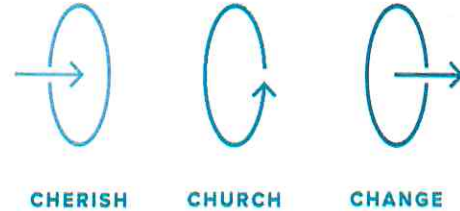
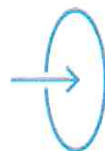


Charity registration number: 12505910



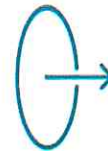
**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 AUGUST 2025**



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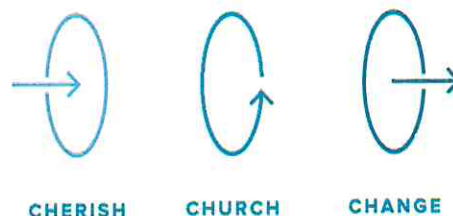
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Contents of the financial statements
for the year ended 31 August 2025

	Page(s)
Reference and Administrative Details	1
Trustees' Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 17



Reference and Administrative Details
for the year ended 31 August 2025

Trustees

Mr G R Straker
Mr S Sammons (from 01/09/2025)
Mr J O Lindsay
Mr J P A Sullivan-Tailyour
Mr D W Tyrer

Trustees for the previous Trust

Mr G R Straker
Mr J O Lindsay
Mr J R Ash

Principal Address

Church by the Bay
91 Balmoral Road
Morecambe
LA3 1SS

Registered Charity Number

12505910

Independent Examiner

Mr S J Tomlinson

Bankers

CAF Bank Limited
Kings Hill
West Maling
Kent
ME19 4JQ

Bankers for Church by the Bay Trust

NatWest

Trustees' Report for the year ended 31 August 2025

The trustees present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

During the year Church by the Bay completed the process of becoming a Charitable Incorporated Organisation, and as agreed with the Charity Commission all assets were transferred from the previous Trust (charity no. 1142871) to the new CIO on 28/02/2025, which had been dormant until that time. These accounts show the combined total for the Trust (1st September 2024 to 28th February 2025) and the CIO (1st March 2025 to 31st August 2025). Figures for the year to 31st August 2024 are from the last complete year of the Trust.

Objectives and activities

Objectives and aims

The object of Church by the Bay, Morecambe is to advance the Christian Faith and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the church.

Significant activities

The main activities in relation to these objects are the organisation of church meetings, Bible studies, free seasonal events, weekly groups and visiting individuals in the community.

Public benefit

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

The vast majority of our activities are offered free of charge to ensure they are accessible to all, and we regularly promote and publicise our activities to the local community.

Volunteers

The Church benefits from many voluntary hours and unclaimed out of pocket expenses, contributed by a large number of people. It would be impossible to place a value on these gifts in kind, for which the Trustees are extremely grateful.

Achievements and performance

The Trustees and Spiritual Leadership have kept all events, groups and courses under review, to maximise opportunities to engage with the community about the Christian faith.

Trustees' Report for the year ended 31 August 2025

All guests attending church events are invited to Sunday morning meetings. These are held at the same primary school venue as last year.

The main weekly meeting of the Church is on Sunday mornings. The format ensures they are accessible to all and continues to provide ample time for hearing from the Bible. In addition Monthly Lunch and Prayer meetings are held at times which enable as many Church members as possible to attend.

The Charity also organised various free community events at Summer, Christmas and Easter. In the Summer a BBQ and Games afternoon was held for those who already had some contact with the church via a midweek group or a Sunday morning service. As well as games, food and drinks there was opportunity to engage with the Christian faith.

The Church has continued with its weekly Bible study, Baby Group & Youth Group. All are free of charge and with Christian content at their heart. Recognising the capacity of our volunteers, we deemed it wise to stop our Pop- Up Café.

Other free Church events or courses have been held for those in the church and in the wider community, these include:

- A Bible course introducing the basics of Christianity
- Pub Quiz Nights
- A weekly after school club in a local school called Bible Explorers for Key Stage 2 children to access Bible teaching.

Throughout the year the Charity has continued to support Christian work in UK through our memberships of the Fellowship of Independent Evangelical Churches and the North West Gospel Partnership and also in Poland; Krzysztof Rutkowscy, a pastor of an evangelical church in Włocławek is supported in prayer and by way of a modest financial contribution via the European Mission Fellowship. This year Gerry, our pastor was able to visit Krzysztof in Poland.

The church is also part of a small network of churches in and around Morecambe Bay called The Morecambe Bay Fellowship. All are likeminded in advancing the Christian faith and making it accessible to the community.

During this year, Gerry Straker and Steve Sammons continued as Pastor and Assistant Pastor respectively. We said goodbye to Vanessa Rigby as our Women's Worker, but she remains an active member of our church, happily supporting our objectives on a voluntary basis.

The vision for the future of the charity (held both by the Trustees and Spiritual Leadership) is always to grow the work of the Church, reaching more in our community with the good news of the Christian Faith through all of these events and regular meetings. As a church we now employ a pastor, an assistant pastor, and an administration assistant. This is enabling more work to happen to the above end.

Trustees' Report
for the year ended 31 August 2025

Financial Review

During the year there was a deficit of £15,015 (previous year of £23,588) and the General Fund cash balance at 31/08/2025 was £17,463 (2024 £15,897) which would be enough to cover 2 months normal expenditure. This is less than that required by our policy of maintaining a balance sufficient to meet the obligations of the restricted income funds and at least 3 months' general running costs.

Total expenditure during the year was reduced from the previous year mainly by giving less support to partners, but also because the cost of setting up of the CIO was less than the incurred in the previous year. Staff costs were reduced since our Women's worker left our employment before the end of the year (in June 2025). This will give rise to a further reduction of approximately £17,000 for the 2025-26 year.

At the year end, Staff Funds had a total of zero (2024 £9,153). A promised donation of £20,000 received in September 2025 which will cover the costs of employing the assistant pastor, until April 2026. A further £20,000 is promised for September 2026.

At 31st August 2025, the total free reserves were £68,073 (2024 £69,008). No funds are in deficit.


The total donations from the congregation and membership accounted for 71% of the General Fund income in the year to 31st August 2025 (2023 74%).

Structure, Governance and Management

The main governing document of the Charity is set out in CIO document registered 27th November 2023.

New Trustees are appointed by existing Trustees. The Trustees meet regularly to review management, financial and operational risk matters.

Approved by order of the board of trustees and signed on its behalf by



Mr G R Straker – Trustee

19/03/26
date

Independent Examiner's Report for the year ended 31 August 2025

Report to the trustees

I report to the trustees on my examination of the accounts of the Church by the Bay, Morecambe ("the Trust") for the year ended 31st August 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mr S Tomlinson
Halton Green West,
Halton, Lancaster LA2 6PA

19 MARCH 2026
Date


Statement of Financial Activities
for the year ended 31 August 2025

	Notes	Restricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income and endowments from					
Donations and legacies	2	111,218	32,765	143,983	141,431
Expenditure on					
Charitable activities					
Church activities	3	94,237	64,761	158,998	165,014
Net Income / (expenditure)		16,981	-31,996	-15,015	-23,588
Transfers between funds	11	-17,916	17,916	-	-
Net movement in funds		-935	-14,080	-15,015	-23,588
Reconciliation of funds					
Total funds brought forward		69,008	86,480	155,488	179,076
Total funds carried forward		68,073	72,400	140,473	155,488

Balance Sheet
for the year ended 31 August 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Fixed assets					
Tangible assets	7	40,258	72,400	112,658	115,727
Current assets					
Debtors	8	7,719	367	8,086	11,965
Cash at bank and in hand	10	21,698	-34	21,664	29,322
		29,417	333	29,750	41,297
Creditors					
Amounts falling due within one year	9	1,602	333	1,935	1,526
Net current assets		27,815		27,815	39,761
Total assets less current liabilities		68,073	72,400	140,473	155,488
Creditors					
Amounts falling due after more than one year		-	-	-	-
NET ASSETS		68,073	72,400	140,473	155,488
Funds					
Restricted funds				72,400	86,480
Unrestricted funds				68,073	69,008
Total funds				140,473	155,488

The financial statements were approved by the board of trustees and authorised for issue signed on its behalf by:


.....
Mr G R Straker – Trustee

19/03/26
.....
date

Notes to the Financial Statements - continued
for the year ended 31 August 2025

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer or economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the annual rates disclosed in note 7 in order to write off each asset over its estimated useful life.

Notes to the Financial Statements - continued
for the year ended 31 August 2025

2. Analysis of income

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Internal Giving	78,921	6,550	85,471	92,455
Other External Gifts	18,678	960	19,638	12,406
Gifts for Specific Funds/Projects	670	25,000	25,670	21,115
Gift Aid	12,949	255	13,204	15,455
TOTAL INCOME	111,218	32,765	143,983	141,431

The following items are included in the income items above

	2025 £	2024 £
Gift Day	12,861	22,106
Gift-Aid on money raised for Gift Day	2,133	3,384

Gift Day monies were from members of Church by the Bay and allocated to the General Fund
(Prior Year, Gift Day was allocated 90% to the Staff Fund and 10% to support the proposed church in Buckley)

Anonymous donation to support an assistant pastor at Church by the Bay	25,000	-
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Received from other churches and trusts:

Eileen Mccam Trust	10,000	-
St Ebbes, Oxford	3,000	10,000
Moorlands Church (allocated to the Admin Fund)	-	7,500
St Nicholas for the costs of employing the assistant pastor in the year ending August 2024	-	5,000
Blaina Evangelical Church for the costs of employing the assistant pastor in the year ending August 2024	-	1,200

Notes to the Financial Statements - continued
for the year ended 31 August 2025

3. Analysis of expenditure

	2025			2024		
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Unrestricted Funds £	Restricted Funds £	Total Funds £
Staff Costs	49,604	61,784	111,088	48,168	64,892	113,060
Rent	6,780		6,780	6,540		6,540
Church Running Costs	27,639	1,167	28,806	24,722	1,346	26,068
Equipment	2,068		2,068	700		700
Building maintenance	527		527	1,238		1,238
Legal Fees	1,002		1,002	3,410		3,410
Depreciation	1,259	1,810	3,069	1,259	1,810	3,069
Grant Funding	5,658		5,658	4,521	6,413	10,934
Total expenditure on charitable activities	94,237	64,761	158,998	90,558	74,461	165,019

4. Staff Costs

	2025 £	2024 £
Salaries and wages	88,911	91,327
Social security costs	2,670	2,034
Pension costs	4,807	4,999
Other employee benefits	14,700	14,700
Total staff costs	111,088	113,060

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The average monthly number of employees during the year was as follows:

	2025	2024
Charitable activities	2.9	2.9

Two full-time employees and 2 part-time employees. One part-time employee resigned in June 2025.

Notes to the Financial Statements - continued
for the year ended 31 August 2025

5. Grants payable

	Grants made to institutions		Grants made to individuals	
	2025	2024	2025	2024
	£	£	£	£
Church activities	<u>5,804</u>	<u>9,021</u>	-	<u>1,913</u>

The total grants paid to institutions during the year was as follows:

	2025	2024
	£	£
Fellowship of Independent Evangelical Churches	1,804	1,521
North West Gospel Partnership	1,000	1,000
European Mission Fellowship	3,000	2,000
Trinity Church, Chester	-	4,500
	<u>5,804</u>	<u>9,021</u>

Notes to the Financial Statements - continued
for the year ended 31 August 2025

6. Conversion to a charitable incorporated organisation

The assets and activity of Church by the Bay, Morecambe Trust (Charity number – 1142871) were transferred to Church by the Bay, Morecambe, a Charitable Incorporated Organisation (Charity number 12505910). The transfer took place on 28th February 2025. The combined figures are shown for the current year. Figures for the previous year are from the last complete year of the Trust.

Analysis of principle SOFA components for the current reporting period

	Church by the Bay Trust	Church by the Bay	Total
	£	£	£
Total Income	72,544	71,439	143,983
Total Expenditure	83,832	75,175	158,998
Net Income/(Expenditure)	(11,279)	(3,736)	(15,015)
Other gains /(Losses)	-	-	-
Net Movement In Funds	(11,279)	(3,735)	(15,015)
Net assets at 01/09/2024	155,488	-	155,488
Net assets at transfer 28/02/2025	144,209	144,209	
Net assets at 31/08/2025		140,473	140,473

Analysis of net assets at the date of transfer:

	Church by the Bay Trust	Church by the Bay	Total
	£	£	£
Net assets	144,209	-	144,209
Represented by:			
Unrestricted funds	62,416	-	62,416
Restricted funds	81,793	-	144,209
Total Funds	144,209		144,209

Notes to the Financial Statements - continued
for the year ended 31 August 2025

7. Tangible fixed assets

	Freehold land & buildings	Other land & buildings	Fixtures, fittings and equipment	Total
Straight line depreciation at	2 %	20 %	33 %	
	£	£	£	£
Cost				
At 1 st September 2024	140,500	1,296	1,718	143,514
At 31 st August 2025	140,500	1,296	1,718	143,514
Depreciation				
At 1 st September 2024	25,290	779	1,718	27,787
Charge for the year	2,810	259	-	3,069
At 31 st August 2025	28,100	1,038	1,718	30,856
Net Book Value				
At 1 st September 2024	115,210	517	-	115,727
At 31 st August 2025	112,400	258	-	112,658

8. Debtors and prepayments

	This year £	Last year £
Prepayments and accrued income	8,086	11,965
Other Debtors		
	8,086	11,965

9. Creditors and accruals

All creditors fall due within one year

	This year £	Last year £
Accruals and deferred income	1,935	1,526
Other Creditors		
	1,935	1,526

Notes to the Financial Statements - continued
for the year ended 31 August 2025

10. Cash at bank and in hand

	This year	Last year
	£	£
Cash at bank and on hand	21,664	29,322
This cash is divided amongst the different funds as follows:		
General fund (unrestricted)	17,463	15,897
Building repairs & renovations (unrestricted)	4,235	4,610
Staff Funds (restricted)	-34	9,153
Buckley Church Plant (restricted)	-	-338
	<u>21,664</u>	<u>29,322</u>

Notes to the Financial Statements - continued
for the year ended 31 August 2025

11. Charity funds

11.1 Details of material funds held and movements during the CURRENT reporting period

Fund Names and type	Purposes and Restrictions	Fund Balances brought forward £	Income £	Expenditure £	Transfers £	Fund Balances carried forward £
Building Fund (restricted)	Donated in 2016 for the purchase of 91 Balmoral Road (achieved 8/8/16)	74,210	-	-1,810	-	72,400
Staff & Admin Funds (restricted)	To employ a Women's worker from Sep 20, an Assistant Pastor from Sep 21 and an Admin Assistant from Sep 23	12,270	32,765	-62,951	17,916	-
Total Restricted Funds		86,480	32,765	-64,761	17,916	72,400
General Fund (unrestricted)		64,245	111,218	-93,710	-17,916	63,837
Building repair & renovation (unrestricted)	Money set aside by the trustees to use for building repairs and renovations, can be returned to General Fund if needed	4,763	-	-527	-	4,236
Total Unrestricted Funds		69,008	111,218	-94,237	-17,916	68,073
TOTAL FUNDS		155,488	143,983	-158,998	-	140,473

Notes to the Financial Statements - continued
for the year ended 31 August 2025

11.2 Details of material funds held and movements during the PREVIOUS reporting period

Fund Names and type	Purposes and Restrictions	Fund Balances brought forward £	Income £	Expenditure £	Transfers £	Fund Balances carried forward £
Building Fund (restricted)	Donated in 2016 for the purchase of 91 Balmoral Road (achieved 8/8/16)	76,020	-	-1,810	-	74,210
Staff & Admin Funds (restricted)	To employ a Women's worker from Sep 20, an Assistant Pastor from Sep 21 and an Admin Assistant from Sep 23	28,386	50,122	-66,238		12,270
Bible College Student Fund (restricted)	To support members of Church by the Bay attending Bible College	-	1,930	-1,913	-17	-
Buckley Plant (restricted)	To support the establishment of a new church in Buckley	-	2,589	-4,500	1,911	-
Total Restricted Funds		104,406	54,641	-74,461	1,894	86,480
General Fund (unrestricted)		71,670	86,790	-89,321	-4,894	64,245
Building repair & renovation (unrestricted)	Money set aside by the trustees to use for building repairs and renovations, can be returned to General Fund if needed	3,000	-	-1,237	3,000	4,763
Total Unrestricted Funds		74,670	86,790	-80,558	-1,894	69,008
TOTAL FUNDS		179,076	141,431	-165,019	-	155,488

Notes to the Financial Statements - continued
for the year ended 31 August 2025

11.3 Transfers between funds

This Year

The trustees transferred £17,916 from the General Fund into the Staff Funds to bring the Staff Funds to zero at the year end	17,916
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Last Year

The trustees designated £3,000 from the General Fund to be used for Building repairs and renovations.	3,000
The trustees transferred £1,911 from the General Fund into the Buckley Plant to be added to other gifts received to support the start of a new church in Buckley, North Wales	1,911
Transfer from Bible College Student Fund to General Fund: Gift Aid receipts in the year were £17 lower than the accrued estimated receipts in the 01/09/23 balance, consequently £17 has been deducted from the fund	17

12 Transactions with trustees and related parties

No Trustee received any remuneration or had any expenses reimbursed in respect of their position as Trustees.

Mr G R Straker, as well as being a trustee, is an employee of the Trust and received remuneration of £38,633 (2024: £37,810) in respect of his employment by the Trust. The charity made pension contributions on behalf of Mr Straker in the sum of £1,800 (2024: £1,800). In addition he received manse rental of £7,500 (2024 £7,500) during the year.

Mr S Sammons, became a trustee and an employee of the Trust on 1st September 2024 and received remuneration of £23,660 in respect of his employment by the Trust. The charity made pension contributions on behalf of Mr Sammons in the sum of £1,410. In addition he received manse rental of £7,200 during the year.

During the year the Trustees and their related parties purchased goods and services for Church by the Bay and £6,595 (2024: £5,250) of these costs were reimbursed.