WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

REPORT AND FINANCIAL STATEMENTS

For the year ended 31st December 2025

Charity Number 1128703

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

(including The Hub)

Trustees Annual Report for the year ended 31st December 2025

The trustees for Westgate Baptist Church, Newcastle upon Tyne, are pleased to present their annual report together with the financial statements of the charity for the year ended 31st December 2025.

1. Reference and administrative details of the charity, its trustee's and advisors

Charity Name	Westgate Baptist Church Newcastle upon Tyne
Registered Charity Number	1128703
Registered Office and	366 Westgate Road
Operational address	Newcastle upon Tyne NE4 6NX

Trustees:	Shelagh Garry	Pastor
	Ross Smith	Pastor
	Margaret Robson	Church Secretary
	Cyprian Achuo	Treasurer
	Kate Byers	Deacon
	Donald Daly	Deacon
	Moses Dang	Deacon
	Jim Garry	Deacon
	Christian Lombe	Deacon
	Dennis Philiip	Deacon (appointed November 2025)

Independent Examiner	Jim Dodds

2. Structure, governance and management.

Governing documents

Constitution, based on model governing document produced by Baptist Union Corporation and approved by Charity Commission.

Appointment of Trustees

Approved by Church Members' Meeting.

Additional Governance Issues

Member church of the Baptist Union of Great Britain and the Northern Baptist Corporation. Members of the church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of their faith in Jesus Christ, at Westgate Baptist Church or who have made their public profession of faith in Jesus Christ in another Baptist Church or church of another denomination.

The Members meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint up to 16 Trustees, (including the Pastors), who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the Church Meeting by the Trustees for guidance or decision or may be raised by Members in a Church Meeting for further consideration by the Trustees. Though constitution permits decisions to be made at Church Meetings by appropriate majorities, the church seeks to work by consensus wherever possible. The Trustees have assessed the major risks facing the Church and are satisfied that there are policies and procedures in place to minimise these risks.

3. Purpose of the charity

The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and conduct other charitable purposes in the United Kingdom and /or other parts of the world.

4. Public benefit statement.

Trustees give regard to the Charity Commission guidance on public benefit and consider benefit when reviewing and planning activities.

5. Policy on grant making.

The Church provides financial support by way of donations to other organisations which are aligned to our purpose and values. Recipients of financial support are identified and evaluated by the Missions Giving Committee which provides recommendations to the Trustees and Church Members meeting for approval. This year donations were made to:

- Baptist Missionary Society
- Baptist Union Home Mission
- Compassion UK
- Dnipro Hope Mission
- Fellowship of Christian Students (in Nigeria)
- Mission Aviation Fellowship
- Tear Fund Water Projects
- Thomas Rees

6. Contribution made by volunteers.

We value and rely on volunteers to run all our main activities and this year they have freely given of their time and bring a range of variety and skills that are essential to our operation. Volunteers are particularly important to the maintenance and upkeep of our building. Their input reduces the costs that would otherwise be incurred.

7. Objectives and activities

Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am. There are also occasional services at other times which are advertised in the Church Notices and on the website at www.westgatebaptist.org.uk. We run a full children's programme during the morning services: Glow (3-5 years); Lighthouse (6-11 years); Illuminate (youth); and in partnership with our local YWAM team (Youth With A Mission) we run two evening sessions each month with teenagers from a variety of churches. The Church seeks to be a friendly and welcoming community, and anyone is free to attend any of these services.
The Church is responsible for several groups which meet regularly at the Church with the purpose of assisting the community and demonstrating the love of Jesus. These include Toddler Group; Lunch Bunch (feeding local families during school holidays times); The Foyer Drop-In, a weekly drop-in coffee bar; The Friendship group for over fifties meet fortnightly for social activities, crafts, and support of each other; French Speaking Ministry is well established and meet once a fortnight on Zoom and once a fortnight at Church; ' Zealous for Jesus'– a service which takes place once a month primarily for Indian nationals to worship.

Jesus in their own language; Well-being @Westgate group, who take referrals from GPs and other support services and offer a quiet, welcoming space with activities, friendship, and care for those who are struggling with emotional or mental health difficulties.

Our Pastors and Pastoral Team offer support to individuals who find it a daunting experience to access services which are provided locally and nationally and who would otherwise not receive this help.

In 2025, a Slovakian fellowship, Church Without Borders, began to hold their weekly services in the Czech language in our building, and we began a partnership with Day Six, a new charity supporting spiritual growth among men, with regular meetings at WBC.

The building continues to be used by Liddle Court Chinese Fellowship for their Sunday afternoon service and a local Eritrean church fellowship on Saturdays for their children's work.

Our baptistry is used by several other churches in the area.

Our support and care of refugees and asylum seekers is through financial support, oversight, and involvement with The Hub a weekly drop in on Tuesday afternoons, run by volunteers, where refugees and asylum seekers can come for help and advice. The Church currently has contact with a significant number of asylum seekers who require an elevated level of support in managing their wellbeing and accessing services.

Food Cycle continue to operate from the Church building on Thursday evenings providing a free vegetarian meal to any from the community who care to attend.

A Farsi speaking N.A.(Narcotics Anonymous) group meet at our church on Monday afternoons.

West End Refugee Service run their 'Weekly Welcome' drop-in on Wednesdays, as well as a series of astronomy and planetarium talks in partnership with Kielder Observatory.

We are registered with Newcastle City Council as a well-being Hub, and we provide use of our rooms and halls for other community purposes.

We have a Church website and Facebook page to allow people access to the church and information about our work.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted regarding the Disclosure and Barring Service.

8. Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including finance, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but are confident that we are providing substantial benefit to our community. During the year seven people were baptised and one child was dedicated.

We have a series of 10 'Connect Groups', which are small groups that meet for the purpose of mutual care and support, Bible study and prayer. We also run monthly Bible studies. Last year a new ministry was launched helping some of the Iranian people in our fellowship learn English.

We took a group 13 of our young people to the Kairos Christian Youth Camp in North Yorkshire.

The Hub team have supported their clients on a weekly basis with advice and food and offered its annual trip to Glenridding.

Our Lunch Bunch events served 1,411 meals during the year to 65 families. Many of our families have attended other groups and events at the Church throughout the year.

We completed our part in the 'Explore' mission initiated by Good News For Everyone UK involving more than 30 churches in Newcastle aiming to take a copy of Luke's gospel to every home in the city. In our area we spoke to people from more than 1,300 households and delivered more than 2,100 copies of the book. Following this, we took out more than 500 invitations to our special Christmas service, including our family nativity, traditional carols and reflective watchnight service.

We finished an extensive stonework improvement project for our building, as well as more minor works including lift repair, roof repairs, heating repairs, new lighting and new signage.

9. Financial Review

The Church continues to raise the funds which it needs to continue its activities from within its own Membership and congregation. No wider public appeal was made for funds during the year, though funding was sought for specific areas of the Church's work and outreach e.g. Lunch Bunch and Refugee and Asylum seeker activities.

The Church expressed its part in the life of the wider church by giving to national and international organisations and societies with Christian aims and objectives compatible with the Church's own charitable purposes.

Our expenditure has been higher than usual this year largely due to renewing of stonework to the front of the building. The interior of the church has also been improved, with a major piece of work to redecorate and replace lighting in our biggest hall – which is used each week by many of our ministries and community groups as well as our Young Church. We have also installed five new Smart T.V's in the building.

The total income for the period was £474,471 (2024: £197,284 This income is allocated across respective funds on the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

The statement of Financial Activities for the year ended 31st December 2025 shows a surplus across all funds of £222,619 (2024: a deficit of -£90,671).

The balance sheet at 31st December2025 shows total funds carried forward of £1,197,164 (2024: £974,545) of which there are £320,268 restricted funds (2024: £nil)

10. Reserves Policy

The Trustees have established a Reserves Policy, (including the level of reserves to be maintained). The Trustees have agreed to maintain a reserve of three months running costs with a minimum level of free reserves of £35,000. On 31st December 2025 the levels of free reserves (unrestricted funds not invested in tangible assets) are £70,793 (2024 £145,682). The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the Church to function effectively in the coming year.

11. Statement of Trustee Responsibilities

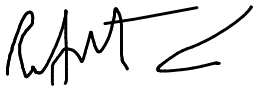
The Trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Trustees are required to prepare financial statements for each fiscal year which show the state of affairs of the charity and of the charity and of the incoming resources including and the application of resources, including the income and expenditure of the charity for the year. In preparing those financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities Statement of Recommended Practice(SORP).
- Make judgements that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the charity's trustees on: 12 August 2026

Signature: 

Full name: Ross Smith

Position: Pastor

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 December 2025

I report on the financial statements of Westgate Baptist Church, Newcastle upon Tyne for the year ended 31 December 2025, which are set out on pages 9 to 21.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention 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 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.



Jim Dodds
33 The Glebe
Morpeth
Northumberland
NE61 6HW

Date: 12 August 2026

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE
(Including The Hub)

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	Total 2024 £
Income from:					
Donations and legacies	6	451,337	5,000	**456,337**	184,404
Charitable activities					
Charitable services	7	16,565	159	**16,724**	11,182
Investments	8	489	921	**1,410**	1,698
Total income		468,391	6,080	**474,471**	197,284
Expenditure on:					
Charitable activities					
Operation of the charity	9	248,303	3,549	**251,852**	287,955
Total expenditure		248,303	3,549	**251,852**	287,955
Net income/(expenditure)		220,088	2,531	**222,619**	(90,671)
Transfers between funds		(317,737)	317,737	**-**	-
Net movement of funds		(97,649)	320,268	**222,619**	(90,671)
Reconciliation of funds					
Total funds brought forward		974,545	-	**974,545**	1,065,216
Total funds carried forward		876,896	320,268	**1,197,164**	974,545

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 11 to 21 form an integral part of these accounts.

WESTGATE BAPTIST CHURCH, NEWCASTLE UPON TYNE Charity Number 1128703
(Including The Hub)

BALANCE SHEET
As at 31 December 2025

	Notes	£	Total 2025 £	£	Total 2024 £
Fixed assets					
Tangible assets	16		806,103		828,863
Total fixed assets			**806,103**		**828,863**
Current assets					
Debtors	17	7,925		5,792	
Cash at bank and in hand	18	384,096		140,640	
Total current assets		**392,021**		**146,432**	
Creditors: amounts falling due within one year	19	**(960)**		**(750)**	
Net current assets			**391,061**		**145,682**
Total assets less current liabilities			**1,197,164**		**974,545**
Total net assets or liabilities			**1,197,164**		**974,545**
Funds of the charity					
Unrestricted income funds			869,754		964,069
Designated income funds			7,142		10,476
Restricted income funds			320,268		-
Total funds			**1,197,164**		**974,545**

The notes on pages 11 to 21 form an integral part of these accounts.

These financial statements were approved by the Board on: 12 August 2026

and are signed on its behalf by: Cyprian Achuo
Treasurer



1 Accounting Policies

The principle accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

2 Basis of accounting

2.1 Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with 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) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Westgate Baptist Church, Newcastle upon Tyne meets the definition of a public benefit entity under FRS 102.

2.2 Preparation of the accounts on a going concern basis

The charity reported unrestricted funds at the year end of £876,896 and has already secured a significant amount of funding for the current year. As the charity is a church, the majority of funds are held as the church building. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern.

3 Income

3.1 Recognition of income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliably.

3.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

3.3 Grants and donations

Income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance or provision of other specified service is deferred until the criteria of income recognition are met.

3.4 Donated goods and services

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided that the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with the equivalent amount recognised as an expense under the appropriate heading in the SoFA.

3.5 Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

3.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

3.7 Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in donations and legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

3.8 Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charities' work or for specific projects being undertaken by the charity.

4 Expenditure and liabilities

4.1 Liability recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4.2 Charitable activities

Expenditure on charitable activities includes the ministry costs and other activities undertaken to further the purposes of the charity and their associated support costs.

4.3 Governance and support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

4.4 Irrecoverable VAT

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

4.5 Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

4.6 Provisions for liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

5 Assets

5.1 Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Plant and machinery	25% Straight line
Office equipment	25% Straight line

Analysis of income

		Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	Total 2024 £
6	**Donations and legacies**				
	Church Giving	131,879	-	**131,879**	133,315
	Tax recoverable on Gift Aid	29,466	-	**29,466**	22,391
	Donations, legacies and grants	757	-	**757**	4,685
	Gain on sale of Manse at 58 Grange Road	248,006	-	**248,006**	-
	Northern Baptist NBA Foundation Grant -Young Church	-	2,500	**2,500**	-
	Northern Baptist NBA Foundation Grant -Lunch Brunch	-	2,500	**2,500**	-
	Thank Offering	9,820	-	**9,820**	11,290
	Thank Offering Gift Aid	1,915	-	**1,915**	2,250
	Refugee Support	2,259	-	**2,259**	6,399
	Refugee Support Gift Aid	522	-	**522**	1,536
	Agape	400	-	**400**	10
	The Hub	6,780	-	**6,780**	1,200
	Listed Places of Worship Grant	19,102	-	**19,102**	-
	Wellbeing	431	-	**431**	-
	Other grants and donations	-	-	**-**	1,328
		451,337	5,000	**456,337**	184,404
7	**Charitable services**				
	Rental income	16,565	-	**16,565**	10,126
	Warm spaces	-	-	**-**	-
	Lunch Bunch	-	159	**159**	1,000
	Parents and toddlers subscriptions	-	-	**-**	56
		16,565	159	**16,724**	11,182
8	**Income from investments**				
	Bank interest	489	921	**1,410**	1,698
		489	921	**1,410**	1,698

Income was £474,471 (2024: £197,284) of which £468,391 was unrestricted or designated (2024: £196,228) and £6,080 was restricted (2024: £1,056)

Analysis of expenditure on charitable activities

		Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	Total 2024 £
9	***Charitable activities***				
	Wages, Salaries, Pensions and NI				
	Salary costs	114,157	-	**114,157**	99,087
	Superannuation and pensions	-	-	**-**	12,478
	Staff expenses	1,017	-	**1,017**	958
	Mission				
	Lunch Bunch	-	1,787	**1,787**	1,826
	Wellbeing	537	-	**537**	-
	Parent and Toddler Group	-	-	**-**	140
	Others (Mission)	-	-	**-**	357
	Ministry				
	Agape	30	-	**30**	500
	Events	425	-	**425**	363
	Friendship group	63	-	**63**	224
	Worship	132	-	**132**	165
	Licenses and membership	2,597	-	**2,597**	2,534
	Young church	1,577	1,162	**2,739**	2,396
	Other ministry	696	-	**696**	974
	Pulpit supply and external speakers	160	-	**160**	150
	The Hub				
	Rights Service staff costs	17,426	-	**17,426**	13,091
	Conference fees training and travel	88	-	**88**	231
	Project expenses (Hub)	1,820	-	**1,820**	2,873
	Homeless emergency funds (Hub)	400	-	**400**	500
	Administration (Hub)	439	-	**439**	319
	Donations and Grants				
	Mission Giving - donations	17,716	-	**17,716**	16,486
	Thank Offering - donations	11,810	-	**11,810**	10,800
	Administration				
	Consumables	447	-	**447**	-
	Church cleaning	6,151	-	**6,151**	5,738
	Cleaning supplies	-	-	**-**	216
	Office supplies and equipment	1,232	-	**1,232**	1,069
	Other admin	2,136	-	**2,136**	2,754
	Balance carried forward	181,056	2,949	**184,005**	176,229

	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	Total 2024 £
9 ***Charitable activities*** *(continued)*				
Balance brought forward	181,056	2,949	**184,005**	176,229
Premises				
Manse	-	600	**600**	2,178
Technology	1,694	-	**1,694**	1,046
Repairs and renewals	8,121	-	**8,121**	75,779
Depreciation	18,126	-	**18,126**	2,945
Utilities and insurance				
Gas and electricity	26,198	-	**26,198**	17,832
Telecoms	1,027	-	**1,027**	1,166
Council Tax and water	2,861	-	**2,861**	2,319
Insurance	8,086	-	**8,086**	7,536
TV Licence	174		**174**	175
Governance costs				
Independent examiner's fees for reporting on the accounts	960	-	**960**	750
	248,303	3,549	**251,852**	287,955

Expenditure on charitable activities was £251,852 (2024: £287,955) of which £248,303 was unrestricted or designated (2024: £285,989) and £3,549 was restricted (2024: £1,966).

10 **Fees for examination of the accounts**

	2025 £	2024 £
Independent examiner's fees for reporting on the accounts for the Church and The Hub	**960**	750
	960	750

There were no other fees paid to the examiner (2024: £nil).

11 **Analysis of staff costs, and the cost of key management personnel**

	2025 £	2024 £
Gross wages and employer's National Insurance	**114,157**	61,767
Employer's pension costs	**6,449**	5,594
	120,606	67,361

No employee received remuneration above £60,000 (2024: £nil).

The key management personnel of the charity, comprise the Trustees and the Pastors. The total employee benefits of the key management personnel of the charity were £83,995. (2023: £36,933).

12 **Staff numbers**

The average monthly head count was 4 staff (2024: 4.8 staff) and the average monthly number of full-time equivalent employees during the year were as follows:

The parts of the charity in which the employee's work	**2025 Number**	2024 Number
Charitable activities	**3.2**	2.4
	3.2	2.4

13 **Transactions with trustees**

Three trustees are a paid employees of the charity - Shelagh Garry (Pastor), Ross Smith (Pastor) and Margaret Robson (church secretary). No remuneration or benefits were paid for their role as trustees.

Trustees' expenses

No trustee expenses have been incurred in the year.

Transaction(s) with related parties

There has been no related party transactions in the reporting period.

14 **Defined contribution pension scheme**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £6,449 (2024: £5,594). There was £ nil outstanding as at 31 December 2025 (2024: £ nil).

The Baptist Union Benefit scheme relating to pension deficit and cessation events has a current liability of £1 per month.

15 **Corporation Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

16 **Tangible fixed assets**

	Freehold land and buildings	Plant and machinery	Office equipment	Total
	£	£	£	£
Cost				
Balance brought forward	819,762	189,915	24,604	**1,034,281**
Additions	-	61,206	1,160	**62,366**
Disposals	(67,000)	-	-	**(67,000)**
Balance carried forward	752,762	251,121	25,764	**1,029,647**
Depreciation				
Basis	No depreciation	SL	SL	
Rate		25%	25%	
Balance brought forward	-	180,814	24,604	**205,418**
Depreciation charge for year	-	17,933	193	**18,126**
Disposals	-	-	-	**-**
Balance carried forward	-	198,747	24,797	**223,544**
Net book value				
Brought forward	819,762	9,101	-	**828,863**
Carried forward	752,762	52,374	967	**806,103**

The disposal of freehold land and buildings £315,006 represents the sale of the Church Manse located at 58 Grange Road, Fenham.

17 **Debtors and prepayments (receivable within 1 year)**

	2025	2024
	£	£
HMRC Gift Aid	**7,925**	5,792
	7,925	5,792

18 **Cash at bank and in hand**

	2025	2024
	£	£
Bank account and cash in hand	**65,353**	133,731
Church Trust	**315,327**	-
Bank account and cash in hand (The Hub)	**3,416**	6,909
	384,096	140,640

19 **Creditors and accruals (payable within 1 year)**

	2025	2024
	£	£
Accruals and deferred income		
Accountancy and Independent Examination	**960**	750
	960	750

20 **Grant making**

Purpose for which grants made	Grants to Institutions £	Grants to Individuals £	Total £
Mission Giving	13,366	4,350	**17,716**
Thank Offering	11,810	-	**11,810**
	25,176	4,350	**29,526**

21 **Grants made to Institutions**

Name of Institutions	Purpose	Total £
BMS World Mission	Mission Giving	**6,683**
Baptist Union Home Mission	Mission Giving	**6,683**
Tear Fund Water Project	Thank Offering	**2,362**
Fellowship of Christian Students	Thank Offering	**2,362**
Mission Aviation fellowship	Thank Offering	**2,362**
Dnipro Hope Mission	Thank Offering	**2,362**
Compassion UK	Thank Offering	**2,362**
	Total Grants to Institutions	**25,176**
	Other grants	**4,350**
		29,526

22 **Events after the end of the reporting period**

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

23 **Analysis of charitable funds**

Analysis of movements in unrestricted funds

Unrestricted funds	**Fund balances brought forward** £	**Incoming resources** £	**Resources expended** £	**Transfers** £	**Fund balances carried forward** £
Baptist Church	957,161	458,430	(228,100)	(317,737)	**869,754**
The Hub	6,908	-	-	(6,908)	**-**
Designated funds					
The Hub	-	6,780	(20,173)	16,809	**3,416**
Refugee Support Funds	8,669	2,781	-	(9,901)	**1,549**
Agape	1,807	400	(30)	-	**2,177**
Totals	974,545	468,391	(248,303)	(317,737)	**876,896**

Purpose of unrestricted funds

Baptist Church	The 'free reserves' of the Baptist Church
Designated funds	
The Hub	The 'free reserves' of The Hub
Refugee Support Funds	Refugee homeless fund.
Agape	Hardship support fund.

23 **Analysis of charitable funds** continued

Analysis of movement in restricted funds

Restricted funds	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Lunch Bunch	-	2,659	(1,787)	2,731	**3,603**
Northern Baptist NBA Foundation Grant -Young Church	-	2,500	(1,162)	-	**1,338**
Proceeds of Sale of Manse - 58 Grange Road	-	921	(600)	315,006	**315,327**
Totals	-	6,080	(3,549)	317,737	**320,268**

Purpose of main restricted funds
Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Lunch Bunch	Provision of meals and activities for school children during school holidays who were eligible for free school meals.
Northern Baptist NBA Foundation Grant -Young Church	Provision of pizza to the Young Church pizza night events.
Proceeds of Sale of Manse - 58 Grange Road	Proceeds of the Sale of the Manse to be used for exceptional expenditure items typically of a capital nature or for special projects.

Transfers between funds

	Reason for transfer	Amount £
Between church general funds and restricted funds	Proceeds from the sale of the Manse - 56 Grange Road, the Trustees consider to be restricted reserves of WBC.	**315,327**
Between Refugee Support Funds and The Hub.	Internal donation to The Hub Wrights Service.	**9,901**
Between church general funds and The Hub	Transfer of The Hub opening unrestricted funds to The Hub designated funds.	**6,908**
Between church general funds and Lunch Brunch	Remaining balance from Goodcare Benevolent fund of £3,000 donation made to WBC 30/4/21.	**2,731**

24 **Capital commitments**

As at 31 December 2025, the charity had no capital commitments (2024 -£nil).

25 **Analysis of net assets between funds**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**Total 2025 £**
Tangible fixed assets	806,103	-	-	**806,103**
Cash at bank and in hand	56,686	7,142	320,268	**384,096**
Other net current assets/(liabilities)	6,965	-	-	**6,965**
	869,754	7,142	320,268	**1,197,164**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	**Total 2024 £**
Tangible fixed assets	828,863	-	-	**828,863**
Cash at bank and in hand	130,164	10,476	-	**140,640**
Other net current assets/(liabilities)	5,042	-	-	**5,042**
	964,069	10,476	-	**974,545**