



Reports & Accounts

Financial Year Ending 30/06/2025

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Legal & Administrative Details

Charity Name: Waypoint Church

Charity Number: 1176707

Charity Address: C/O Jonathan Mackwell
39 Ivinson Road
Tweedmouth
Berwick-Upon-Tweed
TD15 2EA

Trustees: Jonathan Mackwell (Chair)
Louise Adele Gillies
Olutayo Korede
Rebecca Underwood

Independent Examiner: Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Trustees Report

Objects of the charity

The charity, which is a church, is governed by a constitution and is constituted as a Charitable Incorporated Organisation (CIO). The charity's principal objects, as set out in its governing document, are: The object of the CIO is, for the public benefit, the advancement of the Christian faith in Berwick-Upon-Tweed and such other parts of the United Kingdom and the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

The trustees are committed to enabling as many people as possible to worship at our church and to become part of our community at Waypoint. When planning our activities for the year, we have considered the Commission's guidance on public benefit, and particularly the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our community through:

- Worship and prayer; learning about the good news of Jesus; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the community.
- Missionary and outreach work.

Worship and Prayer: The Church continues to meet weekly on Sundays as our primary whole-community gathering, with other ongoing and developing church activities throughout each week as the Church is growing in numbers, maturing, and expanding its ministry. WayKids Church has continued to thrive during morning services and provides a safe place where children can have fun, make friends, and explore faith. The Youth group, for 9-14-year-olds, continues to run every other Sunday during the Sunday services. The charity has a Safeguarding Policy, which regulates all persons working with Children and Youth. We have continued to prioritise the prayer life of the Church with our weekly prayer meetings. We also had a prayer focus during Holy Week. In all cases these meetings have welcomed and been open to the general public.

Pastoral Care: Some members of our community were at times unable to attend church due to sickness. We have continued to provide live streaming of our services. Our 4 Life Groups have also been active in pastoral care with supporting both members and others in the wider community. Our leaders have also provided home pastoral visits.

Mission and Evangelism: The Church has also been committed to the support of Christian work among the poor and in other aspects both in the UK and abroad. In total Waypoint Church has given away to other charities £10,715. The Church also continues to run focussed outreach services during both Christmas and Easter, and Beach Church during the Summer, to give the public an opportunity to explore the Christian faith. We have also re-started Little Lights Toddler Group providing a fun, and safe space for children and their carers.

Volunteers: We rely on many in the congregation to serve and volunteer for the various church activities to function. The Trustees would like to thank all the volunteers for all of their time, effort, and financial resources that they have given to make this another successful year.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

Financial review: During the year income decreased by £4,450, to £79,260, and expenditure decreased by £8,412, to £66,608. As a result, the cash held by the charity increased by £12,652, to £42,953, of which £26,105 is unrestricted and can be used for any charitable purpose.

Reserves Policy

The charity aims to hold a minimum of £16,910 (which is approximately 3 months of expenditure) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £26,105.

Governance: Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day-to-day operation of the charity has been delegated to a core leadership team led by Mr & Mrs J Mackwell. New trustees are recruited and appointed by the Core Leadership Team.

Relationships with other charities and related parties: Waypoint Church is a member of the Pioneer network of churches <https://pioneer.org.uk>. Waypoint Church is also a member of Evangelical Alliance, and New Wine Churches.

Risk statement: The charity is exposed to various risks - be they operational, financial, or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees:

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Signature

This report was approved by the trustees, and is signed on their behalf by:

J Mackwell

J Mackwell (Jan 22, 2026 11:53:26 GMT)

Jonathan Mackwell

Date: Jan 22, 2026

Independent Examiners Report

I report to the trustees on my examination of the accounts of Waypoint Church ('the charity') for the year ended 30/06/2025.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Independent Examiner's Details

Archie McDowall
Archie McDowall (Feb 5, 2026 11:23:11 GMT)

Name: Archie McDowall BA CA

Address: Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Feb 5, 2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	45,255	13,140	58,395	54,233
Gift Aid	8,240	2,863	11,103	11,131
Grants	0	8,750	8,750	13,750
Trading Activities				
Sales	229	0	229	32
Other				
Other Income	785	0	785	4,566
Total receipts	54,508	24,753	79,260	83,711
Payments				
Charitable Activities				
Activities	1,038	0	1,038	1,987
Admin	3,598	29	3,627	3,321
Advertising	213	0	213	25
Event Costs	966	0	966	503
Gifts Given	10,715	0	10,715	10,122
Other Expenditure	772	1,095	1,867	1,816
Premises	8,480	150	8,630	8,740
Staff Costs	17,696	18,284	35,979	45,178
Governance Costs				
Governance Costs	780	0	780	636
Other				
Fixed Asset Purchases	2,794	0	2,794	2,694
Total payments	47,051	19,557	66,609	75,021
Net Receipts / Payments (before transfers)	7,456	5,195	12,652	8,690
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
Net Movement of Cash Funds	7,456	5,195	12,652	8,690
Total Cash Funds Brought Forward	18,649	11,653	30,301	21,611
Total Cash Funds Carried Forward	26,105	16,848	42,953	30,301
Represented By				
General (Unrestricted)	26,105	0	26,105	18,649
Staff Support Fund (Restricted)	0	787	787	536
Children & Youth Ministry Fund (Restricted)	0	16,061	16,061	11,117

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	26,105	0	26,105	18,649
Staff Support Fund (Restricted)	0	787	787	536
Children & Youth Ministry Fund (Restricted)	0	16,061	16,061	11,117

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		795	234	1,029	774

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Music & PA Equipment		5,309	0	5,309	4,551
Computers & IT		4,943	767	5,710	3,151

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Independent Examination Fee Due		780	0	780	780
Other	Staff Expense Claim	53	0	53	0

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The notes on page 7-8 form part of these accounts

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:


J Mackwell (Jan 22, 2026 11:53:26 GMT)

Jonathan Mackwell

Date: Jan 22, 2026

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Transactions to Related Parties

A Trustee Mr J Mackwell, received a gross salary of £18,774 and pension contributions of £1,689. Mrs J Mackwell, the wife of Mr J Mackwell, received a gross salary of £10,605 and pension contributions of £965. Both were in their capacity as Senior Leaders of Waypoint Church in furthering the Charity's objectives.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	18,649	54,508	47,051	0	26,105
Total	18,649	54,508	47,051	0	26,105
Unrestricted Total	18,649	54,508	47,051	0	26,105
Restricted					
Staff Support Fund (Restricted)	536	15,843	15,591	0	787
Children & Youth Ministry Fund (Restricted)	11,117	8,910	3,966	0	16,061
Total	11,653	24,753	19,557	0	16,848
Restricted Total	11,653	24,753	19,557	0	16,848
TOTAL	30,301	79,260	66,609	0	42,953

Other

Grants paid in relation to charitable activities undertaken by others:

Pioneer International £2,219

Tearfund £2,821

Open Doors £2,034

Teen Challenge £1,500

Others £2,140

Restricted Funds

There are two restricted funds:

The Children & Youth Ministry Fund where monies and grants have been given for the expressed purpose of financing Waypoint Church to continue and develop Children's and Youth Ministry.

And the Staff Support Fund where monies have been given for the expressed purpose of enabling the Church to employ Senior Leaders Mr J & Mrs J Mackwell.