

Home Church (previously Riviera Life Church)

Unaudited Financial Statements

Year Ended 31 December 2024

Registered charity number 1082222

Home Church

Charity Information

Registered Charity Number	1082222
Address	527 Babbacombe Road Torquay Devon TQ1 1HG
Bankers	HSBC Bank Plc 4 The Strand Torquay Devon TQ1 2AB
Independent examiner	Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Trustees	Anita Wise (resigned 31 March 2025) Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward Rev Jordan Williams Rev Jonathan Baldwin

Home Church

Financial Statements

Year Ended 31 December 2024

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Home Church

Trustees' Report

Year Ended 31 December 2024

The Trustees of Home Church (formerly known as Riviera Life Church) have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2024:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

(1) The advancement of the Christian religion by the proclamation and furtherance of the Word of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).

(2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.

(3) The furtherance of the other charitable work of the Church consistent with the statement.

(4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Home Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

We have seen numbers attending Church services steadily increase during the last twelve months. Provision for under 18's is provided during the service including a parent led creche, teacher led classes for ages 3-7, 8-10 and 11-16. In addition, one Tuesday evening prayer meeting is hosted each month. Baptismal services and child dedications were also held as regularly as possible during 2024. From March 2020 we have been streaming our services live with the added facility to watch later if required. This was started during the pandemic but was always a part of the long-term plan for Home Church. In September of 2024, Riviera Life Church became Home Church. The name change was agreed and actioned as it was felt amongst other things that Church should be like Home. Home Church looks to help other Churches in the future with repurposing or even coming under the wing so to speak of Home Church Torquay, it was therefore felt that Churches from anywhere other than Torbay could not be referred to as Riviera Life Church whereas Home Church fits.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our Sunday morning service.

Creche continues to provide parents/guardians a place to go during our service on a Sunday morning.

Riviera Tots runs every Monday during term time as an open space for parents/carers and their toddlers.

Impact Kids Clubs runs every Thursday evening for children aged 5-10 years old.

Youth Department

Life Group Every other Thursday evening a small group of young people meet to discuss the issues they are currently facing. On the alternative Thursday evenings there is a music and worship night for 11-17s.

Unite (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short devotional time each week. We have seen a steady number in Unite throughout 2024.

Pursue (Sunday mornings – during service) this is a discipleship group for 11-18 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well.

Home Church

Trustees' Report

Year Ended 31 December 2024

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2024 including serving at weddings, funerals and other mainstream events within the Christian calendar. The team has grown its numbers again during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to further upgrade the media streaming abilities of Home Church during 2024, with options to live stream sermons and other events as required and updated the visual system. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason and in house the new system makes everything clearer for all to see.

Other Activities with Home Church

Social Activities - everyone connected to Home Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2024 there were several occasions where social events were held for the Church community, these would normally include (but are not limited too), BBQ's and picnic's in the park during the summer months and a Christmas party night etc. During the last twelve months, initiatives that had been started in 2023 continued with a ladies social group and then a men's social group, these groups meet regularly for breakfasts and fellowship and other social events that differ depending on seasons (walk with ice creams, BBQ's etc in the summer and a curry night in the winter for example).

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a Newcomers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during 2024, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2024 we have again, seen growth within the life groups and we have opened additional life group venues as a result.

Young Adults Hang Out (for 18-30s) met twice a month, at 7.30pm on the first and third Sunday evening of the month for social and pastoral support along with discipleship development during the year. This group has expanded its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Home Church had planned ongoing training during 2024. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment. This is a very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults each new volunteer in 2024 was taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next training event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Home Church continued to open its doors every Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food hampers and various household items depending on their need(s). This has proven to be an invaluable area of community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Home Church

Trustees' Report

Year Ended 31 December 2024

Community Events

The Church has also again been involved in various outreach events during the year, connecting with vulnerable members of the local community and working in partnership with agencies such as "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting and continue to be supported financially monthly.

Support Provided

Home Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Home Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2024 to help facilitate their mission or support their everyday living. In addition to this, during the 2024 Christmas period we provided in excess of 270 Christmas hampers to local families experiencing hardships that were caused by the current cost of living crisis and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Home Church have continued to help finance and support "Redeeming our Communities" (RoC), and Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through another tough year. The cost of living crisis imposed on us all meant that people were to go without but through the generosity of various partners, Home Church were able to assist many individuals and families with various items, including food bank, food club, baby bank, furniture bank, debt centre, benefits advice, warm space, clothes washing and showers for the homeless.

Finances

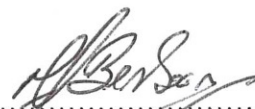
The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Reserves

Some of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. During 2023 it was agreed by the Core Leadership Team and Church Management Team to release one of its properties (The RoC Centre in Chelston Torquay). The property was placed on the open market and quite quickly an offer was received for the property, negotiations around that offer led to an increased offer which the Church Management Team considered "as good as was going to be achieved" so was agreed. The completion of this sale took place in the first quarter of 2024. The monies raised from this sale have been placed into secure bank accounts in preparation for the future of Home Church.

Free reserves at 31st December 2024 were £558,955 (2023 - £362,825).

Signed on behalf of the Trustees



Mike Benson
Trustee (Chairman)

Date 19 April 25.

Home Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of Home Church for the year ended 31 December 2024, which are set out on pages 5 to 11.

Responsibilities and basis of report

As the trustees of the Charity 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 Charity'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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Martin Hobbs BSc ACA

Francis Clark LLP

Chartered Accountants

Sigma House

Oak View Close

Edginswell Park

Torquay

TQ2 7FF

Date 13 May 2025

Home Church

Statement of Financial Activities

Year Ended 31 December 2024

	General Funds £	Desig- nated Funds £	Restricted Funds £	2024 Total £	General Funds £	Desig- nated Funds £	Restricted Funds £	2023 Total £
Income from:								
Collections	157,622	20,182	12,172	189,976	140,176	15,636	9,587	165,399
Gift aid	24,248	2,694	-	26,942	23,687	2,632	-	26,319
Interest received	14,017	-	-	14,017	7,940	-	-	7,940
Profit on disposal of Freehold property	43,889	-	-	43,889				
Other income	1,030	-	-	1,030	1,954	-	-	1,954
Total	240,806	22,876	12,172	275,854	173,757	18,268	9,587	201,612
Expenditure on:								
Wages and salaries	90,492	-	-	90,492	88,144	-	-	88,144
Giving	1,754	25,963	6,652	34,369	2,209	15,583	9,673	27,465
Administrative expenses	4,461	-	-	4,461	5,056	-	-	5,056
Premises expenses	31,781	-	-	31,781	32,140	-	-	32,140
Church activities	35,527	-	-	35,527	28,262	-	-	28,262
Subscriptions and licences	7,117	-	-	7,117	6,712	-	-	6,712
Other expenses	26,509	-	-	26,509	15,454	-	-	15,454
Total	197,641	25,963	6,652	230,256	177,977	15,583	9,673	203,233
Net (Expenditure)/ Income	43,165	(3,087)	5,520	45,598	(4,220)	2,685	(86)	(1,621)
Transfers	3,259	-	(3,259)	-	(814)	-	814	-
Net Movement in funds	46,424	(3,087)	2,261	45,598	(5,034)	2,685	728	(1,621)
Reconciliation of funds								
Funds brought forward	631,453	27,496	23,591	682,540	636,487	24,811	22,863	684,161
Total funds carried forward	677,877	24,409	25,852	728,138	631,453	27,496	23,591	682,540
Represented by:								
Tangible fixed assets	143,331	-	-	143,331	296,124	-	-	296,124
Current assets	547,039	24,409	25,852	597,300	342,433	27,496	23,591	393,520
Current liabilities	(12,493)	-	-	(12,493)	(7,104)	-	-	(7,104)
	677,877	24,409	25,852	728,138	631,453	27,496	23,591	682,540

Home Church

Balance Sheet

31 December 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible assets	4	143,331	296,124
		<u>143,331</u>	<u>296,124</u>
Current Assets			
Debtors	5	5,494	4,494
Cash at bank and in hand		591,806	389,026
		<u>597,300</u>	<u>393,520</u>
Creditors: Amounts falling due within one year	6	<u>(12,493)</u>	<u>(7,104)</u>
Net Current Assets		<u>584,807</u>	<u>386,416</u>
Total Assets Less Current Liabilities		<u>728,138</u>	<u>682,540</u>
		<u>728,138</u>	<u>682,540</u>
The funds of the charity			
General funds	7	677,877	631,453
Designated funds	7	<u>24,409</u>	<u>27,496</u>
Unrestricted funds		702,286	658,949
Restricted funds	7	<u>25,852</u>	<u>23,591</u>
Total charity funds		<u>728,138</u>	<u>682,540</u>

Approved by the Trustees on 19th April 25 and signed on their behalf by



Mike Benson
 Trustee

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the 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 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

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Notes to the Financial Statements

Year Ended 31 December 2024

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

	2024 £	2023 £
Independent examiner's fees:		
For independent examination	500	500
For other accountancy services	4,812	3,490
	<u>5,312</u>	<u>3,990</u>

3. Staff costs

Wages and salaries	86,229	84,497
Social security costs	500	390
Pension contributions for five (2023 five) employees	3,763	3,257
	<u>90,492</u>	<u>88,144</u>

The charity employed an average of five members of staff during the year (2023 four).

No employees received employee benefits of more than £60,000

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

	Salary £	Pension costs £	2024 £	Salary £	Pension costs £	2023 £
Anita Wise	18,261	1,096	19,357	18,043	1,083	19,126
Jordan Williams	31,396	1,256	32,652	31,023	1,241	32,264
Jon Baldwin	17,127	685	17,812	16,924	677	17,601
	<u>66,784</u>	<u>3,037</u>	<u>69,821</u>	<u>65,990</u>	<u>3,001</u>	<u>68,991</u>

In addition, expenses totalling £720 (primarily for travel and telephone costs) were reimbursed to three trustees (2023 - £1,360 to three trustees).

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

4. Tangible fixed assets

	Freehold property £	Equipment and fixtures £	Total £
Cost			
At 1 January 2024	347,038	44,096	391,134
Additions	-	25,548	25,548
Disposals	(198,451)	-	(198,451)
At 31 December 2024	148,587	69,644	218,231
Depreciation			
At 1 January 2024	52,602	42,408	95,010
Charge for the year	1,486	5,744	7,230
Eliminated on Disposal	(27,340)	-	(27,340)
At 31 December 2024	26,748	48,152	74,900
Net book value			
At 31 December 2024	121,839	21,492	143,331
At 31 December 2023	294,436	1,688	296,124

Tangible fixed assets for the year ended 31 December 2023 included a depreciation charge of £4,155 on freehold property and £1,012 on equipment and fixtures. There were additions of £1,308 of equipment and fixtures.

5. Debtors

	2024 £	2023 £
Gift aid receivable	5,225	4,225
Other debtors	269	269
	5,494	4,494

6. Creditors: Amounts falling due within one year

	2024 £	2023 £
AOG creditor	507	476
PAYE & NI creditor	1,493	1,811
Accruals	10,493	4,817
	12,493	7,104

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Notes to the Financial Statements

Year Ended 31 December 2024

7. Funds – current year	1 January 2024 £	Income £	Expenditure £	Transfers £	31 December 2024 £
Restricted funds					
Unite	480	1,780	(2,580)	320	-
Building fund	19,249	620	(156)	-	19,713
Unite Compassion	1,043	19	(352)	(707)	3
Unite (Discretionary)	-	-	-	707	707
Unite Youth Lions	-	1,286	(596)	(690)	-
Unite (Spree)	-	388	(388)	-	-
Impact General	404	479	(465)	-	418
UKC & HYC Donations	999	1,250	(755)	-	1,494
Riviera Toddlers	159	1,491	(81)	-	1,569
Youth Adult Conference	653	-	(72)	-	581
Ladies' Events Fund	187	303	(398)	-	92
Men's Events Fund	22	551	(573)	-	-
Legacy fund	395	300	-	-	695
Worship Team	-	3,125	-	(3,125)	-
Home School Group	-	500	-	-	500
Austria Mission	-	-	(236)	236	-
Donations to RLL	-	80	-	-	80
	23,591	12,172	(6,652)	(3,259)	25,852
Designated funds					
Gift account	27,496	22,876	(25,963)	-	24,409
General funds	631,453	240,806	(197,641)	3,259	677,877
	682,540	275,854	(230,256)	-	728,138

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

Comparative information in respect of the preceding period is as follows:

Funds previous year	1 January 2023 £	Income £	Expenditure £	Transfers £	31 December 2023 £
Restricted funds					
Unite	497	1,407	(1,424)	-	480
Unite Sponsored Walk	110	-	-	(110)	-
Building fund	18,629	620	-	-	19,249
Ladies' Events Fund	341	1,900	(2,054)	-	187
Men's Events Fund	100	734	(812)	-	22
Youth Adult Conference	784	75	(206)	-	653
D Williams Legacy fund	1,390	-	(995)	-	395
Jellytots Revenue & Expense	20	-	-	(20)	-
Worship Team	123	-	(216)	93	-
UKC & HYC Donations	869	-	-	130	999
RLC/RLL Income/Expenses	-	451	(60)	(391)	-
Unite Compassion	-	1,476	(413)	(20)	1,043
Unite Youth Lions	-	995	(2,035)	1,040	-
Impact General	--	666	(262)	-	404
Earthquake Fund	-	490	(582)	92	-
Men's Uganda Fund	-	253	(253)	-	-
Riviera Toddlers	-	159	-	-	159
Alan Peart Donations	-	41	(41)	-	-
Limitless	-	320	(320)	-	-
	<u>22,863</u>	<u>9,587</u>	<u>(9,673)</u>	<u>814</u>	<u>23,591</u>
Designated funds					
Gift account	24,811	18,268	(15,583)	-	27,496
General funds	636,487	173,757	(177,977)	(814)	631,453
	<u>684,161</u>	<u>201,612</u>	<u>(203,233)</u>	<u>-</u>	<u>682,540</u>