CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2025 **Period start date** **To** 31/12/2025 **Period end date**

Charity name: WHITLEY BAY BAPTIST CHURCH CIO

Charity registration number: 1201562

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Pg 3
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Pg 3
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Pg 3.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A.
Contribution made by volunteers	Para 1.38	Pg 5
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Pg 4

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Pg 5
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Pg 6
Amount of reserves held	Para 1.22	Pg 6
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Pg 2 and 3
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Pg 2 and 3
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Pg 3.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	WHITLEY BAY BAPTIST CHURCH CIO
Other name the charity uses	
Registered charity number	1201562
Charity's principal address	PARK AVENUE WHITLEY BAY TYNE AND WEAR NE26 1DX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	REV JOEL MERCER			
2	STEPHEN DAVIDSON			
3	LYNNE GRADWELL			
4	JOANNE HARRIS			
5	CRISPIAN OATES			
6	CATHERINE RAINE			
7	REV ANTHONY VICTOR RUDDLE			
8	HELEN SAYER			
9	ALISON SENIOR		FROM 01/05/2025	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
THE BAPTIST UNION CORPORATION LTD.		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	J. Mercer	
Full name(s)	REV. JOEL MERCER	STEPHEN DAVIDSON
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE .
Date	16th July 2026	



WHITLEY BAY
BAPTIST CHURCH
growing community

Financial Statements

For the year ended 31 December 2025

WHITLEY BAY BAPTIST CHURCH

TRUSTEES' REPORT
For the year ended 31 December 2025

WHITLEY BAY
BAPTIST CHURCH
growing community

LEGAL INFORMATION

The Church is registered with the Charity Commission.

CHURCH ADDRESS

Park Avenue, Whitley Bay, NE26 1DX

CHURCH WEBSITE

www.wbbc.org.uk

REGISTERED CHARITY NUMBER

1201562

HMRC REFERENCE NUMBER

ZD31565

TRUSTEES

The Charity Managing Trustees of the Church are:
Rev Joel Mercer (appointed 12 January 2023)
Stephen Frank Davidson (appointed 30 March 2023)
Lynne Gradwell (resigned 1 May 2025)
Joanne Harries (appointed 12 January 2023)
Crispian Oates (appointed 12 January 2023)
Katherine Raine (appointed 12 January 2023)
Rev Anthony Victor Ruddle (appointed 30 March 2023)
Helen Sayer (appointed 12 January 2023)
Alison Senior (appointed 1 May 2025)

PROPERTY TRUSTEES

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, OX11 8RT

BANKERS

Lloyds Bank PLC
The Baptist Union Corporation Limited

INDEPENDENT EXAMINER

Paul Hutchinson BSc FCA, Harrison Hutchinson Ltd, 246 Park View, Whitley Bay, Tyne and Wear. NE26 3QX

Structure, Governance and Management

The charity is constituted as a Charitable Incorporated Organisation ('CIO') and has been registered with the Charity Commission under Registered Charity No 1201562 since 12 January 2023.
The Church's Constitution is in the form of the Approved Governing Document for a Baptist Church constituted as a CIO.
The Trustees are responsible for the management and administration of the charity.
The Trustees give their time freely and receive no remuneration or other financial benefits.
Church Members' Meetings take place at least four times in every calendar year and have responsibility for the overall policy of the Church. In accordance with the Constitution, the members appoint Trustees who are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the Church. These Trustees are provided with suitable documents on taking up post to ensure a good knowledge of their responsibilities. 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 a Church Members' Meeting by the Trustees for guidance or may be raised by members in a Church Members' Meeting for further consideration by the Trustees. Though the constitution permits decisions to be made at Church Members' Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

Objective:
The principal purpose of Whitley Bay Baptist Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education, and carry out other charitable purposes, in the United Kingdom and/or other parts of the world.

Activities:
On 1 January 2024, the assets, liabilities, activities and employees of the Church were acquired from an existing unincorporated association (also called Whitley Bay Baptist Church) which was at that date registered with the Charity Commission with registered charity number 1126439. The unincorporated association was subsequently dissolved during 2024.

In order to achieve it's charitable purpose the Church engaged in a broad range of activities including: regular public services of Christian worship; Carers and Toddlers; Community Lunches; Open the Book; Parish Nursing; Take 5 and Chat; The Light; Warm Welcome; and Youth activities and events. It also supports those in our Church community though pastoral care and small groups.

During 2024 The Church established a CAP Debt Help Centre which is run in partnership with Christians Against Poverty ('CAP') and is funded by donations from CAP and from a number of churches local to Whitley Bay. In addition to making financial contributions to the CAP Help Centre, the Church provided office accommodation and employed the centre manager. The CAP Debt Help Centre provided money and debt advice to assist people to become debt free. The CAP Debt Help Centre was closed with effect from 31 January 2026.

Many of the activities are open to any member of the public. Carers and Toddlers is particularly for those with young children, Open the Book is a group that provides assemblies for local schools, and Take 5 and Chat runs a Café Drop-in for families who have children with additional needs.

The Trustees are confident that the activities of the Church complied with our duty as a charity to provide a public benefit according to the guidance set out by the Charity Commission.

Achievement and Performance

Whitley Bay Baptist Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as faith and fellowship.

2025 has been a good year in the life of the Church. The Church remains committed to our seven core values which are : Christ Centred; Discipling; Family; Generous; Missional; Welcoming; and Worshipping. It is our desire that all of our activities should embody these values as we seek to serve our community in the name of Christ. Numbers attending our worship services have steadily increased over the year and we are pleased to also have a small number regularly engaging in our services via livestream.

Our Carers and Toddler group continues to be popular and is functioning at capacity with a small waiting list.

Community Lunches have been well attended by both those who are already part of our church family and those in the wider community. These lunches are provided for free of charge, though many of those who attend make donations towards our costs.

During the last year, the Open the Book team have visited five schools in the local area on a half termly/monthly basis. We have been able to invite those schools into our buildings to explore faith, the environment, what Christians believe, and take part in Christmas activities.

The Parish Nurses continue to work one-on-one with some of the most vulnerable people in and around Whitley Bay, particularly assisting with health needs. The team also runs a popular seated exercise class each week.

The Take 5 and Chat Café Drop-in opens every other Wednesday as a support for families whose children need extra care. Since the Drop-in first opened, contact has been made with over 100 families, offering love, support, and a safe environment surrounded by people who get it. Take 5 and Chat also run a series of parenting courses, which have been very well attended.

The Light Group welcomes adults with learning disabilities each month, helping them to learn more about Jesus and how he loves us. Activities include drama, songs, prayer, craft, bible stories, chat and refreshments.

Our Warm Welcome project has worked in conjunction with other churches and organisations in Whitley Bay to provide a warm, safe, welcoming space for anyone who needs it each day of the week. This provision has been well appreciated by many of the most vulnerable individuals in the town.

Financial Review

The Church continued to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year.

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

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which ran with little or no impact on the Church's expenditure, but nevertheless contributed substantially to the achievement of the Church's objectives.

We continue to thank God for His gracious and generous supply to meet the needs of the fellowship year by year. In 2025 our donations and gift income increased by 10.7% and the amount of Gift Aid claimed increased by 21.4%. Although our budget for 2025 anticipated a surplus of £3,521 the actual figure was £15,362. Our 2025 budget anticipates a small surplus which reflects the reduction in some items of expenditure as well as another increase in donated income.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Reserves Policy

The Trustees have established a reserves policy, to hold in available balance an amount equal to between three and four months of operating costs: currently £42,000 to £57,000. Our total available reserves at the end of 2025 was £~~382,775~~. Hence 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 taking into account all the economic and political uncertainties.

Risk Management

The Trustees have made an assessment of the major risks facing the Church and are satisfied that there are policies in place to minimise these risks. The key risks identified are detailed below.

Area	Risk Factor	Likelihood	Impact	Overall	Mitigation
Strategic and leadership	Loss of key staff	M	M	M	Leaders and associated team members in all key areas of ministry. Regular Church Members' meetings to discuss problem areas. Identified group taking part in Growing Leaders Course
Safeguarding	Breach of safeguarding guidelines	M	H	M	Annual safeguarding training for everyone involved with children or vulnerable adults. Higher level training for leaders. Safeguarding is a standing agenda item on every Trustee meeting Following Baptist Union procedures
Finance	Falling giving income Misappropriation of funds	M L	M M	M M	Regular giving monitored monthly. Ability to reduce overheads. Monthly financial reports to Trustees Internal controls, reviewed annually
Buildings and property	Fire or another event occurs	L	H	L	Quinquennial review undertaken by professionals. Fabric Team arrange and perform regular repairs. Fire alarms in place. Inspected annually Fire extinguishers in place. Inspected annually Fire drill has been carried out during a worship service Knowledge of other buildings which could be used.
Reputation	Negative publicity	L	M	L	Contacts in Baptist Union press office Ability to contact members and regular attenders quickly
Legal and governance	Data protection breach Health and safety breach	M L	M M	M M	Policy and guidelines in place and distributed to members. Health and safety policy in place and reviewed annually.

By order of the Trustees
24th June 2026

WHITLEY BAY BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted £	Designated £	Restricted £	Endowment £	Total Current Year £	2024
Income and endowments from:							
Donations and legacies	2	129,304				129,304	116,777
Income tax reclaimed	2	27,931				27,931	23,013
Grants		1,000				1,000	2,000
Investment income	3	1,092				1,092	1,435
Charitable activities	4	7,886		15,290		23,176	15,595
Rents and lettings	5	7,930				7,930	5,044
Total Income		**175,143**	-	**15,290**	-	**190,433**	**163,864**
Expenditure							
Charitable Activities	6						
Ministry staff costs		42,563				42,563	40,446
Church building		28,363	-			28,363	28,513
Ministry		11,477				11,477	5,443
CAP Debt Help Centre		-		18,152		18,152	15,887
Children and Young People		870				870	800
Carer and Toddler		236				236	190
Manse maintenance		3,512	825			4,337	4,319
Support costs	7	24,772				24,772	36,019
Depreciation		24,114			2,187	26,301	27,321
Mission grants	8	-	18,000			18,000	20,106
Total Expenditure		**135,907**	**18,825**	**18,152**	**2,187**	**175,070**	**179,044**
Net Income / (Expenditure) for the year before transfers		39,236	(18,825)	(2,862)	(2,187)	15,362	(15,180)
Transfers between funds		(21,000)	18,000	3,000	-	-	-
Actuarial gains/(losses) on defined benefit pensions schemes		-	-	-	-	-	-
Net movement in funds		**18,236**	**(825)**	**138**	**(2,187)**	**15,362**	**15,180**
Reconciliation of Funds:							
Total Funds brought forward		361,181	4,183	2,463	58,545	426,372	441,552
Total Funds carried forward		**379,417**	**3,358**	**2,601**	**56,358**	**441,734**	**426,372**

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

WHITLEY BAY BAPTIST CHURCH: BALANCE SHEET 31 DECEMBER 2025

	Note	2025 £	£	2024 £	£
Fixed Assets					
Tangible Fixed Assets	10		325,926		352,227
Current Assets					
Bank and Cash	11	102,906		66,283	
Debtors	12	15,026		10,345	
		117,932		76,628	
Current Liabilities					
Creditors: amounts falling due within one year	13	(2,124)		(2,483)	
Net Current Assets					
Total current assets less current liabilities			115,808		74,145
Creditors: amounts falling due after more than one year	13		-		-
Net Assets excluding pension liability			441,734		426,372
Total net assets or liabilities			441,734		426,372
Charity Funds					
Endowment	15				
Restricted		56,358		58,545	
Designated		2,601		2,463	
Unrestricted		3,358		4,183	
		379,417		361,181	
Total Charity Funds			441,734		426,372

The notes on pages 9 to 16 form an integral part of these accounts. These accounts were approved by the Trustees on ~~24th June 2026~~ 16th July 2026 and signed on their behalf by:

X J. Mercer

Joel Mercer
Trustee

X S Davidson

Stephen Davidson
Trustee

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

Basis of preparation
The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011.
Whitley Bay Baptist Church is a registered charity (1201562) and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income recognition
All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations
Donations are accounted for gross when received. Fixed asset gifts in kind are recognised when receivable and are included at fair value.

Legacies
Legacies are accounted for at the earlier of the Estate accounts being finalised and notified and the legacy being received.

Investment Income
Investment income is included in the accounts in the year in which it is receivable.

Expenditure recognition
All expenditure is accounted for on an accruals basis. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Cost of raising funds
The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

Grants payable
The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

Support costs
Support costs are those that assist the work of the church but do not directly represent charitable activities and include office costs and governance cost. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources. This represents direct expenditure on the governance of the church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

2 Donations and Legacies

Donations and Legacies	Unrestricted £	Designated £	Restricted £	Endowment £	2025 £	2024 £
Donations and legacies	129,304	-	-	-	129,304	116,777
Grants	1,000		-		1,000	2,000
Income Tax reclaimed	27,931	-	-	-	27,931	23,013
Total	**158,235**	-	-	-	**158,235**	**141,790**

3 Investment Income

The trustees have agreed to hold only short term investments in a deposit account.

In 2025 interest totalling £1,092 was earned, attributable £1,092 to unrestricted funds.

4 Charitable Activities Income

Charitable Activities Income	Unrestricted £	Designated £	Restricted £	Endowment £	2025 £	2024 £
Carer and Toddler	955	-	-	-	955	923
Parish Nursing	119	-	-	-	119	-
CAP Debt Help Centre	-	-	15,290	-	15,290	13,600
Other	6,812	-	-	-	6,812	1,072
Total	**7,886**	-	**15,290**	-	**23,176**	**15,595**

5 Rents and Lettings Income

	2025 £	2024 £
Total	7,930	5,044

6 Expenditure on Charitable Activities

	Unrestricted £	Designated £	Restricted £	Endowment £	2025 £	2024 £
Ministry staff costs	42,563	-	-	-	42,563	40,446
Church building	28,363	-	-	-	28,363	28,513
Ministry	11,477	-	-	-	11,477	5,042
CAP Debt Help Centre	-	-	18,152	-	18,152	15,887
Children and Young People	870	-	-	-	870	800
Carer and Toddler	236	-	-	-	236	190
Manse maintenance	3,512	825	-	-	4,337	4,319
Sundry expenses	-	-	-	-	-	401
Support costs	24,771	-	-	-	24,771	36,019
Depreciation	24,114	-	-	2,187	26,301	27,321
Mission grants	-	18,000	-	-	18,000	20,106
Total Charitable Activities	**136,926**	**18,825**	**18,152**	**2,187**	**175,070**	**179,044**

7 Support Costs

	Unrestricted	Designated	Restricted	Endowment	2025	2024
	£	£	£	£	£	£
Support						
Salary/ Stipend	18,544	-	-	-	18,544	29,446
Pensions	692	-	-	-	692	1,323
Software	3,493	-	-	-	3,493	3,053
Stationery, printing and postage	572	-	-	-	572	811
Telephone and internet	788	-	-	-	788	766
Governance						
Independent Examination	683	-	-	-	683	620
Total	**24,772**	**-**	**-**	**-**	**24,772**	**36,019**

8 Mission Grants

	Unrestricted	Designated	Restricted	Endowment	2025	2024
	£	£	£	£	£	£
Mission Grants Payable						
Baptist Home Mission	-	6,000	-	-	6,000	6,973
BMS World Mission	-	6,000	-	-	6,000	7,308
Mission worker support	-	1,500	-	-	1,500	2,150
Youth for Christ North East	-	1,500	-	-	1,500	2,000
New Hope for Children	-	1,500	-	-	1,500	1,150
Safe Families for Children	-	1,500	-	-	1,500	525
Total	**-**	**18,000**	**-**	**-**	**18,000**	**20,106**

9 Staff Costs and Trustee Expenses

	2025	2024
	£	£
Salaries: Gross salary	52,556	62,340
Employer pension contributions	4,867	5,272
Other costs: Council Tax, water and telephone	6,682	5,479
Total	**64,105**	**73,091**
Average number of employees during the year	4	5

No employee received emoluments in excess of £60,000 during the year.

The Team Leader acts as one of the church's trustees in accordance with the trust deed and received remuneration of £32,894 and other benefits in respect of his services as Team Leader, including the provision of manse accommodation owned by the church.

£0 in total was reimbursed to Trustees in respect of expenses incurred as Trustees. Total aggregate remuneration paid to key management during the year was £32,894

10 Tangible Fixed Assets

	Land & Buildings					
	Church	Manse	Equipment	Computers & AV	Furniture & Fittings	Total
	£	£	£	£	£	£
Fixed Assets						
01 January 2025	251,587	107,500	80,760	37,032	122,561	599,440
Additions	-	-	-		-	-
Disposals	-	-	-	-	-	-
31 December 2025	251,587	107,500	80,760	37,032	122,561	599,440
Depreciation						
01 January 2025	40,547	52,245	38,766	35,940	79,715	247,212
Charge for year	5,000	1,935	6,461	650	12,256	26,302
Disposals	-	-	-	-	-	-
31 December 2025	45,547	54,180	45,227	36,590	91,971	273,514
Net Book Value	206,040	53,320	35,533	442	30,590	325,926
Net Book Value 2024	211,040	55,255	41,994	1,092	42,846	352,227

All of the fixed assets are used for direct charitable purposes

11 Bank and Cash Balances

	2025	2024
	£	£
Bank and cash balances		
Lloyds - current a/c	36,146	30,619
Lloyds - savings a/c	30,050	-
BU Corp 7 day deposit	2,366	2,343
BU Corp 3 month notice	34,312	33,294
Cash	32	27
Total	**102,906**	**66,283**

12 Debtors

	2025	2024
	£	£
Accrued Income		
HMRC Gift Aid refunds	2,777	3,846
Prepayment and other debtors	12,248	6,499
Total	**15,026**	**10,345**

13 Creditors

	2025	2024
	£	£
Amounts falling due within one year		
Other creditors & accruals	2,124	2,483
Total	**2,124**	**2,483**

14 Pensions

The Church contributes to defined contribution pension schemes in respect of all employees.

Pension contributions in respect of the Team Leader are made to the definied contribution section of Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva plc. The further 4% contribution rate is reduced to 3% for Employer contributions made to the segregated defined contribution arrangement.

15 Charity Funds

Endowment Funds:

The Manse Capital Fund represents funds raised for the purchase cost of the Church Manse which was acquired in July 1998 and may only be used for the acquisition or improvement of church manses.

The Church Property Fund was established in October 1976 when the premises at Park Avenue were acquired and may only be used for the acquisition or improvement of Church land and buildings.

Designated Funds:

The Mission Fund is used to support other Christian charities and individual projects.

The Manse Maintenance Fund represents sums set aside for maintenance of the Church manse and to pay the costs of water rates, council tax and buildings insurance relating to the manse.

The Building and Maintenance (General) Fund represents sums set aside for general repairs and improvements to the Church premises at Park Avenue, Whitley Bay.

Restricted Funds:

The CAP fund was established in 2024 to finance the operation of a CAP Debt Help Centre which is run in partnership with Christians Against Poverty ('CAP') and is funded by donations from CAP and from a number of churches local to Whitley Bay. In addition to making financial contributions to the CAP Help Centre, the Church provides office accommodation and employs the centre manager. The CAP Debt Help Centre provides money and debt advice to assist people to become debt free.

WHITLEY BAY BAPTIST CHURCH
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

Analysis of funds

	1 January 2025	Incoming Resources	Resources Expended	Gains and (Losses)	Transfers	31 December 2025
	£	£	£	£	£	£
Endowment Funds						
Church Property Fund	2,140	-	(252)	-	-	1,888
Manse Capital Fund	56,405	-	(1,935)	-	-	54,470
Total	**58,545**	**-**	**(2,187)**	**-**	**-**	**56,358**
Restricted Funds						
CAP Debt Help Centre Fund	2,463	15,290	(18,152)	-	3,000	2,601
Total	**2,463**	**15,290**	**(18,152)**	**-**	**3,000**	**2,601**
Designated Funds						
Building and Maintenance	3,358	-	-	-		3,358
Manse Maintenance Fund	825	-	(825)	-		-
Mission Fund	-	-	(18,000)	-	18,000	-
Total	**4,183**	**-**	**(18,825)**	**-**	**18,000**	**3,358**
Unrestricted Funds						
General Fund	361,181	175,143	(135,907)	-	(21,000)	**379,417**
Total All	**426,372**	**190,433**	**(175,070)**	**-**	**-**	**441,734**

	1 January 2024	Incoming Resources	Resources Expended	Gains and (Losses)	Transfers	31 December 2024
	£	£	£	£	£	£
Endowment Funds						
Church Property Fund	2,392	-	(252)	-	-	2,140
Manse Capital Fund	58,340	-	(1,935)	-	-	56,405
Total	**60,732**	**-**	**(2,187)**	**-**	**-**	**58,545**
Restricted Funds						
CAP Debt Help Centre Fund	-	15,600	(13,137)	-		2,463
Total	**-**	**15,600**	**(13,137)**	**-**	**-**	**2,463**
Designated Funds						
Building and Maintenance	4,078	-	(720)	-		3,358
Manse Maintenance Fund	5,144	-	(4,319)	-		825
Mission Fund	-	-	(20,106)	-	20,106	-
Total	**9,222**	**-**	**(25,145)**	**-**	**20,106**	**4,183**
Unrestricted Funds						
General Fund	**371,598**	148,264	(138,575)	-	(20,106)	**361,181**
Total All	**441,552**	**163,864**	**(179,044)**	**-**	**-**	**426,372**

16 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited (charity number 1201562) which is controlled by the Baptist Union Council.
The church is also a member of the Baptist Union of Great Britain, and the Northern Baptist Association.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees WHITLEY BAY BAPTIST CHURCH CIO

On accounts for the year ended 31ST DECEMBER 2025 **Charity no (if any)** 1201562

Set out on pages 1 to 17

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

** Please delete the words in the brackets if they do not apply.*

Signed: L Dawson **Date:** 25/06/2026.

Name: LAURA ROSALYN DOWSON

Relevant professional qualification(s) or body FCCA.

(if any):	
Address:	246 PARK VIEW, WHITLEY BAY, TYNE AND WEAR NE26 3QX .

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.