



REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR
ENDED 30 JUNE 2021

FOR

WAYPOINT CHURCH

REGISTERED CHARITY NUMBER: 1176707

WAYPOINT CHURCH

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WAYPOINT CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Registered Charity Number:	1176707
Financial Year	1 July 2020 to 30 June 2021
Trustees in office during year to 30 June 2020:	Louise Adele Gillies Jonathan Mackwell (Chair) Edward Norman Ravenhall (Ended 15/09/21) Heather Robertson John Clancy (Start 17/03/21)
Appointment of trustees is governed by the CIO Constitution. The Spiritual Leadership are authorised to appoint new trustees.	
Legal Status:	Charity Incorporated Organisation
Governing Document:	CIO - FOUNDATION Registered 17 Jan 2018
Objects: 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.	
Correspondence Address:	C/O Jonathan Mackwell 39 Ivinson Road Tweedmouth Berwick-Upon-Tweed TD15 2EA
Bankers:	TSB Berwick-Upon-Tweed (772005) 47 Hide Hill Berwick-Upon-Tweed TD15 1EQ
Independent Examiner:	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 2021.

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, even with restrictions due to the Covid 19 pandemic. To facilitate our meetings for prayer, teaching and evangelism, and worship, we interchanged, as the lockdown rules allowed, between in-person public gatherings, with careful observance of social distancing, hand gels and masks, in small groups of six in gardens, and at times on-line, via Zoom and YouTube. We occasionally also ran evening prayer and worship services called 'Immerse'. The Church also met in member's homes whenever we could, on a regular basis for fellowship, prayer and social events, and members were encouraged to contact and support each other or meet outside. As the pandemic rules were relaxed, we were able to meet regularly at the Northern View venue for our Sunday gatherings.

We continue to have regular contact and sharing for prayer with Skylark International representatives. The leaders of some of these churches sometimes were able, via pre-recordings, to share worship or teachings for Sunday services. The church has developed in prayer commitment this year with small groups meeting mostly in a dedicated Zoom room.

The Church's Sunday gatherings continue to be live-streamed and recorded for YouTube for those who are self-isolating. This evidently continues to meet a need for a much larger group access it usually anonymously.

WayKids Church also ran during the lockdown, sometimes on Zoom, then in separate large premises when allowed. This has now moved back to happening during morning services which provided 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 weekly term-time baby and toddler group called 'Little Lights' has continued, when allowed, restricted by numbers and with on-line booking. This has been the main area of growth in the church during this year. It was attended by over 80 children and their carers in the past year. The Church also ran two Alpha Courses, one on-line, another in a member's garden, to give the public an opportunity to explore the Christian faith, twelve people attended including leaders and helpers.

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

In March the Trustees agreed to increase the hours of employment for Senior Leader Jenny Mackwell and Senior Leader Jonathan Mackwell from the beginning of April to 33 hours per week between them. This has allowed for greater pastoral care, further development of teaching and both Little Lights and WayKids ministries, and for administration.

The first CAP money course took place via Zoom in July 2020, directed mostly at church members. Another course was offered in person in a local café, but the pandemic restrictions forced it to move online.

Boxes of Hope, a national project, was implemented during this year. The team identified by referral from several schools, families with children who would benefit from an extra gift in the special seasons of the year, of treats, books, or crafts. This year on four occasions boxes were prepared, with some food, home-made biscuits or jams, Christmas fare and presents for the children. They were then delivered in person. Several families have been impacted by this and some have attended the church or Little Lights as a result.

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, Safe Families, and food banks in Berwick-Upon-Tweed and India. In total Waypoint Church has given away £4033.96, of which £2001.98 went to support external organisations and £2031.98 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 £1,319, to £39,276, and expenditure increased by £8,215, to £35,436. As a result the cash held by the charity increased by £3,840, to £19,760, of which £14,099 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 £10,915 to cover 3 months running costs.

Reserves set aside to meet future financial commitments: We had been 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. In March we decided to increase the hours of pay to the Senior Leaders and recognised this may start to use some of the reserves. This step was taken with the hope of an increase in income but also with the premise of a regular review to ensure the reserves were not impacted greatly.

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 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:10/02/2022.....

J Mackwell

Signed on their behalf by Trustee:

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 2021 on pages 6 to 11 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: 14th February 2022

WAYPOINT CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 JUNE 2021

		<u>Unrestricted Funds</u>				
		General Funds	Designated Funds	Restricted Funds	2021	2020
Notes		£	£	£	£	£
<i>Income receipts</i>						
Donations		17,460	-	13,753	31,213	32,582
Gift aid receipts		3,820	-	3,293	7,113	5,104
Grants				950	950	
Other			-	-	-	271
		-	-	-	-	-
<i>Total receipts</i>		21,280	-	17,996	39,276	37,957
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	14,998	-	16,404	31,402	23,342
Grants paid in relation to charitable activities undertaken by others	3	4,034	-	-	4,034	3,879
<i>Total payments</i>		19,032	-	16,404	35,436	27,221
Net of receipts / (payments) before transfers		2,248	-	1,592	3,840	10,736
Transfers between funds	5	-	-	-	-	-
Net movement in funds		2,248	-	1,592	3,840	10,736
Cash funds as at last year end		11,851	-	4,069	15,920	5,184
Cash funds at this year end		14,099	-	5,661	19,760	15,920

The notes on pages 9-11 form part of these accounts.

WAYPOINT CHURCH

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 30 JUNE 2021

	Notes	Unrestricted Funds		Restricted funds £	2021 £	2020 £
		General funds £	Designated funds £			
A Cash funds						
Cash at bank with immediate access		14,099	-	5661	19,760	15,920
Notice deposits		-	-	-	-	-
Petty cash		-	-	-	-	-
		14,099	-	5,661	19,760	15,920
B Other monetary assets						
Gift aid due to charity		388	-	251	640	431
Amount due from Stripe						50
Amount due from PayPal		18	-	-	18	-
		406	-	251	657	481
C Liabilities						
Falling due within one year						
Loans		-	-	-	-	-
Trade creditors		-	-	-	-	-
Taxes due		-	-	-	-	-
Fee for Independent Examination		570	-	-	570	510
Accrued expenses		-	-	-	-	-
		570	-	-	570	510
Falling due after one year:						
Loans						
Pension obligations						
		-	-	-	-	-
Total		570	-	-	570	510
D Assets retained for charity's own use						
Music and PA equipment				Fund to which asset belongs General		
Computers and IT				General		

**E Investment
assets**

None

**F Guarantees and secured
debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

Approved by the Trustees on:10/02/2022.....

J Mackwell

Signed on their behalf by Trustee:

Print name: Mr Jonathan Mackwell

The notes on pages 9-11 form part of these accounts.

WAYPOINT CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2021

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.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	funds	funds			
	£	£	£	£	£
Payments in relation to charitable activities					
2 undertaken directly					
Administrative	1,943	-		1,943	1,343
Insurance and licences	1,203	-		1,203	701
Publicity	469	-		469	625
Telephone	418	-		418	411
Church Hospitality	78	-		78	791
Equipment costs	2,695	-		2,695	2,159
Rents & Rates	1,520	-		1,520	1,492
Little Lights	650	-		650	0
Boxes of Hope		-	1,024	1,024	0
Events	504	-		504	1,432
Pastoral Care (inc. hardship)	151			151	45
Staff Costs	4,956		15,380	20,336	13,294
Travel Expenses	0			-	260

Training/Conference Costs	262		262	296
Visiting speaker expenses	0	-	-	300
WayKids Church	147	-	147	192
	<u>14,998</u>	<u>-</u>	<u>16,404</u>	<u>31,402</u>
				<u>23,341</u>

Grants paid in relation to charitable activities

3 undertaken by others

Grants to:

Skylark International	2,032		2,032	1,324
Other Organisations	<u>2,002</u>		<u>2,002</u>	<u>2,556</u>
	<u>4,034</u>	<u>-</u>	<u>4,034</u>	<u>3,879</u>

4 Transactions with related parties

A Trustee Mr J Mackwell, received a gross salary of £9,757.14 and pension contributions of £878.14. Mrs J Mackwell, the wife of Mr J Mackwell, received a gross salary of £8,593.5 and pension contributions of £773.42.

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.

	2020/21 £	Previous Year £
Gross Wages and Salaries	18,350.64	11,640
Pension Contributions	1,651.56	1,048

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

5 Movement of funds

	Opening				Closing
	Balances	Receipts	Payments	Transfers	Balances
	£	£	£	£	£
General funds	11,851	21,280	19,032	-	14,099
Designated funds					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Restricted funds (see note 6)

			-	
Boxes of Hope	1,298	1,024	-	274
		-		
Staff Support Fund	<u>4,069</u>	<u>16,698</u>	<u>15,380</u>	<u>-</u>
		-		
	<u>4,069</u>	<u>17,996</u>	<u>16,404</u>	<u>-</u>
		-		
Total funds	<u><u>15,920</u></u>	<u><u>39,276</u></u>	<u><u>35,436</u></u>	<u><u>-</u></u>
				<u><u>19,760</u></u>

6 Restricted Funds

There are two restricted funds:

The Boxes of Hope Fund where monies and grants have been given for the expressed purpose of financing the Boxes of Hope ministry.

And the Staff Support Fund where monies have been given for the expressed purpose of enabling the Church to employ Senior Leaders Mr J & Mrs J Mackwell.