



REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR  
ENDED 30 JUNE 2020

FOR

---

# WAYPOINT CHURCH

---

REGISTERED CHARITY NUMBER: 1176707



---

# WAYPOINT CHURCH

---

## CONTENTS OF THE FINANCIAL STATEMENTS - YEAR ENDED 30 JUNE 2020

	Page
Legal and Administrative Information	1
Report of the Trustees	2-4
Independent Examiners Report	5
Receipts and Payments Accounts	6-7
Statement of Assets and Liabilities	8
Notes to the Financial Statements	9-10



# WAYPOINT CHURCH

## LEGAL AND ADMINISTRATIVE INFORMATION

<b>Registered Charity Number:</b>	1176707
<b>Financial Year</b>	1 July 2019 to 30 June 2020
<b>Trustees in office during year to 30 June 2020:</b>	Louise Adele Gillies Jonathan Mackwell (Chair) Edward Norman Ravenhall Heather Robertson (Start 25/08/19) Alan Seel (End 25/08/19)
Appointment of trustees is governed by the CIO Constitution. The Spiritual Leadership are authorised to appoint new trustees.	
<b>Legal Status:</b>	Charity Incorporated Organisation
<b>Governing Document:</b>	CIO - FOUNDATION Registered 17 Jan 2018
<b>Objects:</b>	The object of the CIO is, for the public benefit, the advancement of the Christian faith in Berwick-Upon-Tweed and such other parts of the United Kingdom and the world.
<b>Correspondence Address:</b>	C/O Jonathan Mackwell 39 Ivinson Road Tweedmouth Berwick-Upon-Tweed TD15 2EA
<b>Bankers:</b>	TSB Berwick-Upon-Tweed (772005) 47 Hide Hill Berwick-Upon-Tweed TD15 1EQ
<b>Independent Examiner:</b>	Mary Evans Stewardship 1 Lamb's Passage London EC1Y 8AB

# WAYPOINT CHURCH

## REPORT OF THE TRUSTEES

The Trustees have pleasure in submitting the Report and Accounts for the year ended 30 June 2020.

### **Objects of the charity:**

The charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objects, as set out in its governing document, are:

The object of the CIO is, for the public benefit, the advancement of the Christian faith in Berwick- Upon-Tweed and such other parts of the United Kingdom and the world.

### **Summary of the charity's main activities and achievements:**

The Church has continued to meet weekly for public gatherings for worship, prayer, teaching and evangelism. We have continued our first Sunday of the month 'bring and share' meal after the service which has helped to develop a greater sense of community. We have also run evening prayer and worship services called 'Immerse', these have been public and have also been attended by members of other churches.

WayKids Church runs during each morning service which provide a safe place where children can have fun, make friends and explore faith. The charity has a Safeguarding Policy, which regulates all persons working with Children. The Church has also met in member's homes on a regular basis for fellowship, prayer and social events.

In all cases these meetings have welcomed and been open to the general public.

In September 2019 the Church started to run a weekly term-time baby and toddler group called 'Little Lights'. This has been attended by over 30 children and carers in the past year. The Church also ran an Alpha Course in a local restaurant to give the public an opportunity to explore the Christian faith, more than ten people attended including helpers. Senior Leader Jonathan Mackwell wrote a Discipleship Course which was then used in the Connect Group to help new people grow further in faith.

In February 2020 Waypoint Church had its commissioning service to officially become a part of the Skylark International Network. Waypoint Church has also become a member of the Evangelical Alliance.

In February the Trustees agreed to increase the hours of employment for Senior Leader Jenny Mackwell to 11 hours per week, Senior Leader Jonathan Mackwell remained on 7 hours per week. This has allowed for greater pastoral care, further development of teaching and both Little Lights and WayKids ministries.

Senior Leader Jonathan Mackwell and two other members of the Church received training to become CAP Money Coaches with the hope to start CAP Money courses in Berwick-Upon-Tweed. The first course took place via Zoom in July 2020.

With the lockdown due to COVID-19, Waypoint Church continued to meet weekly online. YouTube services premiered each Sunday morning and Zoom calls followed to help Church members socially connect and be able to encourage and pray for each other. Waypoint Church also distributed 4000 postcards in the local area, offering practical help and spiritual and emotional support to those who may be struggling or self-isolating.

As the lockdown eased, Waypoint Church started to meet again in person, first as 'Garden Church' in small groups of 6. Then in August in the Northern View Centre, a COVID Secure facility with space for both social distancing and growth. Whilst starting to meet together the service continued to be live streamed and also recorded to be available on YouTube for those still unable to attend in person.

The Church has also been committed to the support of Christian work among the poor and in other aspects both in the UK and across the world; specifically, through the support of Youth With A Mission, Christians Against Poverty, Tearfund, Hope for Justice, and food banks in Berwick-Upon-Tweed, Peru and India. In total Waypoint Church has given away £3879.43, of which £2555.59 went to support external organisations and £1323.84 to Skylark International.

In considering these activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

We rely on many in the congregation to serve and volunteer for the various church activities to function. The Trustees would like to thank all the volunteers for all their time, effort and financial resources that they have given to make this another successful year.

#### **Financial review:**

During the year income increased by £20,502.55, to £37,956.20, and expenditure increased by £11,110.72, to £27,220.94. As a result the cash held by the charity increased by £10,735.76, to £15,920.05, of which £11,851.15 is unrestricted and can be used for any charitable purpose.

#### **Reserves policy:**

The trustees of Waypoint Church recognise the importance of a reserves policy to help demonstrate good stewardship and financial management and to manage its reputation.

Our policy is to retain sufficient reserves:

- To ensure that Waypoint Church has sufficient funds to meet its financial commitments;
- To demonstrate that Waypoint Church is sustainable into the future;
- To ensure that Waypoint Church is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose.

This reserves policy relates only to Waypoint Church's unrestricted funds. Restricted funds may be held in addition to be used for the restricted purpose for which they were given. The overall responsibility for this policy and its implementation rests with the trustees of Waypoint Church. In constructing this policy, the trustees have paid due consideration to the Charity Commission guidance on charities and reserves.

Financial reserves are considered in two parts:

- General reserves that are deemed necessary to meet future operational requirements and to protect the Waypoint Church against future financial uncertainties including loss of income and unexpected increases in operating costs;
- Reserves set aside to meet future financial commitments for a specific significant project or venture or planned future commitment.

Current reserves:

General reserves: We have assigned £8648 to cover 3 months running costs.

Reserves set aside to meet future financial commitments: We are currently increasing our reserves to be able to sufficiently and sustainably increase our financial commitments in both increasing hours of pay to the Senior Leaders and also to be able to take on the fulltime rental of a premises.

**COVID-19:**

As the majority of our income has come in through online regular donations, the impact of COVID on the financial income of Waypoint Church has been minimal. Due to periods of Waypoint Church not being able to meet in person and instead online, there has been a reduction in the expenses. This has led to a larger than expected increase in the reserves.

**Governance:**

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Responsibility for the day to day operation of the charity has been delegated to a senior leadership team led by Mr & Mrs J Mackwell. New trustees are recruited and appointed by the senior leadership team.

**Relationships with other charities and related parties:**

Waypoint Church is now a member of Skylark International network of churches and ministries  
<https://skylarkinternational.org>.

Waypoint Church is also a member of Evangelical Alliance, New Wine Churches, and Berwick-upon-Tweed Churches Together.

**Risk statement:**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

**Responsibilities of trustees:**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approved by the Trustees on: .....03/02/2021.....

Signed on their behalf by Trustee: ..... J Mackwell .....

Print name: ..... Mr Jonathan Mackwell .....



# WAYPOINT CHURCH

## INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report  
To the Trustees of  
**Waypoint Church**

I report to the trustees on my examination of the accounts of the charity for the year ended 30 June 2020 on pages 6 to 10 which have been prepared on the receipts and payments basis.

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

M Evans

Mary Evans

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 17 February 2021

# WAYPOINT CHURCH

## RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 JUNE 2020

	Notes	<u>Unrestricted Funds</u>			2020 £	2019 £
		General Funds £	Designated Funds £	Restricted Funds (4) £		
<b><i>Income receipts</i></b>						
Donations, legacies and grants		19,034	-	13,548	32,582	13,180
Gift aid receipts		1,874	-	3,229	5,104	2,772
Income from charitable activities			-	-		
		-	-	-	-	-
Other		271	-	-	271	1,502
		21,179	-	16,777	37,957	17,454
<b><i>Capital and similar receipts</i></b>						
Sale of fixed assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Loan repayments		-	-	-	-	-
		-	-	-	-	-
<b><i>Total receipts</i></b>	2	21,179	-	16,777	37,957	17,454
<b><i>Payments</i></b>						
Payments in relation to charitable activities undertaken directly		10,119	-	13,222	23,342	13,621
Grants paid in relation to charitable activities undertaken by others		3,879	-	-	3,879	2,489
		13,999	-	13,222	27,221	16,110

Purchase of fixed assets		-	-	-	-	-
Purchase of investments		-	-	-	-	-
Loans made		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
<b>Total payments</b>	3	<b>13,999</b>	<b>-</b>	<b>13,222</b>	<b>27,221</b>	<b>16,110</b>
Net of receipts / (payments) before transfers		7,181	-	3,555	10,736	1,344
Transfers between funds		-	-	-	-	-
<b>Net movement in funds</b>		<b>7,181</b>	<b>-</b>	<b>3,555</b>	<b>10,736</b>	<b>1,344</b>
Cash funds as at last year end		4,671	-	514	5,184	3,840
<b>Cash funds at this year end</b>		<b>11,851</b>	<b>-</b>	<b>4,069</b>	<b>15,920</b>	<b>5,184</b>

The notes on pages 9-10 form part of these accounts.

# WAYPOINT CHURCH

## STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 30 JUNE 2020

		General Funds	Restricted Funds	2020	2019
		£	£	£	£
<b>A</b>	<b>Cash funds</b>				
	Cash in bank	11,851	4,068	15,920	5,184
	Notice deposits				
	Petty cash				
<b>B</b>	<b>Other monetary assets</b>				
	Gift aid due to charity	206	225	431	317
	Amount due from Stripe		50	50	
<b>C</b>	<b>Liabilities</b>				
	Loans				
	Trade creditors				
	Taxes due				
	Fee for Independent Examination	510		510	
	Accrued expenses				
<b>D</b>	<b>Assets retained for charity's own use</b>	Fund to which asset belongs			
	Music and PA equipment	General			
	Computers and IT	General			
<b>E</b>	<b>Investment assets</b>				
	None				
<b>F</b>	<b>Guarantees and secured debts</b>				
	The charity has not given any guarantees and has not provided its assets as security for any liabilities.				

Approved by the Trustees on: .....03/02/2021.....

Signed on their behalf by Trustee: ..... J Mackwell .....

Print name: ..... Mr Jonathan Mackwell .....

The notes on pages 9-10 form part of these accounts.

# WAYPOINT CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2020

### 1. ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

### 2. RECEIPTS

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total (2019/20) £	Previous Year £
<b>a. Donations &amp; Legacies</b>						
Gifts, tithes & offerings		19,034		13,548	32,582	13,180
Gift Aid tax recovered		1,874		3,229	5,104	2,772
		20,908		16,777	37,686	15,952
<b>b. Other Income</b>						
		271			271	1,502
		21,179		16,777	37,956.7	17,454

### 3. PAYMENTS

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total (2019/20) £	Previous Year £
<b>Costs of Charitable Activities</b>						
Administrative		1,343			1,343	416
Insurance and licences		701			701	815
Publicity		625			625	241
Telephone		411			411	150
Church Hospitality		791			791	843
Equipment costs		2,159			2,159	2,038
Rents & Rates		1,492			1,492	1,855
Events		1,432			1,432	1,747
Hardship		40			40	
Pastoral Care		5			5	

Staff Costs		72		13,222	13,294	4,927
Travel Expenses		260			260	322
Training/Conference Costs		296			296	138
Visiting speaker expenses		300			300	
Gifts & Offerings		3,879			3,879	2,489
WayKids Church		192			192	129
		13,999		13,222	27,221	16,110

#### 4. RESTRICTED FUNDS

The restricted funds are monies which have been given for the expressed purpose of enabling the Church to employ Senior Leaders Mr J & Mrs J Mackwell.

#### 5. STAFF COSTS AND NUMBERS

	2019/20 £	Previous Year £
Gross Wages and Salaries	11,640	3,960
Pension Contributions	1,048	356

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

#### 6. TRUSTEES AND OTHER RELATED PARTIES

A Trustee Mr J Mackwell, received a gross salary of £5,040 and pension contributions of £454. Mrs J Mackwell, the wife of Mr J Mackwell, received a gross salary of £6,600 and pension contributions of £594.

Both were in their capacity as Senior Leaders of Waypoint Church in furthering the Charity's objectives.

No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.