

WESTGATE BAPTIST CHURCH (FUNDS HELD IN CONNEXION WITH)

England & Wales · Charity number 242153

Details

Status Registered

Legal form Other

Registered 1965-04-23

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

Contact

Address 16 Brantwood Drive
Bradford
BD9 6QS

Phone 01274983516

Website westgatebaptistbradford.org.uk

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS.

Activities: Baptist Church

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** WESTGATE
- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£39,917	£38,014	-	-
2023-12-31	£28,393	£31,317	-	-
2022-12-31	£29,304	£37,507	-	-
2021-12-31	£34,335	£34,232	-	-
2020-12-31	£32,420	£27,081	-	-

Trustees

Name	Role	Appointed
Aloma Lidiya Ramesh		2024-11-14
Andrew Pete Campbell		2022-11-14
MR S KELLY		
Muriel Campbell		2015-08-13

Linked charities

- PETER JOLLY FUND (242153-1)
- HOLROYD DONATION (242153-10)
- BAILEY'S CHARITY (242153-2)
- A KAY FUND (242153-3)
- IDA FIELD FUND (242153-4)
- E CRAVEN FUND (242153-5)
- REBECCA FUND (242153-6)
- W H HATTON MEMORIAL PRIZE FUND (242153-7)
- GEORGE WILLIAM HUDSON MEMORIAL FUND (242153-8)
- WESTERBY DONATION (242153-9)

WESTGATE BAPTIST CHURCH (FUNDS HELD IN CONNEXION WITH)

England & Wales - Charity number 242153

Accounts

WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

The charity's objects are to provide a Christian Witness in Manningham, Bradford and within the wider community within a Baptist framework. The heart of the church's witness is its Sunday worship, however by working in partnership with other agencies the church aims to become a beacon of hope for the community in Manningham, Young members of the community can benefit by attending a homework club for one to one and group support with educational tasks.

In setting our objectives and planning our activities, our trustees have given serious consideration to the Charity Commissions guidelines.

Achievements and performance

The Westgate Baptist Church building was built in the nineteenth hundreds. We are currently trying to renovate it. We are negotiating with various contractors to gain the best rates for repairing the church

Sunday School

The re-starting of the Sunday School in 2023 is doing well, we were able to re-decorate the area in 2024 to make it more inviting.

Holiday at home

Due to the funds available as a grant from the Church of England, we were able to organise a Holiday at Home for the senior citizens within the community. We organise transport and arrange for places to visit providing them with food and drink. We trialled this for a day, due to its success, we would look to extend this to one week per year.

Senior Citizen Tea

We were also able to organise a Senior Citizen Tea. The senior citizens within the community can come together and spend a day in the company of others, we also provide entertainment. Early indications are good, we are looking at resources to enable us to increase the number of times we run this event.

Fund raising

We depend on the generosity of our members and friends of the church. We have the church house, which was the caretaker's house. We had upgraded it and was renting it to gain income for the church. The tenants did not take good care of it and it has been unoccupied for over a year. We are however looking to upgrade the house, again, due to kindness of volunteers. We hope it will be in a state where it can be rented again.

We have set up a 'go fund me account' to help with expenditure of the church, to maintain the Sunday school and outings and activities for the members.

Community workers

We would like to thank the community workers, who have been with us for many years, they do an excellent job and would not be where we are today without them.

WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

During the year the charity received income of £39,917 (2023 £28,392) and incurred expenditure of £38,014 (2023 £313,317) after gains on investments of £257 (2023 losses of £237) the charity generated net income of £2,160 (2023 £3,161 net expense).

At 31 December 2024 the charity held reserves of £47,210 (2023 £45,050).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charity registered in England and Wales and governed by its constitution.

The Trustees who served during the year and up to the date of signature of the financial statements were:

S B Kelly

M A Campbell

A Campbell

A Ramesh

(Appointed 14 November 2024)

Election for trustees takes place at Church meetings held in January and August each year. Each Trustee is elected for three years and then he or she can be re-elected. Each new Trustee is given a Charity Commission document detailing the responsibilities of a Trustee.

The Church is governed by its Members through regular church members meetings. The Church meetings are recorded in the format of minutes. The Church meetings are used to appoint persons from amongst its members to become Deacons, Trustees and Officers of the Church. The Minister of the Church is also appointed through this process.

The Minister, Deacons and Officers of the Church are responsible for the formulation of church policy, Other responsibilities include the day to day running and the maintenance of the church property and the Manse.

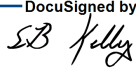
The Church has the beneficial use, (subject to relevant trusts), of the following assets, the legal title to which is held by the church's custodian trustee, The Yorkshire Baptist Association:

The Church premises have an insured value of £4,700,000.

The fixtures, fittings and equipment have an insured value of £130,000

The insured value of the Manse at 1 Canford Drive Bradford BD15 7AR is £447,000 (Tetley Street Memorial Baptist Church have an interest of 3/8 of the property).

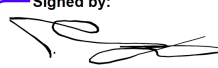
The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

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S B Kelly

Trustee

Dated: 7 August 2025

Signed by:

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A Campbell

Trustee

Dated: 7 August 2025

WESTGATE BAPTIST CHURCH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Charity Registration No. 242153

WESTGATE BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S B Kelly M A Campbell A Campbell A Ramesh	(Appointed 14 November 2024)
Charity number	242153	
Principal address	107 Carlisle Road Manningham Bradford BD8 8BY	
Independent examiner	Alison Whalley BA (Hons) FCA Azets Audit Services Ltd Carlton House Bradford BD1 4NS	
Bankers	HSBC 1 Well Croft Shipley BD18 3QH	

WESTGATE BAPTIST CHURCH

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Balance sheet	5
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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

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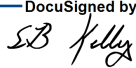
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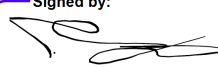
The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

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S B Kelly

Trustee

Dated: 7 August 2025

Signed by:

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A Campbell

Trustee

Dated: 7 August 2025

WESTGATE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WESTGATE BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Westgate Baptist Church (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

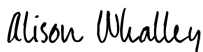
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

Signed by:



Alison Whalley BA (Hons) FCA

Azets Audit Services

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 7 August 2025

WESTGATE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Total Unrestricted funds 2024 £	Total Unrestricted funds 2023 £
Income from:				
Donations and legacies	3	27,860	27,860	20,281
Charitable activities	4	3,557	3,557	1,443
Investments	5	8,500	8,500	6,669
Total income		<u>39,917</u>	<u>39,917</u>	<u>28,393</u>
Expenditure on:				
Charitable activities	6	38,014	38,014	31,317
Net gains/(losses) on investments	10	<u>257</u>	<u>257</u>	<u>(237)</u>
Net movement in funds		2,160	2,160	(3,161)
Fund balances at 1 January 2024		<u>45,050</u>	<u>45,050</u>	<u>48,211</u>
Fund balances at 31 December 2024		<u><u>47,210</u></u>	<u><u>47,210</u></u>	<u><u>45,050</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WESTGATE BAPTIST CHURCH

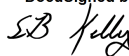
BALANCE SHEET


AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Current assets					
Debtors	12	25,160		24,947	
Investments	13	10,100		9,844	
Cash at bank and in hand		15,026		11,495	
		<u>50,286</u>		<u>46,286</u>	
Creditors: amounts falling due within one year	14	<u>(3,076)</u>		<u>(1,236)</u>	
Net current assets			47,210		45,050
Income funds					
Unrestricted funds			47,210		45,050
			<u>47,210</u>		<u>45,050</u>

The notes on pages 6 to 11 form part of these financial statements.

The financial statements were approved by the Trustees on 7 August 2025

DocuSigned by:

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S B Kelly
Trustee

Signed by:

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A Campbell
Trustee

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Westgate Baptist Church is a charity, registered in England and Wales, Charity Number 242153 and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Donations and gifts	27,860	20,281
	27,860	20,281

4 Charitable activities

	2024	2023
	£	£
Messenger	29	39
Funerals and weddings	3,306	1,229
Events	-	107
Sundry income	222	68
	3,557	1,443

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

5 Investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Rental income	6,848	5,221
Interest receivable	1,652	1,448
	<u>8,500</u>	<u>6,669</u>

6 Charitable activities

	Charitable Expenditure	Charitable Expenditure
	2024	2023
	£	£
Staff costs	5,259	5,101
Rates and water	4,309	1,786
Insurance	6,235	6,049
Light and heat	9,550	8,757
Repairs and maintenance	3,135	1,921
Home mission	2,139	1,974
Baptist mission service	2,139	1,974
Donations to charities	-	48
Pulpit supply	1,228	910
Activities and events	500	-
	<u>34,494</u>	<u>28,520</u>
Share of support costs (see note 7)	2,152	1,561
Share of governance costs (see note 7)	1,368	1,236
	<u>38,014</u>	<u>31,317</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Postage and stationery	131	-	131	132	-	132
Payroll charges	490	-	490	240	-	240
Meals and refreshments	315	-	315	280	-	280
Telephone and internet	751	-	751	675	-	675
Sundry expenses	465	-	465	234	-	234
Independent examiners fees	-	1,368	1,368	-	1,236	1,236
	<u>2,152</u>	<u>1,368</u>	<u>3,520</u>	<u>1,561</u>	<u>1,236</u>	<u>2,797</u>
Analysed between						
Charitable activities	<u>2,152</u>	<u>1,368</u>	<u>3,520</u>	<u>1,561</u>	<u>1,236</u>	<u>2,797</u>

Governance costs includes payments to the independent examiner of £1,368 (2023- £1,236) for examination fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or previous year.

9 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
	1	1
	<u>1</u>	<u>1</u>
Employment costs	2024	2023
	£	£
Wages and salaries	5,249	4,969
Other pension costs	10	132
	<u>5,259</u>	<u>5,101</u>

There were no employees whose annual remuneration was more than £60,000 during the current or previous year.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Revaluation of investments	257	(237)
	<u>257</u>	<u>(237)</u>

11 Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Tax Act 2010 and falling within section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	21,885	21,104
Prepayments	3,275	3,843
	<u>25,160</u>	<u>24,947</u>

13 Current asset investments

	2024	2023
	£	£
Unlisted investments	10,100	9,844
	<u>10,100</u>	<u>9,844</u>

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	3,076	1,236
	<u>3,076</u>	<u>1,236</u>

15 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Westgate Baptist Church

107 Carlisle Road
Manningham
Bradford
BD8 8BY

Azets
Carlton House
Grammar School Street
Bradford
BD1 4NS

7 August 2025

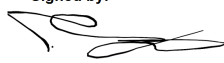
Dear Sirs

We confirm to the best of our knowledge and belief, and having made appropriate enquiries of other trustees of the charity, the following representations given to you in connection with your examination of the charity's accounts for the year ended 31 December 2024.

1. We acknowledge, as trustees, our statutory responsibility for the financial statements. All of the accounting records have been made available to you for the purpose of your preparation of the accounts and all transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of any meeting, have been made available to you.
1. We confirm that significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.
2. There have been no events since the balance sheet date which would require revision of the amounts included in the financial statements or disclosure in a note thereto.
3. We have no plan or intentions that may materially affect the carrying value or classification of assets and liabilities reflected in the financial statements.
4. We have recorded or disclosed to you all liabilities, both actual and contingent. There is no litigation outstanding against the charity.
5. Other than as disclosed in the financial statements, there are no financial commitments of a revenue or capital nature.
6. The charity has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees and connected persons and officers of the charity, nor to guarantee or provide security for such matters, except as disclosed in the notes to the accounts

7. No transactions were entered into shortly before the accounting date with the intention that they should reverse shortly after that date, so as to produce an unfair view of the state of affairs of the charity.
8. We have advised you of all laws and regulations central to the operation of the charity or which provide a legal framework within which the charity conducts its operations and confirm that there has been no possible or actual instance of non-compliance with those laws and regulations, except as explained to you and as disclosed in the financial statements.
9. We confirm we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the entity conducts its business and which are central to the entity's ability to conduct its business, except as explained to you and as disclosed in the accounts.
10. We confirm that there are no entities associated with this charity for tax purposes.
11. We confirm that in our opinion the charity is a going concern.
12. We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our own assessment of the risk of fraud in the business.
13. We confirm that there have been no actual or suspected instances of fraud involving management or employees who have a significant role in internal control or that could have a material effect on the financial statements. We also confirm that we are not aware of any allegations of fraud by former employees, regulators or others.
14. We confirm that, in our opinion, the charity's financial statements should be prepared on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs.
15. We confirm that we are not aware of any transactions with related parties requiring disclosure in the financial statements.
16. We confirm that all grants, donations and other income, including those subject to special terms or conditions or received for restricted purposes, have been notified to you. There have been no breaches of terms or conditions during the period regarding the application of such income.
17. We confirm that we are not aware of any matters of material significance that should be reported to the Charity Commission.

Yours faithfully

Signed by:

E42114B4ED0E409...

Signed on behalf of trustees

WESTGATE BAPTIST CHURCH (FUNDS HELD IN CONNEXION WITH)

England & Wales - Charity number 242153

Accounts

WESTGATE BAPTIST CHURCH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Charity Registration No. 242153

WESTGATE BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S B Kelly M A Campbell Mr A Campbell J Thong A Campbell	Resigned 1 January 2024
Charity number	242153	
Principal address	107 Carlisle Road Manningham Bradford BD8 8BY	
Independent examiner	Alison Whalley BA (Hons) FCA Azets Audit Services Ltd Carlton House Bradford BD1 4NS	
Bankers	HSBC 1 Well Croft Shipley BD18 3QH	

WESTGATE BAPTIST CHURCH

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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

The charity's objects are to provide a Christian Witness in Manningham, Bradford and within the wider community within a Baptist framework. The heart of the church's witness is its Sunday worship, however by working in partnership with other agencies the church aims to become a beacon of hope for the community in Manningham, Young members of the community can benefit by attending a homework club for one to one and group support with educational tasks.

In setting our objectives and planning our activities, our trustees have given serious consideration to the Charity Commissions guidelines.

Achievements and performance

The Westgate Baptist Church building was built in the nineteen hundreds in the days when asbestos was the main use in buildings. Although we have to take the age of the building and the maintenance required, the removal of the asbestos is ongoing, so far the Steadman room as been upgraded.

Sunday School

Two new members have joined our fellowship and have young children, which has given us the opportunity to restart the Sunday School, it is running very well, thanks to the teachers.

Luncheon Club

We no longer run a luncheon club, we have joined with Girdlington, Heaton and Manningham council of churches to support a food bank with non-perishable goods that are delivered every two weeks. A special thanks to all who donate to this project

Fund raising

We depend on the generosity of our members and friends of the church. We have the church house, which was the caretakers house. We have upgraded it and was renting to gain income for the church. The tenants did not take good care of it. They have left and it is not being rented at the moment, therefore we will be starting fund raising .

Community workers

We have had the community workers with us for a very long time, without them I do not know how the church would cope, they are doing a great job for us and they are under a very good leadership.

WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Financial review

During the year the charity received income of £28,392 (2022 £29,304) and incurred expenditure of £31,317 (2022 £37,579) after losses on investments of £237 (2022 losses of £595) the charity generated net expense of £3,161 (2022 £8,870 net expense).

At 31 December 2023 the charity held reserves of £45,050 (2022 £48,211).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charity registered in England and Wales and governed by its constitution.

The Trustees who served during the year and up to the date of signature of the financial statements were:

S B Kelly
M A Campbell
C M McKrieth (Resigned 30 June 2023)
Mr A Campbell
J Thong (resigned 1 January 2024)
A Campbell

Election for trustees takes place at Church meetings held in January and August each year. Each Trustee is elected for three years and then he or she can be re-elected. Each new Trustee is given a Charity Commission document detailing the responsibilities of a Trustee.

The Church is governed by its Members through regular church members meetings. The Church meetings are recorded in the format of minutes. The Church meetings are used to appoint persons from amongst its members to become Deacons, Trustees and Officers of the Church. The Minister of the Church is also appointed through this process.

The Minister, Deacons and Officers of the Church are responsible for the formulation of church policy, Other responsibilities include the day to day running and the maintenance of the church property and the Manse.

The Church has the beneficial use, (subject to relevant trusts), of the following assets, the legal title to which is held by the church's custodian trustee, The Yorkshire Baptist Association:

The Church premises have an insured value of £5,012,538


The fixtures, fittings and equipment have an insured value of £105,595

The insured value of the Manse at 1 Canford Drive Bradford BD15 7AR is £323,363 (Tetley Street Memorial Baptist Church have an interest of 3/8 of the property).

The Trustees' report was approved by the Board of Trustees.

DocuSigned by:

21D8B5799EFE471...
S B Kelly
Trustee
Dated: 20 June 2024

DocuSigned by:

16DDE06B843F415...
Mr A Campbell
Trustee
Dated: 20 June 2024

WESTGATE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WESTGATE BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Westgate Baptist Church (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

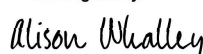
I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.

DocuSigned by:



Alison Whalley BA (Hons) FCA

Azets Audit Services

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 20 June 2024

WESTGATE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Total Unrestricted funds 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:						
Donations and legacies	3	20,281	20,281	18,108	-	18,108
Charitable activities	4	1,443	1,443	2,019	-	2,019
Investments	5	6,669	6,669	9,177	-	9,177
Total income		<u>28,393</u>	<u>28,393</u>	<u>29,304</u>	<u>-</u>	<u>29,304</u>
Expenditure on:						
Charitable activities	6	31,317	31,317	37,507	72	37,579
Net gains/(losses) on investments	10	(237)	(237)	(595)	-	(595)
Net movement in funds		<u>(3,161)</u>	<u>(3,161)</u>	<u>(8,798)</u>	<u>(72)</u>	<u>(8,870)</u>
Fund balances at 1 January 2023		<u>48,211</u>	<u>48,211</u>	<u>57,009</u>	<u>72</u>	<u>57,081</u>
Fund balances at 31 December 2023		<u>45,050</u>	<u>45,050</u>	<u>48,211</u>	<u>-</u>	<u>48,211</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WESTGATE BAPTIST CHURCH


BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	12	24,947		22,864	
Investments	13	9,844		10,081	
Cash at bank and in hand		11,495		16,449	
		<u>46,286</u>		<u>49,394</u>	
Creditors: amounts falling due within one year	14	<u>(1,236)</u>		<u>(1,183)</u>	
Net current assets			<u>45,050</u>		<u>48,211</u>
Income funds					
Unrestricted funds			<u>45,050</u>		<u>48,211</u>
			<u>45,050</u>		<u>48,211</u>

The notes on pages 6 to 12 form part of these financial statements.

The financial statements were approved by the Trustees on 20 June 2024

DocuSigned by:

 21D8B5799EFE471...
 S B Kelly
 Trustee

DocuSigned by:

 16DFE06B843F415...
 Mr A Campbell
 Trustee

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Westgate Baptist Church is a charity, registered in England and Wales, Charity Number 242153 and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies (Continued)

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	20,281	18,108
	<u> </u>	<u> </u>

4 Charitable activities

	2023	2022
	£	£
Messenger	39	48
Funerals and weddings	1,229	875
Events	107	423
Sundry income	68	673
	<u> </u>	<u> </u>
	<u>1,443</u>	<u>2,019</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

5 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Rental income	5,221	8,474
Interest receivable	1,448	703
	<u>6,669</u>	<u>9,177</u>

6 Charitable activities

	Charitable Expenditure	Charitable Expenditure
	2023	2022
	£	£
Staff costs	5,101	6,020
Rates and water	1,786	1,122
Insurance	6,049	6,132
Light and heat	8,757	8,627
Repairs and maintenance	1,921	5,456
Cleaning	-	562
Home mission	1,974	1,810
Baptist mission service	1,974	1,645
Donations to charities	48	590
Pulpit supply	910	1,293
Activities and events	-	701
	<u>28,520</u>	<u>33,958</u>
Share of support costs (see note 7)	1,561	2,499
Share of governance costs (see note 7)	1,236	1,122
	<u>31,317</u>	<u>37,579</u>
Analysis by fund		
Unrestricted funds	31,317	37,507
Restricted funds	-	72
	<u>31,317</u>	<u>37,579</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

7 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Postage and stationery	132	-	132	111	-	111
Payroll charges	240	-	240	210	-	210
Meals and refreshments	280	-	280	54	-	54
Telephone and internet	675	-	675	616	-	616
Sundry expenses	234	-	234	508	-	508
Legal and professional	-	-	-	1,000	-	1,000
Independent examiners fees	-	1,236	1,236	-	1,122	1,122
	<u>1,561</u>	<u>1,236</u>	<u>2,797</u>	<u>2,499</u>	<u>1,122</u>	<u>3,621</u>
Analysed between Charitable activities	<u>1,561</u>	<u>1,236</u>	<u>2,797</u>	<u>2,499</u>	<u>1,122</u>	<u>3,621</u>

Governance costs includes payments to the independent examiner of £1,236 (2022- £1,122) for examination fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or previous year.

9 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	<u>1</u>	<u>1</u>
Employment costs	2023	2022
	£	£
Wages and salaries	4,969	3,543
Other pension costs	132	2,477
	<u>5,101</u>	<u>6,020</u>

There were no employees whose annual remuneration was more than £60,000 during the current or previous year.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Revaluation of investments	(237)	(595)

11 Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Tax Act 2010 and falling within section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	21,104	20,421
Prepayments	3,843	2,443
	<u>24,947</u>	<u>22,864</u>

13 Current asset investments

	2023	2022
	£	£
Unlisted investments	9,844	10,081

14 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals	1,236	1,183

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2022	Resources expended	Balance at 1 January 2023	Movement in funds	Balance at 31 December 2023
	£	£	£	Incoming resources	£
Security system	72	(72)	-	-	-
	<u>72</u>	<u>(72)</u>	<u>-</u>	<u>-</u>	<u>-</u>

A generous donation of £815 for a CCTV security system and door locks was given during the year ended 31 December 2018. The balance on this account has been spent on security in 2022.

16 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

WESTGATE BAPTIST CHURCH (FUNDS HELD IN CONNEXION WITH)

England & Wales - Charity number 242153

Accounts

Charity Commission

WESTGATE BAPTIST CHURCH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Charity Registration No. 242153

WESTGATE BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S B Kelly M A Campbell J Thong A Campbell	Appointed November 2022
Charity number	242153	
Principal address	107 Carlisle Road Manningham Bradford BD8 8BY	
Independent examiner	Alison Whalley BA (Hons) FCA Azets Audit Services Ltd Carlton House Bradford BD1 4NS	
Bankers	HSBC 1 Well Croft Shipley BD18 3QH	

WESTGATE BAPTIST CHURCH

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WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

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In setting our objectives and planning our activities, our trustees have given serious consideration to the Charity Commissions guidelines.

Achievements and performance

The Westgate Baptist Church building was built in the nineteen hundreds in the days when asbestos was the main use in buildings. Although we have to take the age of the building and the maintenance required, the removal of the asbestos is ongoing, so far the Steadman room as been upgraded.

Sunday School

Two new members have joined our fellowship and have young children, which has given us the opportunity to restart the Sunday School, it is running very well, thanks to the teachers.

Luncheon Club

We no longer run a luncheon club, we have joined with Girdlington, Heaton and Manningham council of churches to support a food bank with non-perishable goods that are delivered every two weeks. A special thanks to all who donate to this project

Fund raising

We depend on the generosity of our members and friends of the church. We have the church house, which was the caretakers house. We have upgraded it and was renting to gain income for the church. The tenants did not take good care of it. They have left and it is not being rented at the moment, therefore we will be starting fund raising .

Community workers

We have the community workers with us for a very long time, without them I do not know how the church would cope, they are doing a great job for us and they are under a very good leadership.

WESTGATE BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Financial review

During the year the charity received income of £29,304 (2021 £34,335) and incurred expenditure of £37,579 (2021 £34,247) after losses on investments of £595 (2021 gain of £1,260) the charity generated net expense of £8,870 (2021 £1,348 net income).

At 31 December 2022 the charity held reserves of £48,211 (2021 £57,081) of which £nil (2021 £72) were restricted.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a charity registered in England and Wales and governed by its constitution.

The Trustees who served during the year and up to the date of signature of the financial statements were:

S B Kelly

M A Campbell

C M McKrieth

(Resigned 30 June 2023)

J Thong

A Campbell

(Appointed November 2022)

Election for trustees takes place at Church meetings held in January and August each year. Each Trustee is elected for three years and then he or she can be re-elected. Each new Trustee is given a Charity Commission document detailing the responsibilities of a Trustee.

The Church is governed by its Members through regular church members meetings. The Church meetings are recorded in the format of minutes. The Church meetings are used to appoint persons from amongst its members to become Deacons, Trustees and Officers of the Church. The Minister of the Church is also appointed through this process.

The Minister, Deacons and Officers of the Church are responsible for the formulation of church policy, Other responsibilities include the day to day running and the maintenance of the church property and the Manse.

The Church has the beneficial use, (subject to relevant trusts), of the following assets, the legal title to which is held by the church's custodian trustee, The Yorkshire Baptist Association:

The Church premises have an insured value of £3,664,137

The fixtures, fittings and equipment have an insured value of £105,595

The insured value of the Manse at 1 Canford Drive Bradford BD15 7AR is £240,258 (Tetley Street Memorial Baptist Church have an interest of 3/8 of the property).

The Trustees' report was approved by the Board of Trustees.



S B Kelly

Trustee

Dated: 12 October 2023



M A Campbell

Trustee

Dated: 12 October 2023

WESTGATE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WESTGATE BAPTIST CHURCH

I report to the Trustees on my examination of the financial statements of Westgate Baptist Church (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.



Alison Whalley BA (Hons) FCA

Azets Audit Services Ltd

Carlton House
Grammar School Street
Bradford
BD1 4NS

Dated: 12 October 2023

WESTGATE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	3	18,108	-	18,108	19,189	-	19,189
Charitable activities	4	2,019	-	2,019	3,338	-	3,338
Investments	5	9,177	-	9,177	11,808	-	11,808
Total income		<u>29,304</u>	<u>-</u>	<u>29,304</u>	<u>34,335</u>	<u>-</u>	<u>34,335</u>
Expenditure on:							
Charitable activities	6	37,507	72	37,579	34,232	15	34,247
Net gains/(losses) on investments	10	(595)	-	(595)	1,260	-	1,260
Net movement in funds		<u>(8,798)</u>	<u>(72)</u>	<u>(8,870)</u>	<u>1,363</u>	<u>(15)</u>	<u>1,348</u>
Fund balances at 1 January 2022		<u>57,009</u>	<u>72</u>	<u>57,081</u>	<u>55,646</u>	<u>87</u>	<u>55,733</u>
Fund balances at 31 December 2022		<u><u>48,211</u></u>	<u><u>-</u></u>	<u><u>48,211</u></u>	<u><u>57,009</u></u>	<u><u>72</u></u>	<u><u>57,081</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

WESTGATE BAPTIST CHURCH

BALANCE SHEET

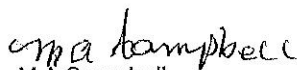
AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Debtors	12	22,864		22,529	
Investments	13	10,081		10,676	
Cash at bank and in hand		16,449		26,476	
		<u>49,394</u>		<u>59,681</u>	
Creditors: amounts falling due within one year	14	<u>(1,183)</u>		<u>(2,600)</u>	
Net current assets			<u>48,211</u>		<u>57,081</u>
Income funds					
Restricted funds	15		-		72
Unrestricted funds			<u>48,211</u>		<u>57,009</u>
			<u>48,211</u>		<u>57,081</u>

The financial statements were approved by the Trustees on 12 October 2023



S B Kelly
Trustee



M A Campbell
Trustee

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Westgate Baptist Church is a charity, registered in England and Wales, Charity Number 242153 and is governed by its constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under heading that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies **(Continued)**

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	18,108	19,189
	<u>18,108</u>	<u>19,189</u>

4 Charitable activities

	2022	2021
	£	£
Messenger	48	136
Funerals and weddings	875	1,664
Events	423	103
Sundry income	673	1,435
	<u>2,019</u>	<u>3,338</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

5 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Rental income	8,474	11,342
Interest receivable	703	466
	<u>9,177</u>	<u>11,808</u>

6 Charitable activities

	Charitable Expenditure	Charitable Expenditure
	2022	2021
	£	£
Staff costs	6,020	8,166
Rates and water	1,122	364
Insurance	6,132	5,326
Light and heat	8,627	4,691
Repairs and maintenance	5,456	5,855
Cleaning	562	249
Home mission	1,810	2,005
Baptist mission service	1,645	1,974
Donations to charities	590	388
Pulpit supply	1,293	1,470
Activities and events	701	132
	<u>33,958</u>	<u>30,620</u>
Share of support costs (see note 7)	2,499	2,607
Share of governance costs (see note 7)	1,122	1,020
	<u>37,579</u>	<u>34,247</u>
Analysis by fund		
Unrestricted funds	37,507	34,232
Restricted funds	72	15
	<u>37,579</u>	<u>34,247</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Postage and stationery	111	-	111	188	-	188
Payroll charges	210	-	210	1,080	-	1,080
Meals and refreshments	54	-	54	37	-	37
Telephone and internet	616	-	616	598	-	598
Sundry expenses	508	-	508	704	-	704
Legal and professional	1,000	-	1,000	-	-	-
Independent examiners fees	-	1,122	1,122	-	1,020	1,020
	<u>2,499</u>	<u>1,122</u>	<u>3,621</u>	<u>2,607</u>	<u>1,020</u>	<u>3,627</u>
Analysed between						
Charitable activities	<u>2,499</u>	<u>1,122</u>	<u>3,621</u>	<u>2,607</u>	<u>1,020</u>	<u>3,627</u>

Governance costs includes payments to the independent examiner of £1,122 (2021- £1,020) for examination fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the current or previous year.

9 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
	<u>1</u>	<u>1</u>
Employment costs	2022	2021
	£	£
Wages and salaries	3,543	4,351
Other pension costs	2,477	3,815
	<u>6,020</u>	<u>8,166</u>

There were no employees whose annual remuneration was more than £60,000 during the current or previous year.

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Revaluation of investments	(595)	1,260

11 Taxation

The charity is exempt from tax on income and gains falling within part II of the Corporation Tax Act 2010 and falling within section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	20,421	20,200
Prepayments	2,443	2,329
	<u>22,864</u>	<u>22,529</u>

13 Current asset investments

	2022	2021
	£	£
Unlisted investments	<u>10,081</u>	<u>10,676</u>

14 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	<u>1,183</u>	<u>2,600</u>

WESTGATE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021	Resources expended	Balance at 1 January 2022	Resources expended	Balance at 31 December 2022
	£	£	£	£	£
Security system	87	(15)	72	(72)	-
	<u>87</u>	<u>(15)</u>	<u>72</u>	<u>(72)</u>	<u>-</u>

A generous donation of £815 for a CCTV security system and door locks was given during the year ended 31 December 2018. The balance on this account has been spent on security during the year.

16 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Current assets/(liabilities)	48,211	-	48,211	57,009	72	57,081
	<u>48,211</u>	<u>-</u>	<u>48,211</u>	<u>57,009</u>	<u>72</u>	<u>57,081</u>
	<u>48,211</u>	<u>-</u>	<u>48,211</u>	<u>57,009</u>	<u>72</u>	<u>57,081</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).