



## **Financial Statements**

**For the year ended 31 December 2023**

# **WHITLEY BAY BAPTIST CHURCH**

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**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](http://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**

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

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 

1	2	0	1	2	3
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 Period end date 

3	1	1	2	2	3
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Charity name 

W	H	I	T	L	E	Y	B	A	P	T	I	S	T	C	H	U	R	C	H	C	I	O
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 Charity No (if any) 

1	2	0	1	5	6	2
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## 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	120562
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 OATES			
6	KATHERINE RAINE			
7	REV ANTHONY RUDDLE		APPOINTED 30/3/23	
8	HELEN SAYER			
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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
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### Other optional information


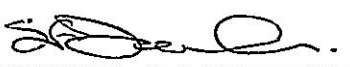
N/A
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## Declarations

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
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