

**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**

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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**

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## **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**

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#### **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](http://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.

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### **Trustees Annual Report**

**For the year ended 31 December 2021**

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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**

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### **Trustees Annual Report**

**For the year ended 31 December 2021**

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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

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- 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  
Position

Shelagh Garry  
Pastor

# **WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

For the year ended 31 December 2021

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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 £
<b>Income from:</b>					
Donations and legacies	6	170,432	5,905	<b>176,337</b>	183,006
Charitable activities					
Grants and contracts	7	3,730	-	<b>3,730</b>	4,065
<b>Total income</b>		<b>174,162</b>	<b>5,905</b>	<b>180,067</b>	<b>187,071</b>
<b>Expenditure on:</b>					
Charitable activities					
Operation of the charity	9	142,649	27,665	<b>170,314</b>	137,882
<b>Total expenditure</b>		<b>142,649</b>	<b>27,665</b>	<b>170,314</b>	<b>137,882</b>
<b>Net income/(expenditure)</b>		<b>31,513</b>	<b>( 21,760 )</b>	<b>10,239</b>	<b>49,189</b>
Transfers between funds		2,528	( 2,528 )	-	-
<b>Net movement of funds</b>		<b>34,041</b>	<b>( 24,288 )</b>	<b>10,239</b>	<b>49,189</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		950,500	27,690	<b>978,190</b>	929,001
<b>Total funds carried forward</b>		<b>984,541</b>	<b>3,402</b>	<b>988,430</b>	<b>978,190</b>

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

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

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### **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

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**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**  
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**NOTES TO THE FINANCIAL STATEMENTS**

For the year ended 31 December 2021

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**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 £
<b>6 Donations and legacies</b>				
Church Giving	109,878	-	<b>109,878</b>	105,004
Tax recoverable on Gift Aid	25,275	-	<b>25,275</b>	24,606
HMRC Job Retention Scheme	3,467	-	<b>3,467</b>	5,414
Council Tax rebate	4,801	-	<b>4,801</b>	-
Donations, legacies and grants	4,760	-	<b>4,760</b>	1,230
Thank Offering	6,903	-	<b>6,903</b>	-
Dept. for Culture, Media and Sports	-	-	-	24,621
Mitford Church	500	-	<b>500</b>	2,300
Barbour Foundation	-	-	-	2,000
Sir James Knott Trust	-	5,000	<b>5,000</b>	5,000
Saranam House	7,102	-	<b>7,102</b>	8,127
Saranam House Gift Aid	1,738	-	<b>1,738</b>	-
Make Lunch	-	905	<b>905</b>	-
Transforming Lives	-	-	-	954
Other grants and donations	6,007	-	<b>6,007</b>	3,750
	<u>170,432</u>	<u>5,905</u>	<u><b>176,337</b></u>	<u>183,006</u>
<b>7 Charitable services</b>				
Rental income	3,730	-	<b>3,730</b>	3,980
Westgate foyer	-	-	-	21
Parents and toddlers subscriptions	-	-	-	64
	<u>3,730</u>	<u>-</u>	<u><b>3,730</b></u>	<u>4,065</u>
<b>8 Income from investments</b>				
Bank interest	486	-	<b>486</b>	-
	<u>486</u>	<u>-</u>	<u><b>486</b></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 £
<b>9 Charitable activities</b>				
<u>Wages, Salaries, Pensions and NI</u>				
Salary costs	43,977	-	<b>43,977</b>	45,567
Superannuation and pensions	3,653	-	<b>3,653</b>	4,015
Pension deficiency contributions	4,382	-	<b>4,382</b>	3,230
Pension deficit increase/(decrease)	( 5,026 )	-	<b>( 5,026 )</b>	( 15,306 )
<u>Mission</u>				
Make Lunch	-	971	<b>971</b>	899
Saranam	8,293	-	<b>8,293</b>	8,350
Others (Mission)	262	-	<b>262</b>	72
<u>Ministry</u>				
Agape	1,027	-	<b>1,027</b>	798
Pulpit supply	458	-	<b>458</b>	1,084
Ladies group	-	-	-	-
Friendship group	233	-	<b>233</b>	-
Worship	226	-	<b>226</b>	-
Licences and membership	2,270	-	<b>2,270</b>	2,238
Ministry - general resources	-	-	-	-
Event catering	-	-	-	63
Young church	773	-	<b>773</b>	254
Other ministry	28	-	<b>28</b>	554
<u>The Hub</u>				
Rights Service staff costs	-	14,934	<b>14,934</b>	10,785
Conference fees, training and travel	-	1,108	<b>1,108</b>	266
Project expenses (Hub)	472	161	<b>633</b>	1,246
Return of restricted funds	-	3,290	<b>3,290</b>	-
Homeless Emergency Fund (Hub)	-	4,676	<b>4,676</b>	5,325
Administration (Hub)	-	2,369	<b>2,369</b>	542
Publications and subscriptions (Hub)	-	157	<b>157</b>	232
<u>Donations and Grants</u>				
Mission Giving - donations	13,585	-	<b>13,585</b>	13,689
Thank Offering - donations	8,965	-	<b>8,965</b>	-
Other donations	-	-	-	1,500
Balance carried forward	<u>83,580</u>	<u>27,665</u>	<u><b>111,245</b></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 £
<b>9 Charitable activities (continued)</b>				
Balance brought forward	83,580	27,665	<b>111,245</b>	85,404
<u>Administration</u>				
Consumables	184	-	<b>184</b>	578
Cleaning supplies	447	-	<b>447</b>	245
Office supplies and equipment	1,459	-	<b>1,459</b>	1,270
Other admin	169	-	<b>169</b>	358
<u>Premises</u>				
PA	-	-	<b>-</b>	308
Manse	530	-	<b>530</b>	-
Technology	3,004	-	<b>3,004</b>	-
Repairs and renewals	8,154	-	<b>8,154</b>	7,697
Depreciation	13,903	-	<b>13,903</b>	14,733
<u>Utilities and Insurance</u>				
Electricity	4,223	-	<b>4,223</b>	4,009
Gas	16,574	-	<b>16,574</b>	12,089
Telecoms	1,179	-	<b>1,179</b>	1,446
Council Tax and water	1,160	-	<b>1,160</b>	2,423
Insurance	6,583	-	<b>6,583</b>	5,821
TV Licence	158	-	<b>158</b>	156
<u>Governance costs</u>				
Independent examiner's fees for reporting on the accounts	1,344	-	<b>1,344</b>	1,344
	<u>142,649</u>	<u>27,665</u>	<u><b>170,314</b></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	<b>1,344</b>	1,344
	<u><b>1,344</b></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

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

**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
	<b>Total Grants to Institutions</b>	<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 £
<b>Unrestricted funds</b>					
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
<b>Totals</b>	<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 £
<b>Restricted funds</b>					
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
<b>Totals</b>	<b>27,690</b>	<b>5,905</b>	<b>( 27,665 )</b>	<b>( 2,528 )</b>	<b>3,402</b>

#### 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 )
	<b>985,028</b>	<b>3,402</b>	<b>988,430</b>	<b>978,190</b>

## WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

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#### 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

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## WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(Including The Hub)

### NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

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#### 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.