

# 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, 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	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, DIOBOT, 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)

<i>J. Mercer</i>	<i>Stephen Davidson</i>
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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 <sup>th</sup> June 2025
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## 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 £
<b>Income and endowments from:</b>							
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	-
<b>Total Income</b>		<b>148,264</b>	<b>-</b>	<b>15,600</b>	<b>-</b>	<b>163,864</b>	<b>-</b>
<b>Expenditure</b>							
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	-
<b>Total Expenditure</b>		<b>138,575</b>	<b>25,145</b>	<b>13,137</b>	<b>2,187</b>	<b>179,044</b>	<b>-</b>
<b>Net Income / (Expenditure) for the year</b>							
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		-	-	-	-	-	-
<b>Net movement in funds</b>		<b>(10,417)</b>	<b>(5,039)</b>	<b>2,463</b>	<b>(2,187)</b>	<b>(15,180)</b>	<b>-</b>
<b>Reconciliation of Funds:</b>							
Total Funds brought forward		-	-	-	-	-	-
Funds transferred from Whitley Bay Baptist Church		371,598	9,222	-	60,732	441,552	-
<b>Total Funds carried forward</b>		<b>361,181</b>	<b>4,183</b>	<b>2,463</b>	<b>58,545</b>	<b>426,372</b>	<b>-</b>

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

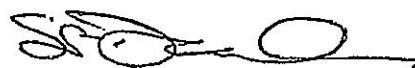
**WHITLEY BAY BAPTIST CHURCH: BALANCE SHEET 31 DECEMBER 2024**

	Note	2024 £	£	2023 £	£
<b>Fixed Assets</b>					
Tangible Fixed Assets	10		352,227		-
<b>Current Assets</b>					
Bank and Cash	11	66,283		-	
Debtors	12	10,345		-	
		<u>76,628</u>		<u>-</u>	
<b>Current Liabilities</b>					
Creditors: amounts falling due within one year	13	(2,483)		-	
<b>Net Current Assets</b>					
Total current assets less current liabilities			<u>74,145</u>		<u>-</u>
<b>Creditors: amounts falling due after more than one year</b>	13		-		-
<b>Net Assets excluding pension liability</b>			<u>426,372</u>		<u>-</u>
<b>Total net assets or liabilities</b>			<u>426,372</u>		<u>-</u>
<b>Charity Funds</b>	15				
Endowment		58,545		-	
Restricted		2,463		-	
Designated		4,183		-	
Unrestricted		361,181		-	
<b>Total Charity Funds</b>			<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	-
<b>Total</b>	<b>139,790</b>	<b>-</b>	<b>2,000</b>	<b>-</b>	<b>141,790</b>	<b>-</b>

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	-
<b>Total</b>	<b>1,995</b>	<b>-</b>	<b>13,600</b>	<b>-</b>	<b>15,595</b>	<b>-</b>

5 Rents and Lettings Income

	2024 £	2023 £
<b>Total</b>	<b>5,044</b>	<b>-</b>

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	-	-	-	27,321	-
Mission grants	-	20,106	-	2,187	20,106	-
<b>Total Charitable Activities</b>	<b>138,575</b>	<b>25,145</b>	<b>13,137</b>	<b>2,187</b>	<b>179,044</b>	<b>-</b>

# WHITLEY BAY BAPTIST CHURCH

## NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

### 7 Support Costs

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
<b>Support:</b>						
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	-
<b>Governance</b>						
Independent Examination	620	-	-	-	620	-
<b>Total</b>	<b>36,019</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,019</b>	<b>-</b>

### 8 Mission Grants

	Unrestricted £	Designated £	Restricted £	Endowment £	2024 £	2023 £
<b>Mission Grants Payable</b>						
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	-
<b>Total</b>	<b>-</b>	<b>20,106</b>	<b>-</b>	<b>-</b>	<b>20,106</b>	<b>-</b>

### 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	-
<b>Total</b>	<b>73,091</b>	<b>-</b>
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

	Land & Buildings		Equipment	Computers & Furniture & AV		Total
	Church £	Manse £		AV £	Fittings £	
<b>Fixed Assets</b>						
01 January 2024	-	-	-	-	-	-
From former church	251,587	107,500	80,760	37,032	122,561	599,440
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
<b>31 December 2024</b>	<b>251,587</b>	<b>107,500</b>	<b>80,760</b>	<b>37,032</b>	<b>122,561</b>	<b>599,440</b>
<b>Depreciation</b>						
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	-	-	-	-	-	-
<b>31 December 2024</b>	<b>40,547</b>	<b>52,245</b>	<b>38,766</b>	<b>35,940</b>	<b>79,715</b>	<b>247,213</b>
<b>Net Book Value</b>	<b>211,040</b>	<b>55,255</b>	<b>41,994</b>	<b>1,092</b>	<b>42,846</b>	<b>352,227</b>
<b>Net Book Value 2023</b>	-	-	-	-	-	-

All of the fixed assets are used for direct charitable purposes

### 11 Bank and Cash Balances

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

**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	-
<b>Total</b>	<b>10,345</b>	<b>-</b>

**13 Creditors**

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

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

**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**