

WHITLEY BAY BAPTIST CHURCH

England & Wales · Charity number 1201562

Details

Status Registered

Legal form CIO

Registered 2023-01-12

Register [View on the Charity Commission register](#)

Contact

Address Whitley Bay Baptist Church
Park Parade
Whitley Bay
NE26 1DX

Phone 01912537561

Email info@wbbc.org.uk

Website www.wbbc.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: Regular public services of Christian Worship and activities to serve the local community. Making of grants to national and international Christian organisations and societies with Christian aims and objectives.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Newcastle Upon Tyne City
- North Tyneside
- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£163,864	£179,044	-	-
2023-12-31	£0	£0	-	-

Trustees

Name	Role	Appointed
Rev Joel Jonathan Mercer	Chair	2023-01-12
Alison Jane Senior		2025-05-01
CRISPIAN PAUL OATES		2023-01-12
Helen Margaret Amess-Sayer		2023-01-12
Joanne Louise Harries		2023-01-12
Katherine Lindsay Raine		2023-01-12
Rev Anthony Victor Ruddle		2023-03-30
Stephen Frank Davidson		2023-03-30

WHITLEY BAY BAPTIST CHURCH

England & Wales - Charity number 1201562

Accounts

Trustees' annual report for the period



CHARITY COMMISSION
FOR ENGLAND AND WALES

Period start date Period end date

Charity name Charity No (if any)

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	PAGE 2, PARAGRAPH 1 STRUCTURE, GOVERNANCE, MANAGEMENT
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	PAGE 2 ACTIVITIES PARAGRAPHS
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	PAGE 2 - ACTIVITIES

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	PAGE 4 PARAGRAPH 3
Other		N/A

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	PAGE 3

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	PAGE 4
Performance of fundraising activities against objectives set	Para 1.41	PAGE 4
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	PAGE 4
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	PAGE 5
Amount of reserves held	Para 1.22	PAGE 5
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	PAGE 4

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	PAGE 4
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	PAGE 5
Other		N/A

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	PAGE 2
How is the charity constituted? (e.g unincorporated association, (IO)	Para 1.25	PAGE 2
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	PAGE 2

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	PAGE 2
The charity's organisational structure and any wider network with which the charity works	Para 1.51	PAGE 2
Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	WHITLEY BAY BAPTIST CHURCH CIO
Other name the charity uses	
Registered charity number	1201562
Charity's principal address	PARK AVENUE WHITLEY BAY NE26 1DX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	REV. JOEL MERCER			
2	STEPHEN DAVIDSON			
3	LYNNE GRADWELL			
4	JOANNE HARRIES			
5	CRISPIAN OATES			
6	KATHERINE RAINE			
7	REV. ANTHONY RUDDLE			
8	HELEN SAYER			
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and Administrative details

(cont)

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
THE BAPTIST UNION CORPORATION LIMITED		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
ACCOUNTANT	HARRISON HUTCHINSON LTD	246 PARK VIEW, WHITLEY BAY, NE26 3QX
BANK	BANK OF SCOTLAND	PO BOX 23581, EDINBURGH, EH1 1WH
BANK	BARCLAYS BANK PLC	1 CHURCHILL PLACE, LONDON, E14 5HP
PROPERTY	THE BAPTIST UNION CORPORATION LIMITED	BAPTIST HOUSE, 129 BROADWAY, DIDCOT, OX11 8RT

Name of chief executive or names of senior staff members (Optional information)

REV JOEL MERCER

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A


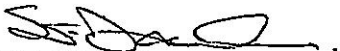
Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

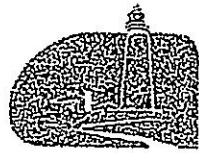
Signed on behalf of the charity's trustees

Signature(s)		
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Full name(s)	REV. JOEL MERCER	STEPHEN DAVIDSON
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Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE
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Date	13 th June 2025
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WHITLEY BAY
BAPTIST CHURCH
growing community

Financial Statements

For the year ended 31 December 2024

WHITLEY BAY BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted £	Designated £	Restricted £	Endowment £	2,024 £	2023 £
Income and endowments from:							
Donations and legacies	2	116,777	-	-	-	116,777	-
Income tax reclaimed	2	23,013	-	-	-	23,013	-
Grants		-	-	2,000	-	2,000	-
Investment income	3	1,435	-	-	-	1,435	-
Charitable activities	4	1,995	-	13,600	-	15,595	-
Rents and lettings	5	5,044	-	-	-	5,044	-
Total Income		148,264	-	15,600	-	163,864	-
Expenditure							
Charitable Activities	6						
Ministry staff costs		40,446				40,446	-
Church building		27,793	720			28,513	-
Ministry		5,443				5,443	-
CAP Debt Help Centre		2,750		13,137		15,887	-
Children and Young People		800				800	-
Carer and Toddler		190				190	-
Manse maintenance		-	4,319			4,319	-
Support costs	7	36,019				36,019	-
Depreciation		25,134			2,187	27,321	-
Mission grants	8	-	20,106			20,106	-
Total Expenditure		138,575	25,145	13,137	2,187	179,044	-
Net Income / (Expenditure) for the year							
before transfers		9,689	(25,145)	2,463	(2,187)	(15,180)	-
Transfers between funds		(20,106)	20,106	-	-	-	-
Actuarial gains/(losses) on defined benefit pensions schemes		-	-	-	-	-	-
Net movement in funds		(10,417)	(5,039)	2,463	(2,187)	(15,180)	-
Reconciliation of Funds:							
Total Funds brought forward		-	-	-	-	-	-
Funds transferred from Whitley Bay Baptist Church		371,598	9,222	-	60,732	441,552	-
Total Funds carried forward		361,181	4,183	2,463	58,545	426,372	-

Comparative figures for each fund are shown in the notes to the accounts

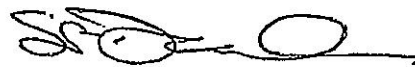
WHITLEY BAY BAPTIST CHURCH: BALANCE SHEET 31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible Fixed Assets	10		352,227		-
Current Assets					
Bank and Cash	11		66,283		-
Debtors	12		10,345		-
			<u>76,628</u>		<u>-</u>
Current Liabilities					
Creditors: amounts falling due within one year	13		(2,483)		-
Net Current Assets					
Total current assets less current liabilities			<u>74,145</u>		<u>-</u>
Creditors: amounts falling due after more than one year	13		-		-
Net Assets excluding pension liability			<u>426,372</u>		<u>-</u>
Total net assets or liabilities			<u>426,372</u>		<u>-</u>
Charity Funds	15				
Endowment			58,545		-
Restricted			2,463		-
Designated			4,183		-
Unrestricted			361,181		-
Total Charity Funds			<u>426,372</u>		<u>-</u>

The notes on pages 8 to 14 form an integral part of these accounts. These accounts were approved by the Trustees on 6th May 2025 and signed on their behalf by:



Joel Mercer
Trustee



Stephen Davidson
Trustee

WHITLEY BAY BAPTIST CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

1. Accounting Policies

Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011.

Whitley Bay Baptist Church is a registered charity (1201562) and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

Legacies

Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

Investment Income

Investment income is included in the accounts in the year in which it is receivable.

Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Cost of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

Support costs

Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

2 Donations and Legacies

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
Donations and Legacies						
Donations and legacies	116,777	-	-	-	116,777	-
Grants	-	-	2,000	-	2,000	-
Income Tax reclaimed	23,013	-	-	-	23,013	-
Total	139,790	-	2,000	-	141,790	-

3 Investment Income

The trustees have agreed to hold only short term investments in a deposit account.

In 2024 interest totalling £1,435 was earned, attributable £1,435 to unrestricted funds

4 Charitable Activities Income

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
Charitable Activities Income						
Carer and Toddler	923	-	-	-	923	-
Parish Nursing	-	-	-	-	-	-
CAP Debt Help Centre	-	-	13,600	-	13,600	-
Other	1,072	-	-	-	1,072	-
Total	1,995	-	13,600	-	15,595	-

5 Rents and Lettings Income

	2024 £	2023 £
Total	5,044	-

6 Expenditure on Charitable Activities

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
Ministry staff costs	40,446	-	-	-	40,446	-
Church building	27,793	720	-	-	28,513	-
Ministry	5,443	-	-	-	5,443	-
CAP Debt Help Centre	2,750	-	13,137	-	15,887	-
Children and Young People	800	-	-	-	800	-
Carer and Toddler	190	-	-	-	190	-
Manse maintenance	-	4,319	-	-	4,319	-
Sundry expenses	-	-	-	-	-	-
Support costs	36,019	-	-	-	36,019	-
Depreciation	25,134	-	-	2,187	27,321	-
Mission grants	-	20,106	-	-	20,106	-
Total Charitable Activities	138,575	25,145	13,137	2,187	179,044	-

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

7 Support Costs

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
Support:						
Salary/ Stipend	29,446	-	-	-	29,446	-
Pensions	1,323	-	-	-	1,323	-
Software	3,053	-	-	-	3,053	-
Stationery, printing and postage	811	-	-	-	811	-
Telephone and internet	766	-	-	-	766	-
Governance						
Independent Examination	620	-	-	-	620	-
Total	36,019	-	-	-	36,019	-

8 Mission Grants

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
Mission Grants Payable						
Baptist Home Mission	-	6,973	-	-	6,973	-
BMS World Mission	-	7,308	-	-	7,308	-
Mission worker support	-	2,150	-	-	2,150	-
Youth for Christ North East	-	2,000	-	-	2,000	-
New Hope for Children	-	1,150	-	-	1,150	-
Safe Families for Children	-	525	-	-	525	-
Total	-	20,106	-	-	20,106	-

9 Staff Costs and Trustee Expenses

	2024 £	2023 £
Salaries: Gross salary	62,340	-
Employer pension contributions	5,272	-
Other costs: Council Tax, water and telephone	5,479	-
Total	73,091	-
Average number of employees during the year	4	-

No employee received emoluments in excess of £60,000 during the year.

The Team Leader acts as one of the church's trustees in accordance with the trust deed and received remuneration of £32,894 and £0 in total was reimbursed to Trustees in respect of expenses incurred as Trustees. Total aggregate remuneration paid to key management during the year was £32,894

WHITLEY BAY BAPTIST CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

10 Tangible Fixed Assets

	<u>Land & Buildings</u>		Equipment	Computers & Furniture &		Total
	Church	Manse		AV	Fittings	
	£	£	£	£	£	£
Fixed Assets						
01 January 2024	-	-	-	-	-	-
From former church	251,587	107,500	80,760	37,032	122,561	599,440
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
31 December 2024	251,587	107,500	80,760	37,032	122,561	599,440
Depreciation						
01 January 2024	-	-	-	-	-	-
From former church	35,547	50,310	32,305	34,271	67,459	219,892
Charge for year	5,000	1,935	6,461	1,669	12,256	27,321
Disposals	-	-	-	-	-	-
31 December 2024	40,547	52,245	38,766	35,940	79,715	247,213
Net Book Value	211,040	55,255	41,994	1,092	42,846	352,227
Net Book Value 2023	-	-	-	-	-	-

All of the fixed assets are used for direct charitable purposes

11 Bank and Cash Balances

	2024	2023
	£	£
Bank and cash balances		
Lloyds	30,619	-
BU Corp 7 day deposit	2,343	-
BU Corp 3 month notice	33,294	-
Cash	27	-
Total	66,283	-

WHITLEY BAY BAPTIST CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

12 Debtors

	2024	2023
	£	£
Accrued Income		
HMRC Gift Aid refunds	3,846	-
Prepayment and other debtors	6,499	-
Total	10,345	-

13 Creditors

	2024	2023
	£	£
Amounts falling due within one year		
Other creditors & accruals	2,483	-
Total	2,483	-

14 Pensions

The Church contributes to defined contribution pension schemes in respect of all employees. Pension contributions in respect of the Team Leader are made to the defined contribution section of Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). 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 Aviva plc. The further 4% contribution rate is reduced to 3% for Employer contributions made to the segregated defined contribution arrangement.

15 Charity Funds

Endowment Funds:

The Manse Capital Fund represents funds raised for the purchase cost of the Church Manse which was acquired in July 1998 and may only be used for the acquisition or improvement of church manses.

The Church Property Fund was established in October 1976 when the premises at Park Avenue were acquired and may only be used for the acquisition or improvement of Church land and buildings.

Designated Funds:

The Mission Fund is used to support other Christian charities and individual projects.

The Manse Maintenance Fund represents sums set aside for maintenance of the Church manse and to pay the costs of water rates, council tax and buildings insurance relating to the manse. The Building and Maintenance (General) Fund represents sums set aside for general repairs and improvements to the Church premises at Park Avenue, Whitley Bay.

Restricted Funds:

The CAP fund was established in 2024 to finance the operation of a CAP Debt Help Centre which is run in partnership with Christians Against Poverty ('CAP') and is funded by donations from CAP and from a number of churches local to Whitley Bay. In addition to making financial contributions to the CAP Help Centre, the Church provides office accommodation and employs the centre manager. The CAP Debt Help Centre provides money and debt advice to assist people to become debt free.

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

Analysis of funds

	Transferred from former church £	Incoming Resources £	Resources Expended £	Gains and (Losses) £	Transfers £	31 December 2024 £
Endowment Funds						
Church Property Fund	2,392	-	252	-	-	2,140
Manse Capital Fund	58,340	-	1,935	-	-	56,405
Total	60,732	-	2,187	-	-	58,545
Restricted Funds						
CAP Debt Help Centre Fund	-	15,600	13,137	-	-	2,463
Total	-	15,600	13,137	-	-	2,463
Designated Funds						
Building and Maintenance	4,078	-	720	-	-	3,358
Manse Maintenance Fund	5,144	-	4,319	-	-	825
Mission Fund	-	-	20,106	-	20,106	-
Total	9,222	-	25,145	-	20,106	4,183
Unrestricted Funds						
General Fund	371,598	148,264	138,575	-	(20,106)	361,181
Total All	441,552	163,864	179,044	-	-	426,372

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

16 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited (charity number 1201562) which is controlled by the Baptist Union Council.

The church is also a member of the Baptist Union of Great Britain, and the Northern Baptist Association.

WHITLEY BAY BAPTIST CHURCH CIO

**Independent Examiners Report to the Trustees of
Whitley Bay Baptist Church CIO
For the year ended 31 December 2023**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on page 7.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that act. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees, as a body, for my work or for this report.

Respective responsibilities of the trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011) and that an independent examination is needed. It is my responsibility to:

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

Basis of independent examiner's report

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 from you as 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 the course of my examination, no matter has come to my attention;

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

- * to keep accounting records in accordance with section 130 of the Act; and
- have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**P.S. Hutchinson BSc FCA
Chartered Accountant
246 Park View
Whitley Bay
Tyne and Wear
NE26 3QX**

WHITLEY BAY BAPTIST CHURCH

England & Wales - Charity number 1201562

Accounts



Financial Statements

For the year ended 31 December 2023

WHITLEY BAY BAPTIST CHURCH

Contents

Trustees Report	1-5
Independent Examiners Report	6
Balance Sheet	7
Notes	8-10

WHITLEY BAY BAPTIST CHURCH CIO

TRUSTEES' REPORT

For the year ended 31 December 2023



LEGAL INFORMATION

The Church is registered with the Charity Commission.

CHURCH ADDRESS

Park Avenue, Whitley Bay, NE26 1DX

CHURCH WEBSITE

www.wbbc.org.uk

REGISTERED CHARITY NUMBER

1201562

HMRC REFERENCE NUMBER

ZD31565

TRUSTEES

The Charity Managing Trustees of the Church are:

Rev Joel Mercer

Stephen Frank Davidson (appointed 30 March 2023)

Lynne Gradwell

Joanne Harries

Crispian Oates

Katherine Raine

Rev Anthony Victor Ruddle (appointed 30 March 2023)

Helen Sayer

PROPERTY TRUSTEES

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, OX11 8RT

BANKERS

Bank of Scotland

Barclays Bank PLC

The Baptist Union Corporation Limited

INDEPENDENT EXAMINER

Paul Hutchinson BSc FCA, Harrison Hutchinson Ltd, 246 Park View, Whitley Bay,
Tyne and Wear. NE26 3QX

WHITLEY BAY BAPTIST CHURCH CIO

TRUSTEES' REPORT (continued)

For the year ended 31 December 2023

Structure, Governance and Management

The charity is constituted as a Charitable Incorporated Organisation registered with the Charity Commission under Registered Charity No 1201562.

The trustees are responsible for the management and administration of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

Objectives and Activities

Objective:

The principal purpose of Whitley Bay Baptist Church CIO 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:

On 1 January 2024, the assets, liabilities, activities and employees of the Church were transferred from an established charity (also called Whitley Bay Baptist Church) which is registered with the Charity Commission with registered charity number 1126439. It is the intention of the trustees that the existing incorporated association with charity reference 1126439 will be dissolved prior to 31 December 2024.

In order to achieve its charitable purpose the Church engages in a broad range of activities including: regular public services of Christian worship; Carers and Toddlers; Community Lunches; Open the Book; Parish Nursing; Take 5 and Chat; The Light; Warm Welcome; and Youth activities and events. It also supports those in our Church community through pastoral care and small groups.

Many of the activities are open to any member of the public. Carers and Toddlers is particularly for those with young children, Open the Book is a group that provides assemblies for local schools, and Take 5 and Chat provides space for families which include individuals with additional needs.

The Trustees are confident that the activities of the Church complied with our duty as a charity to provide a public benefit according to the guidance set out by the Charity Commission.

WHITLEY BAY BAPTIST CHURCH CIO

TRUSTEES' REPORT (continued)

For the year ended 31 December 2023

Achievement and Performance

2023 saw the formation of this new CIO, and its activity will commence from 1st January 2024.

Financial Review

The charity formed on 12th January 2023. No activities were carried out in the 2023 year through this organisation, but did in that of its associated organisation, also named Whitley Bay Baptist Church registered charity number 1126439.

A budget for the Church has been prepared for 2024 as a result of the transfer of activities to the newly-incorporated CIO on 1st January 2024.

WHITLEY BAY BAPTIST CHURCH CIO

TRUSTEES' REPORT (continued)

For the year ended 31 December 2023

Reserves Policy

The Trustees have adopted a reserves policy, to hold in available balance an amount equal to between three and four months of operating costs: currently £42,000 to £57,000. Our total available reserves at the end of 2023 was nil as the charity carried out its works under that of its associated organisation, also named Whitley Bay Baptist Church registered charity number 1126439. The reserves will be transferred effective 1st January 2024, and the Trustees are satisfied that they will have sufficient reserves at future balance sheet dates, together with ongoing income anticipated, to enable the Church to function effectively in the coming year taking into account all the economic and political uncertainties.

Risk Management

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks. The key risks identified are detailed below.

Area	Risk Factor	Likelihood	Impact	Overall	Mitigation
Strategic and leadership	Loss of key staff	M	M	M	Leaders and associated team members in all key areas of ministry. Regular Church Members' meetings to discuss problem areas. Identified group taking part in Growing Leaders Course
Safeguarding	Breach of safeguarding guidelines	M	H	M	Annual safeguarding training for everyone involved with children or vulnerable adults. Higher level training for leaders. Safeguarding is a standing agenda item on every Trustee meeting Following Baptist Union procedures
Finance	Falling giving income	M	M	M	Regular giving monitored monthly. Ability to reduce overheads.
	Misappropriation of funds	L	M	M	Monthly financial reports to Trustees Internal controls, reviewed annually
Buildings and property	Fire or another event occurs	L	H	L	Quinquennial review undertaken by professionals. Fabric Team arrange and perform regular repairs. Fire alarms in place. Inspected annually Fire extinguishers in place. Inspected annually Fire drill has been carried out during a worship service Knowledge of other buildings which could be used.

Reputation	Negative publicity	L	M	L	Contacts in Baptist Union press office Ability to contact members and regular attenders quickly
Legal and governance	Data protection breach	M	M	M	Policy and guidelines in place and distributed to members.
	Health and safety breach	L	M	M	Health and safety policy in place and reviewed annually.

By order of the Trustees
20th June 2024

WHITLEY BAY BAPTIST CHURCH CIO

Independent Examiners Report to the Trustees of Whitley Bay Baptist Church CIO For the year ended 31 December 2023

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on page 7.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that act. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees, as a body, for my work or for this report.

Respective responsibilities of the trustees and examiner

The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011) and that an independent examination is needed. It is my responsibility to:

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

Basis of independent examiner's report

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 from you as 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 the course of my examination, no matter has come to my attention;

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

- * to keep accounting records in accordance with section 130 of the Act; and
- have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**P.S. Hutchinson BSc FCA
Chartered Accountant
246 Park View
Whitley Bay
Tyne and Wear
NE26 3QX**

WHITLEY BAY BAPTIST CHURCH CIO: BALANCE SHEET 31 DECEMBER 2023

	2023	
	£	£
Fixed Assets		
Tangible Fixed Assets		<u>-</u>
Current Assets		
Bank and Cash	-	
Debtors	<u>-</u>	
	<u>-</u>	
Current Liabilities		
Creditors: amounts falling due within one year	-	
Net Current Assets		
Total current assets less current liabilities		<u>-</u>
Creditors: amounts falling due after more than		-
Net Assets excluding pension liability		<u>-</u>
Defined benefit pension scheme asset or liability		-
Total net assets or liabilities		<u>-</u>
Charity Funds		
Endowment	-	
Restricted	-	
Designated	-	
Unrestricted	-	
Total Charity Funds		<u>-</u>

These accounts were approved by the Trustees on 20th June 2024 and signed on their behalf by:



Joel Mercer
Trustee



Stephen Davidson
Trustee

WHITLEY BAY BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. Accounting Policies

Basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011.

Whitley Bay Baptist Church is a registered charity (1201562) and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income recognition

All incoming resources will be included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations

Donations will be accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

Legacies

Legacies will be accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

Investment Income

Investment income will be included in the accounts in the year in which it is receivable.

Expenditure recognition

All expenditure will be accounted for on an accruals basis. Expenditure will be recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Cost of raising funds

The Church will not make formal appeals for funds, and expenditure on these items is therefore not material.

Grants payable

The Church will make grants to other organisations whose charitable objects complement its work. They will be accounted for when the recipient has been notified of the grant and payment is unconditional.

Support costs

Support costs will be those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they will be allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This will represent direct expenditure on the governance of the church. Most of the management will be carried out without charge by volunteers. This intangible cost will not be included in the Statement of Financial Activities since there will be no measurable cost to the volunteers for their service.

WHITLEY BAY BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. Accounting Policies (continued)

Fixed Assets

Tangible fixed assets will be capitalised if they can be used for more than one year and cost at least £1,000. They will be initially recognised at cost, or for donated assets, at a reasonable estimate of their value on receipt.

Funds

Unrestricted funds will be available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds will comprise unrestricted funds that will be set aside by the trustees for particular purposes. The aim and use of each designated fund will be set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds will be charged against the specific fund. The aim and use of each restricted fund is set out in the notes

Endowment funds represent those assets which must be held permanently by the charity. Income arising on the endowment funds will be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund will be charged against the fund.

WHITLEY BAY BAPTIST CHURCH CIO
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. Accounting Policies (continued)

Employee benefits

The charity will operate a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity will have no further payments obligations. The contributions will be recognised as an expense when they are due. Amounts not paid will be shown in accruals in the balance sheet. The assets of the plan will be held separately from the charity in an independently administered fund.

Trustees' annual report for the period



CHARITY COMMISSION
FOR ENGLAND AND WALES

Period start date Period end date

Charity name Charity No (if any)

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	PAGE 2
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	PAGE 2
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	PAGE 2

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	N/A
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	PAGE 3

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

	SORP reference	
Review of the charity's financial position at the end of the period	Para 1.21	PAGE 3
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	PAGE 4
Amount of reserves held	Para 1.22	PAGE 4
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
The charity's principal sources of funds (including any fundraising)	Para 1.47	N/A
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	PAGE 4
Other		N/A

Structure, Governance and Management

Description of charity's trusts:	SORP reference	
Type of governing document (trust deed, royal charter)	Para 1.25	PAGE 2
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	PAGE 2
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policies and procedures adopted for the induction and training of trustees	Para 1.51	N/A
The charity's organisational structure and any wider network with which the charity works	Para 1.51	N/A
Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	WHITLEY BAY BAPTIST CHURCH
Other name the charity uses	—
Registered charity number	1201562
Charity's principal address	PARK AVENUE, WHITLEY BAY, TYNE AND WEAR NE26 1DX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	REV JOEL MERCER			
2	STEPHEN DAVIDSON		APPOINTED 30/3/23	
3	LYNNE GRADWELL			
4	JOANNE HARRIES			
5	CRISPIAN DATES			
6	KATHERINE RAINE			
7	REV ANTHONY RUDDE		APPOINTED 30/3/23	
8	HELEN SAYER			
9				
10				
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18				
19				
20				

Reference and Administrative details

(cont)

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
BANK	BANK OF SCOTLAND	PO Box 23581, EDINBURGH, EH1 1WH
BANK	BARCLAY BANK PLC	1 CHURCHILL PLACE, LONDON, E14 5HP
PROPERTY	THE BAPTIST UNION CORPORATION LIMITED	BAPTIST HOUSE, 129 BROADWAY, DIDCOT, OX11 8RT

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

REV. JOEL MERCER	STEPHEN DAVIDSON
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Position (eg Secretary,
Chair, etc)

TRUSTEE	TRUSTEE
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Date

2 / 7 / 2024
