	-	-	-	64
	<u>3,730</u>	<u>-</u>	<u>3,730</u>	<u>4,065</u>
8 Income from investments				
Bank interest	486	-	486	-
	<u>486</u>	<u>-</u>	<u>486</u>	<u>-</u>

Income was £180,553 (2020: £187,071) of which £174,648 was unrestricted or designated (2020: £156,311) and £5,905 was restricted (2020: £30,760)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
9 Charitable activities				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	43,977	-	43,977	45,567
Superannuation and pensions	3,653	-	3,653	4,015
Pension deficiency contributions	4,382	-	4,382	3,230
Pension deficit increase/(decrease)	(5,026)	-	(5,026)	(15,306)
<u>Mission</u>				
Make Lunch	-	971	971	899
Saranam	8,293	-	8,293	8,350
Others (Mission)	262	-	262	72
<u>Ministry</u>				
Agape	1,027	-	1,027	798
Pulpit supply	458	-	458	1,084
Ladies group	-	-	-	-
Friendship group	233	-	233	-
Worship	226	-	226	-
Licences and membership	2,270	-	2,270	2,238
Ministry - general resources	-	-	-	-
Event catering	-	-	-	63
Young church	773	-	773	254
Other ministry	28	-	28	554
<u>The Hub</u>				
Rights Service staff costs	-	14,934	14,934	10,785
Conference fees, training and travel	-	1,108	1,108	266
Project expenses (Hub)	472	161	633	1,246
Return of restricted funds	-	3,290	3,290	-
Homeless Emergency Fund (Hub)	-	4,676	4,676	5,325
Administration (Hub)	-	2,369	2,369	542
Publications and subscriptions (Hub)	-	157	157	232
<u>Donations and Grants</u>				
Mission Giving - donations	13,585	-	13,585	13,689
Thank Offering - donations	8,965	-	8,965	-
Other donations	-	-	-	1,500
Balance carried forward	<u>83,580</u>	<u>27,665</u>	<u>111,245</u>	<u>85,404</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
9 Charitable activities (continued)				
Balance brought forward	83,580	27,665	111,245	85,404
<u>Administration</u>				
Consumables	184	-	184	578
Cleaning supplies	447	-	447	245
Office supplies and equipment	1,459	-	1,459	1,270
Other admin	169	-	169	358
<u>Premises</u>				
PA	-	-	-	308
Manse	530	-	530	-
Technology	3,004	-	3,004	-
Repairs and renewals	8,154	-	8,154	7,697
Depreciation	13,903	-	13,903	14,733
<u>Utilities and Insurance</u>				
Electricity	4,223	-	4,223	4,009
Gas	16,574	-	16,574	12,089
Telecoms	1,179	-	1,179	1,446
Council Tax and water	1,160	-	1,160	2,423
Insurance	6,583	-	6,583	5,821
TV Licence	158	-	158	156
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,344	-	1,344	1,344
	<u>142,649</u>	<u>27,665</u>	<u>170,314</u>	<u>137,882</u>

Expenditure on charitable activities was £170,314 (2020: £137,882) of which £142,649 was unrestricted or designated (2020: £131,584) and £27,665 was restricted (2020: £6,298)

10 Fees for examination of the accounts

	2021 £	2020 £
Independent examiner's fees for reporting on the accounts for the church and The Hub	1,344	1,344
	<u>1,344</u>	<u>1,344</u>

There were no other fees paid to the examiner (2020: £nil)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

11 Analysis of staff costs, and the cost of key management personnel

	2021 £	2020 £
Gross wages and employer's National Insurance	43,977	45,567
Employer's and employee's pension costs	3,653	4,015
Pension deficiency contributions (defined contribution pension plan)	4,382	3,230
Increase (decrease) in defined pension liability	(5,026)	(15,306)
	<u>46,986</u>	<u>37,505</u>

No employee received remuneration above £60,000 (2020: nil)

The key management personnel of the charity, comprise the Trustees and the Pastor. The total employee benefits of the key management personnel of the charity were £35,154. (2020: £34,378).

12 Staff numbers

The average monthly head count was 3 staff (2020: 3 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

	2021 Number	2020 Number
The parts of the charity in which the employee's work		
Charitable activities	1.7	1.8
	<u>1.7</u>	<u>1.8</u>

13 Transactions with trustees

One trustee is a paid employee of the charity - Shelagh Garry. No remuneration or benefits were paid for their role as trustee

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 Defined contribution pension scheme

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

The employer's pension costs represent contributions payable by the charity to the fund and amount to £3,653 (2020: £4,015). There was £ nil outstanding as at 31 December 2021 (2020: £ nil)

15 Corporation 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 objectives.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

	Freehold land and buildings £	Plant and machinery £	Office equipment £	Total £
16 Tangible fixed assets				
Cost				
Balance brought forward	819,762	176,745	24,604	1,021,111
Additions	-	-	-	-
Disposals	-	-	-	-
Balance carried forward	819,762	176,745	24,604	1,021,111
Depreciation				
Basis	No	SL	SL	
Rate	depreciation	25%	25%	
Balance brought forward	-	156,294	24,604	180,898
Depreciation charge for year	-	13,903	-	13,903
Disposals	-	-	-	-
Balance carried forward	-	170,197	24,604	194,801
Net book value				
Brought forward	819,762	20,452	-	840,214
Carried forward	819,762	6,548	-	826,310
17 Debtors and prepayments (receivable within 1 year)		2021	2020	
		£	£	
HMRC Gift Aid		7,931	5,999	
		7,931	5,999	
18 Cash at bank and in hand		2021	2020	
		£	£	
Bank account and cash in hand		158,180	112,322	
Bank account and cash in hand (The Hub)		27,819	46,916	
		185,999	159,238	
19 Creditors and accruals (payable within 1 year)		2021	2020	
		£	£	
Other creditors		9,570	-	
Accruals and deferred income				
Accountancy and Independent Examination		1,740	1,734	
		11,310	1,734	

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

20 Creditors and accruals (payable after more than 1 year)

	2021 £	2020 £
Defined benefit pension liability	20,500	25,526
	<u>20,500</u>	<u>25,526</u>

21 Grant making

Purpose for which grants made	Grants to Institutions £	Grants to Individuals £	Total £
Mission Giving	10,144	3,441	13,585
Thank Offering	8,965	-	8,965
	<u>19,109</u>	<u>3,441</u>	<u>22,550</u>

22 Grants made to Institutions

Name of Institutions	Purpose	Total £
BMS World Mission	Mission Giving	5,072
Baptist Union Home Mission	Mission Giving	5,072
Freedom from Torture	Thank Offering	1,793
Barnabus Fund	Thank Offering	1,793
Mercy Ships	Thank Offering	1,793
Tear Fund	Thank Offering	1,793
West End Refugee Service	Thank Offering	1,793
	Total Grants to Institutions	<u>19,109</u>

23 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

24 Analysis of charitable funds**Analysis of movements in unrestricted funds**

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
The Hub	20,821	5,987	(2,038)	-	24,770
Baptist Church	917,960	159,821	(131,290)	2,528	949,019
Designated Funds					
Saranam House	7,189	8,840	(8,293)	-	7,736
Agape	4,531	-	(1,027)	-	3,504
Totals	<u>950,500</u>	<u>174,648</u>	<u>(142,649)</u>	<u>2,528</u>	<u>985,028</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

24 Analysis of charitable funds continued

Analysis of movement in restricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Make Lunch	1,211	905	(971)	-	1,145
Sir James Knott Trust	5,000	5,000	(10,000)	-	-
Hub drop	19,222	-	(16,694)	(2,528)	-
Parent / toddler group	2,153	-	-	-	2,153
Westgate Foyer	104	-	-	-	104
Totals	27,690	5,905	(27,665)	(2,528)	3,402

Purpose of main restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor

Make Lunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
Hub drop-in	Social drop-in sessions for asylum seekers and refugees.
Sir James Knott Trust	Social drop-in sessions for asylum seekers and refugees.

Transfers between funds

	Reason for transfer	Amount £
Between the Hub and Baptist Church funds	Contribution to church premises from The Hub projects.	2,528

25 Capital commitments

As at 31 December 2021, the charity had no capital commitments (2020 -£nil)

26 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Tangible fixed assets	826,310	-	826,310	840,214
Cash at bank and in hand	182,597	3,402	185,999	159,238
Other net current assets/(liabilities)	(3,379)	-	(3,379)	4,265
Long term assets/(liabilities)	(20,500)	-	(20,500)	(25,526)
	985,028	3,402	988,430	978,190

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

27 Defined benefit scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. [Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.]

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. Because it is not possible to attribute the Scheme's assets and liabilities to specific employers, the scheme is accounted for as if the Scheme were a defined contribution scheme.

The Minister and some members of the church staff are eligible to join the Scheme.

Actuarial valuation as at 31 December 2019

A formal valuation of the DB Plan as at 31 December 2019 was carried out by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit.

The key financial assumptions underlying the valuation were as follows

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI	0.50
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Minimum Pensionable Income	
increases (CPI plus 0.5%)	3.20
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

27 Defined benefit scheme continued

Mortality is assumed in accordance with 80% of the S3NA standard mortality table. Future improvements projected from 2013 in line with the "CMI 2019" projection with a long-term rate of improvement of 1.75% p.a. for males and 1.5% p.a. for females with the core smoothing parameter and with additional initial mortality improvement factor A=0.5%.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan signed in September 2020, deficiency contributions are payable until June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. Pensionable Income as defined in the Rules.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below

Accounting date (year ending):	31/12/2021	31/12/2020
Balance sheet liability at year start	£71,200	£72,300
Minus deficiency contributions paid	-£4,382	-£3,230
Interest cost (recognised in SoFA)	£947	£1,518
Remaining change to balance sheet liability*	-£47,265	-£611
Balance sheet liability at year end	<u>£20,500</u>	<u>£71,200</u>

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31/12/2021	31/12/2020	31/12/2019
Discount rate	2.0%	1.7%	2.1%
Future increases to Minimum Pensionable Income	4.1%	3.0%	3.2%

The Church has been advised that the cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was approximately £46,600.

Cessation Event

Consequent upon the departure of the Minister from the Church in 2018, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. At present the Church is paying the ongoing deficiency contributions outlined above, and the balance sheet liability below is based on those deficiency contributions. However, the Pension Scheme Trustee has the right to quantify and seek payment of the debt at any time.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

England & Wales - Charity number 1128703

Accounts

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 December 2020

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31 December 2020.

The financial statements comply with the Charities Act 2011, the Memorandum and Articles of Association, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

1. Reference and administrative details of the charity, its trustees and advisors

Charity Name Westgate Baptist Church,
Newcastle upon Tyne

Registered Charity Number 1128703

Registered Office and operational address 366 Westgate Road
Newcastle upon Tyne
NE4 6NX

Trustees

Pastor Mrs S Garry	Pastor	
Mrs A Wilson	Deacon	(Re-elected October 2019)
Mr J Djossou	Deacon	
Mr J Garry	Deacon	
Mr R Taylor	Deacon	
Mr D Carribine	Treasurer	
Mrs M Robson	Deacon	
Mrs H Rowan	Deacon	
Miss H Stephenson	Deacon	
Dr J Harness	Deacon	
Mr K Brown	Deacon	
Mr R Smith	Deacon	
Mrs P Davidson	Administrator	(Resigned 31 March 2020)

Independent Examiner Jim Dodds
Connected Voice Business
Services Ltd
Higham House
Higham Place
Newcastle upon Tyne
NE1 8AF

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

2. Structure, governance and management

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional governance issues

Member Church of the Baptist Union of Great Britain and the Northern Baptist Association.

Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, at Westgate Baptist Church or who have made their public profession of faith in Jesus Christ in a church of another denomination.

The Members Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), collectively known as the Leadership Team, who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks. Covid restrictions have meant the delay of election of new Trustees, normally done in October, until early 2021.

3. Purpose of the charity

The principle purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

4. Public benefit statement

The trustees have referred to the Charity Commission's guidance on public benefit when reviewing the charity's objectives and planning its future activities. This annual report will aim to demonstrate the link between our charitable activity and how this benefits our service users.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

5. Policy on grant making

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to Baptist Union Home Missions Group, BMS World Mission, some local and international charities and individuals working in community based non-salaried roles.

6. Contribution made by volunteers

We greatly value and rely on volunteers to run all our main activities and this year they have been very much involved in the use of zoom to allow meetings and services to be available to as many of our regular attenders as possible. Volunteers have given freely of their time and bring a range and variety of skills that are essential to our operation especially this year.

Volunteers are particularly important to the maintenance and upkeep of our building; their input greatly reduces the maintenance costs that would otherwise be incurred. This year, maintenance has been basic as there has been minimal use of the building because of Covid restrictions.

7. Objectives and activities

During Covid lockdown restrictions most of our activities have either closed or moved to Zoom. Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services normally take place each Sunday at 10.30am and occasionally at 6.30pm. There are also occasional services at other times which are advertised in the Church Notices and the website at www.westgatebaptist.org.uk. When lockdown began in March 2020 the worship services were made available on Zoom for all those who were able to access them. Every effort was made to remain in maintain contact with those unable to access services online. There is normally a full children's programme during the morning services and this was also moved to a zoom format for all the school-age children. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church is responsible for several groups which normally meet regularly in the Church premises, with the purpose of assisting the community and demonstrating the love of Jesus including the Toddler Group; The Hub (drop-in for Asylum Seekers and Refugees), MakeLunch (feeding school children during school holidays) and more recently have allowed the use of our premises to FoodCycle. Each of these groups made alternative arrangements to help those who came using Covid safe methods. The Gatehouse (drop-in for homeless and other people in need) and The Foyer Drop-In (a weekly drop-in coffee bar) closed as it was deemed unsafe to continue this year. During the year we have continued supporting the establishing of a French speaking group from within the church, also reaching out to other French speakers from many nations. We are still in the process of developing an improved website and have a Facebook page to allow people to access the church and information about our work. The church has also set aside funds to help people who are unable to access external financial support with gifts of small sums of money.

The Church runs courses for people interested in discovering more about Christianity, such as 'Christianity Explored'. Our Pastor and others also offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

would otherwise not receive this help. The Church currently has contact with a significant number of asylum seekers who require a high level of support in managing their wellbeing and accessing services.

When Covid restrictions allowed it, we opened our building for extended time to welcome any who would like to come and pray, accessing specially prepared prayer stations. The Church also runs occasional activities and events for people of different ages, ethnic and cultural backgrounds online where feasible. The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

Since the retirement of our Senior Pastor, the church has been seeking a replacement. The search continues.

8. Achievements and Performance

The church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2020 was again a positive year in the life of the church despite significant difficulties and that we are providing a benefit to our community. During the year no one could be baptised but several people have requested baptism.

We were still able to offer some people shower and washing facilities while other activities had to close or change. The busy Toddler Group sadly had to close in March but hopes to restart as soon as possible. MakeLunch is a luncheon club for primary age children who would normally receive free school meals. During lockdown this was adapted according to restrictions with support offered either by home delivery of food and activity parcels and by restricted activities and food provided as much as possible as rules changed throughout the year.

Members of the church are also active in work with asylum seekers, refugees and other disadvantaged people in the neighbourhood and city through our organised drop-in sessions. We also now fund and work with Action Foundation to provide Government approved accommodation and support for 3 destitute male asylum seekers in Saranam House.

The Hub team have been able to continue supporting their clients with support, advice and food during these difficult times with the help of additional funding.

A CAP (Christians Against Poverty) course led by church members was again offered but closed temporarily.

FoodCycle continued to operate out of the church kitchen each Thursday evening providing a free vegetarian meal to any from the community who care to attend. Meals were either collected from the street entrance or delivered to homes.

The Church continues to hold the respect of workers in and members of the local community and does all it can to encourage activities and events which benefit the people of the locality and city.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

9. Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Children's work, Lunch Club for the elderly and Refugee and Asylum Seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

The total income for the period was £187,071 (2019: £162,224). This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

The Statement of Financial Activities for the period ended 31 December 2020 shows a net gain on all funds of 49,189 (2019: net loss £-18,045).

The Balance Sheet at 31 December 2020 shows total funds carried forward of £978,190 (2019: £929,001) of which there are £27,690 restricted funds (2019: £32,418).

10. Reserves Policy

The Trustees have established a Reserves Policy (including the level of Reserves to be maintained). The current levels of free reserves (unrestricted funds not invested in tangible fixed assets) are £110,287 (2019: £41,637). The Trustees are satisfied that they have sufficient Reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

11. Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are required to prepare financial statements for each financial year which show the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- Make judgements that are reasonable and prudent;
- State whether applicable 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 charity will continue in operation.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

Trustees Annual Report

For the year ended 31 December 2020

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the charities trustees on:

Date 14/09/2021

Signature:

Full name

Shelagh Garry

Position

Pastor

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2020

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2020, which are set out on pages 8 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Jim Dodds
Connected Voice Business Services Ltd
Higham House
Higham Place
Newcastle upon Tyne
NE1 8AF
Date: 14/09/2021

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income from:					
Donations and legacies	6	152,331	30,675	183,006	157,860
Charitable activities					
Grants and contracts	7	3,980	85	4,065	4,364
Total income		156,311	30,760	187,071	162,224
Expenditure on:					
Charitable activities					
Operation of the charity	9	131,584	6,298	137,882	180,269
Total expenditure		131,584	6,298	137,882	180,269
Net income/(expenditure)		24,727	24,462	49,189	(18,045)
Transfers between funds		29,190	(29,190)	-	-
Net movement of funds		53,917	(4,728)	49,189	(18,045)
Reconciliation of funds					
Total funds brought forward		896,584	32,418	929,001	947,046
Total funds carried forward		950,500	27,690	978,190	929,001

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 10 to 21 form an integral part of these accounts.

(Including The Hub)

BALANCE SHEET

As at 31 December 2020

	Notes	£	Total 2020 £	£	Total 2019 £
<u>Fixed assets</u>					
Tangible assets	16		840,214		854,947
<i>Total fixed assets</i>			840,214		854,947
<u>Current assets</u>					
Debtors	17	5,999		11,047	
Cash at bank and in hand	18	159,238		105,177	
<i>Total current assets</i>		165,237		116,224	
Creditors: amounts falling due within one year	19	(1,734)		(1,338)	
<i>Net current assets</i>			163,503		114,886
<i>Total assets less current liabilities</i>			1,003,716		969,833
Creditors: amounts falling due after more than one year	20	(25,526)		(40,832)	
<i>Total net assets or liabilities</i>			978,190		929,001
<u>Funds of the charity</u>					
Unrestricted income funds			950,500		896,584
Restricted income funds			27,690		32,418
<i>Total funds</i>			978,190		929,001

The notes on pages 10 to 21 form an integral part of these accounts.

These financial statements were approved by the Board on: 14/09/2021

and are signed on its behalf by: Mr D Carribine
Treasurer

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The financial statements have been prepared on a going concern basis. In making their assessment the trustees have reviewed and considered relevant information, including their annual budget and future cash flows. In response to the COVID-19 pandemic, the trustees have revised their forecasts to take into account measures that they can take with the current resources available to mitigate the impact of the current adverse conditions. The trustees are of the view that the immediate future of the charity for the next 12 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office and computer equipment	25% Straight line

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
6 Donations and legacies				
Church Giving	105,004	-	105,004	104,258
Tax recoverable on Gift Aid	24,606	-	24,606	24,876
HMRC Job Retention Scheme	5,414	-	5,414	-
Donations, legacies and grants	1,230	-	1,230	-
Thank Offering	-	-	-	5,616
Dept. for Culture, Media and Sports	-	24,621	24,621	-
Mitford Church	2,300	-	2,300	200
Greggs Foundation	-	-	-	2,000
Community Foundation	-	-	-	4,680
Barbour Foundation	2,000	-	2,000	-
Sir James Knott Trust	-	5,000	5,000	-
Saranam House	8,127	-	8,127	8,406
Agape	-	-	-	1,430
Transforming Lives	-	954	954	3,000
Other grants and donations	3,650	100	3,750	3,394
	<u>152,331</u>	<u>30,675</u>	<u>183,006</u>	<u>157,860</u>
7 Charitable services				
Rental income	3,980	-	3,980	3,348
Westgate foyer	-	21	21	185
Parents and toddlers subscriptions	-	64	64	831
Special offering	-	-	-	-
	<u>3,980</u>	<u>85</u>	<u>4,065</u>	<u>4,364</u>

Income was £187,071 (2019: £162,224) of which £156,311 was unrestricted or designated (2019: £149,876) and £30,760 was restricted (2019: £12,348)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
9 Charitable activities				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	45,567	-	45,567	52,702
Superannuation and pensions	4,015	-	4,015	4,386
Pension deficiency contributions	3,230	-	3,230	4,213
Pension deficit increase/(decrease)	(15,306)	-	(15,306)	(2,536)
<u>Mission</u>				
Kidz Klub	-	-	-	356
Make Lunch	-	899	899	2,566
Saranam	8,350	-	8,350	8,208
Others (Mission)	72	-	72	303
<u>Ministry</u>				
Agape	798	-	798	140
Pulpit supply	1,084	-	1,084	1,682
Ladies group	-	-	-	254
Licences and membership	2,238	-	2,238	1,673
Ministry - general resources	-	-	-	1,556
Event catering	63	-	63	643
Young church	254	-	254	588
Other ministry	554	-	554	-
<u>The Hub</u>				
Rights Service staff costs	6,690	4,095	10,785	8,420
Equipment (Hub)	-	-	-	123
Conference fees, training and travel	-	266	266	265
Project expenses (Hub)	328	919	1,246	2,393
Trips and events (Hub)	-	-	-	2,283
Homeless Emergency Fund (Hub)	5,325	-	5,325	4,458
Administration (Hub)	423	119	542	559
Publications and subscriptions (Hub)	232	-	232	199
<u>Donations and Grants</u>				
Mission Giving - donations	13,689	-	13,689	13,622
Thank Offering - donations	-	-	-	7,150
Other donations	1,500	-	1,500	31
Balance carried forward	<u>79,106</u>	<u>6,298</u>	<u>85,404</u>	<u>116,236</u>

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
9 Charitable activities (continued)				
Balance brought forward	79,106	6,298	85,404	116,236
<u>Administration</u>				
Consumables	578	-	578	895
Cleaning supplies	245	-	245	2,743
Office supplies and equipment	1,270	-	1,270	2,807
Other admin	358	-	358	320
<u>Premises</u>				
PA	308	-	308	714
Repairs and renewals	7,697	-	7,697	5,761
Depreciation	14,733	-	14,733	17,303
			-	-
<u>Utilities and Insurance</u>				
Electricity	4,009	-	4,009	11,186
Gas	12,089	-	12,089	12,542
Telecoms	1,446	-	1,446	1,186
Council Tax and water	2,423	-	2,423	1,562
Insurance	5,821	-	5,821	5,542
TV Licence	156	-	156	152
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,344	-	1,344	1,320
	<u>131,584</u>	<u>6,298</u>	<u>137,882</u>	<u>180,269</u>

Expenditure on charitable activities was £137,882 (2019: £180,269) of which £131,584 was unrestricted or designated (2019: £158,600) and £6,298 was restricted (2019: £21,669)

10 Fees for examination of the accounts

	2020 £	2019 £
Independent examiner's fees for reporting on the accounts for the church and The Hub	1,344	1,320
	<u>1,344</u>	<u>1,320</u>

There were no other fees paid to the examiner (2019: £nil)

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

11 Analysis of staff costs, and the cost of key management personnel

	2020 £	2019 £
Gross wages and employer's National Insurance	45,567	55,120
Employer's and employee's pension costs	4,015	3,574
Pension deficiency contributions (defined contribution pension plan)	3,230	4,093
Increase (decrease) in defined pension liability	(15,306)	(33,574)
	<u>37,505</u>	<u>29,213</u>

No employee received remuneration above £60,000 (2019: nil)

The key management personnel of the charity, comprise the Trustees and the Pastor. The total employee benefits of the key management personnel of the charity were £34,378. (2019: £29,266).

12 Staff numbers

The average monthly head count was 3 staff (2019: 3 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

	2020 Number	2019 Number
The parts of the charity in which the employee's work		
Charitable activities	1.8	2.2
	<u>1.8</u>	<u>2.2</u>

13 Transactions with trustees

Three trustees are paid employees of the charity - Shelagh Garry, Pastor and Pauline Davidson, administrator. No remuneration or benefits were paid for their roles as trustees.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 Defined contribution pension scheme

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

The employer's pension costs represent contributions payable by the charity to the fund and amount to £4,015 (2019: £3,915). There was £ nil outstanding as at 31 December 2020 (2019: £ nil)

15 Corporation 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 objectives.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

	Freehold land and buildings £	Plant and machinery £	Office equipment £	Total £
16 Tangible fixed assets				
Cost				
Balance brought forward	819,762	176,745	24,604	1,021,111
Additions	-	-	-	-
Disposals	-	-	-	-
Balance carried forward	819,762	176,745	24,604	1,021,111
Depreciation				
Basis	No	SL	SL	
Rate	depreciation	25%	25%	
Balance brought forward	-	141,561	24,604	166,165
Depreciation charge for year	-	14,733	-	14,733
Disposals	-	-	-	-
Balance carried forward	-	156,294	24,604	180,898
Net book value				
Brought forward	819,762	35,185	-	854,947
Carried forward	819,762	20,452	-	840,214
17 Debtors and prepayments (receivable within 1 year)		2020	2019	
		£	£	
Prepayments and accrued income	-	-	5,299	
HMRC Gift Aid	5,999	5,999	5,748	
	5,999	5,999	11,047	
18 Cash at bank and in hand		2020	2019	
		£	£	
Bank account and cash in hand	112,322	112,322	73,171	
Bank account and cash in hand (The Hub)	46,916	46,916	32,006	
	159,238	159,238	105,177	
19 Creditors and accruals (payable within 1 year)		2020	2019	
		£	£	
Accruals and deferred income				
Accountancy and Independent Examination	1,734	1,734	1,338	
	1,734	1,734	1,338	

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

20 Creditors and accruals (payable after more than 1 year)

	2020 £	2019 £
Defined benefit pension liability	25,526	40,832
	25,526	40,832

21 Grant making

Purpose for which grants made	Grants to Institutions £	Grants to Individuals £	Total £
Mission Giving	10,788	2,901	13,689
Support Giving	1,500	-	1,500
	12,288	2,901	15,189

22 Grants made to Institutions

Name of Institutions	Purpose	Total £
BMS World Mission	Mission Giving	5,394
Baptist Union Home Mission	Mission Giving	5,394
St Lukes Spital Tongues	Support Giving	500
Gatehead Central Baptist Church	Support Giving	1,000
	Total Grants to Institutions	12,288
	Other grants	2,901
		15,189

23 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

24 Analysis of charitable funds

Analysis of movements in unrestricted funds

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
The Hub	254	7,191	(13,394)	26,770	20,821
Baptist Church	884,610	139,092	(109,042)	2,420	917,081
Designated Funds					
Saranam House	7,189	10,028	(8,350)	-	8,866
Agape	4,531	-	(798)	-	3,733
Totals	896,584	156,311	(131,584)	29,190	950,500

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

24 Analysis of charitable funds continued**Analysis of movement in restricted funds**

Restricted funds	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Make Lunch	1,056	1,054	(899)	-	1,211
Hub drop-in	29,190	-	-	(29,190)	-
Sir James Knott Trust	-	5,000	-	-	5,000
Dept for Culture, Media and Sports		24,621	(5,399)	-	19,222
Parent / toddler group	2,089	64	-	-	2,153
Westgate Foyer	83	21	-	-	104
Totals	32,418	30,760	(6,298)	(29,190)	27,690

Purpose of main restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor

Make Lunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
Hub drop-in	Social drop-in sessions for asylum seekers and refugees.
Dept for Culture, Media and Sports	COVID-19 response

Transfers between funds

	Reason for transfer	Amount £
Between the Hub and Baptist Church funds	Contribution to church premises from The Hub projects.	2,420
Between unrestricted and restricted funds	The transfer represents the balance of funds the Hub drop in as these funds are now considered to be unrestricted funds.	29,190

25 Capital commitments

As at 31 December 2020, the charity had no capital commitments (2019 -£nil)

26 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Tangible fixed assets	840,214	-	840,214	854,947
Cash at bank and in hand	131,548	27,690	159,238	105,177
Other net current assets/(liabilities)	4,265	-	4,265	9,709
Long term assets/(liabilities)	(25,526)	-	(25,526)	(40,832)
	950,500	27,690	978,190	929,001

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

27 Defined benefit scheme

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions (see below).

The Minister is eligible to join the Scheme.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited. The further 4% contribution rate is reduced to 3% for Employer contributions made to the Segregated DC Arrangement.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined

Actuarial valuation as at 31 December 2016

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2016 by a professionally qualified Actuary using the Projected Unit Method. The market value of the DB Plan assets at the valuation date was £219 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £93 million (equivalent to a past service funding level of 70%). The Church and the other employers supporting the DB

The key assumptions underlying the valuation were as follows:

Type of financial assumption	% pa
RPI price inflation assumption	3.20
CPI price inflation assumption	2.70
Minimum Pensionable Income increases (CPI)	3.20
Assumed investment returns	
- Pre-retirement	2.95
- Post retirement	1.70
Deferred pension increases	
- Pre April 2009	3.20
- Post April 2009	2.50
Pension increases	
- Main Scheme pension	2.70

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

27 Defined benefit scheme continued

Post-retirement mortality in accordance with 80% of the S2NFA and S2NMA tables, with allowance for future improvements in mortality rates from 2013 in line with the CMI 2019 core projections, with a long term annual rate of improvement of 1.75% for males and 1.5% for females.

The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Recovery Plan

In addition to the contributions to the DC Plan set out above, where a valuation of the DB Plan reveals a deficit the Trustee and the Council agree to a rate of deficiency contributions from churches and other employers involved in the DB Plan.

Under the current Recovery Plan dated 30 September 2020, deficiency contributions are payable until 30 June 2026. These contributions are broadly based on the employer's membership at 31 December 2014 and increase annually in line with increases to Minimum Pensionable Income as defined in the Rules. However, the Trustee and the Council agreed a 50% reduction for all deficiency contributions payable between 1 July 2020 and 31 December 2020.

Movement in Balance Sheet liability

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The movement in the provision is set out in the table below.

Accounting date (year ending):	31/12/2020	31/12/2019
Balance sheet liability at year start	£40,854	£43,368
Minus deficiency contributions paid	-£3,230	-£4,213
Interest cost (recognised in SoFA)	£667	£989
Remaining change to balance sheet liability*	-£12,766	£749
Balance sheet liability at year end	<u>-£25,526</u>	<u>£40,832</u>

* Comprises any change in agreed deficit recovery plan and change in assumptions between year-ends.

This liability represents the present value of the deficit contributions agreed as at the accounting date and has been valued using the following assumptions set by reference to the duration of the deficit recovery payments:

Accounting date	31/12/2020	31/12/2019	31/12/2018
Discount rate	40.0%	1.7%	2.4%
Future increases to Minimum Pensionable Income	3.0%	3.2%	3.3%

Cessation Event

Consequent upon the departure of the Minister from the Church in 2018, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. At present the Church is paying the ongoing deficiency contributions outlined above, and the balance sheet liability below is based on those deficiency contributions. However, the Pension Scheme Trustee has the right to quantify and seek payment of the debt at any time.