

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales · Charity number 1151599

Details

Status Registered

Legal form Other

Registered 2013-04-11

Register [View on the Charity Commission register](#)

Contact

Address 33 Northcote Road
Rochester
Kent
ME2 2DH

Phone 07722547449

Email russell.weller@hotmail.co.uk

Website www.whefc.co.uk

Activities

Objects: THE PRINCIPAL OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO HOLY SCRIPTURE AND IN ACCORDANCE WITH THE PRINCIPALS OF THE REFORMED FAITH AND THE CHURCH'S DOCTRINE AS STATED IN THE TRUST DEED. THE CHARITY MAY ALSO SUPPORT OTHER CHARITABLE WORKS IN THE UNITED KINGDOM AND IN OTHER PARTS OF THE WORLD. IN FURTHERANCE OF THIS PRINCIPAL OBJECT, THE CHARITY SHALL HAVE THE POWER TO DO ALL SUCH THINGS AS THE CHURCH OFFICERS, ACTING IN ACCORDANCE WITH THE DECISIONS OF THE CHURCH MEMBERS, SHALL CONSIDER APPROPRIATE TO FULFIL OR HELP TO FULFIL THIS PRINCIPAL OBJECT.

Activities: Maintaining a building at 101 Rede Court Road Strood for public worship and other activities. Employing a pastor to lead public worship and provide pastoral care. Providing opportunity for public worship at two services each Sunday and for Bible study and prayer on Tuesday. Providing meetings for men, women, young people and children to learn of biblical Christianity. Supporting other charities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Medway

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£95,679	£86,321	-	-
2023-12-31	£98,402	£78,687	-	-
2022-12-31	£82,142	£112,739	-	-
2021-12-31	£113,493	£88,417	-	-
2020-12-31	£82,101	£93,443	-	-

Trustees

Name	Role	Appointed
Adrian Paul Tribe	Chair	2019-06-26
ANDREW JAMES SILVER		2013-03-15
BARRY FRANCIS SMALLMAN		2013-03-15
DENNIS JOHN HAYES		2013-03-15
KEVIN TOMASCHEK		2013-03-15
MARTIN CHARLES EARLE		2013-03-15
PAUL DAVID CHANDLER		2013-03-15
Peter Anthony Adams		2013-03-15
Russell David Weller		2024-04-30

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales - Charity number 1151599

Accounts

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees Annual Report for the year ended 31/12/2024

Trustees for the year 2024

Mr Adrian Tribe	pastor	
Mr Peter Adams	elder	
Mr Paul Chandler	elder	
Mr Martin Earle	deacon	
Mr Dennis Hayes	deacon	
Mr Andrew Silver	deacon	
Mr Barry Smallman	deacon	
Mr Robert Sutton	deacon	resigned 30/04/2024
Mr Kevin Tomaschek	deacon	
Mr Russell Weller	deacon	appointed 30/04/2024

The trustees are appointed by the church members.

Objectives

The principal object of the charity is the advancement of the Christian faith according to Holy Scripture and in accordance with the principles of the reformed faith and the church's Doctrine as stated in the Trust Deed.

The charity may also support other charitable works in the United Kingdom and in other parts of the world in furtherance of this principal object.

Ongoing Activities

1. The church has continued to maintain premises at 101 Rede Court Road, Strood for public worship and other activities, and to employ Mr Adrian Tribe as Pastor.
2. Two worship services each Sunday and a Bible study and prayer meeting on Tuesday have been maintained at the church premises, at member's homes and through online facilities.
3. Meetings for men and women have been held monthly at the church premises.
4. The Bible Club (for young children), Wednesday Club (for young children), Friday 101 (a club for young people) and Holiday Bible Club (for local children) have been continued during the year.
5. Free coffee and cake mornings for the local community and their children have been held at the church premises once a month.
6. The church continued to encourage the advancement of Christianity at home and abroad by support for -
Christian Prison Resources
The European Mission Fellowship (EMF)
United Beach Missions
Middle East Reformed Fellowship
Grace Ministerial Academy
Grace Baptist Missions
Equipping Pastors Worldwide
Proclamation Institute Zambia
Hope of Glory (Sri Lanka)

7. The church has encouraged the practical expression of Christian charity by supporting -
The Falconer Trust (running an orphanage in Zambia)
Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp
Caring for Life - Long term support for at-risk and vulnerable people.

Public Benefit

1. The trustees have taken the public benefit guidance issues by the Charity Commission into account when making their decisions
2. The local community have benefitted by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via online facilities.
3. Children and young people in the neighbourhood have benefitted from the Bible Club, Wednesday Club, Friday 101 and Holiday Bible Club.
4. Those in prison in England and Wales have benefitted from the Christian instruction provided by our support of Christian Prison Resources.
5. In other parts of the world our support for Christian missions has brought the benefits of Christian instruction and education.
6. Impoverished children in Zambia and Manila have benefitted from our support of the Falconer Orphanage and the works of Christian Compassion Ministries.
7. Persecuted Christians have benefitted from the support of the Middle East Reformed Fellowship.
8. Children from poor families in Portugal have benefitted from our support of a summer camp which was run by pastor Jose Rodrigues (EMF Missionary)
9. Caring for Life - At-risk and vulnerable people in and around Leeds have benefitted from our support of Caring For Life.

Financial Review

Total income for the year was £95,679.41
Total expenditure for the year was £86,320.95

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2024 the total reserves stood at £56,510.18

Our total reserves are higher than £25,000. The excess is required for an impending major project, namely to resurface the church car park at an overall cost of c.£30,000.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission

WATERFORD HOUSE EVANGELICAL FREE CHURCH

*Bob & Dawn
Gudon.*

ANNUAL ACCOUNTS 2024

INCOME	2024	2023
Personal Giving		
General Offerings (inc. Payroll Giving)	12,774.64	11,170.57
Gift Aid Scheme	<u>63,292.00</u>	57,020.60
	76,066.64	
Inland Revenue - tax recovered		
Gift Aid Scheme	16,160.98	15,742.37
Interest	<u>72.21</u>	12.82
	16,233.19	
EDF refund	0.00	69.77
Interest Bank Accounts		
Deposit Accounts	1,883.48	913.63
Legacies + Donations		
Estate of Roy Lein		2,000.00
Estate of Harry Parsons		3,000.00
Gift		8,000.00
Special Offerings/Collections		
Ukrainian Appeal - Blankets and Bibles		320.00
Caring For Life - Christmas card collection		153.00
Savannah Education Trust	90.00	
Open Air Mission	100.00	
OUCH	110.00	
British Heart Foundation	71.10	
Falconer Trust	160.00	
Bowel Cancer UK	290.00	
Medway Foodbank	160.00	
Medway Shelter & Support	160.00	
Slovakian Gospel Association - Christmas cards	355.00	
		<u>1,496.10</u>
	95,679.41	<u>98,402.76</u>

We have examined the Accounts and to the best of our knowledge find them correct



C M Clemence Auditor



Martin Earle Treasurer

EXPENDITURE 2024**2023****Building**

Insurance	1,598.60	1,350.59
New Equipment	777.43	1,428.43
Maintenance	6,123.49	982.77
Electricity	859.16	596.51
Gas	1,567.49	1,254.98
Water Rates	439.60	380.64
Cleaning Materials	263.67	330.76

11,629.44**Photo Copier****292.85** 60.00**Stationery & Postage****0.00** 0.00**Speakers Expenses****1,740.00** 1,470.00**Youth Work****931.09** 1,106.35**Sundry Expenses****2,637.62** 1,767.60**Support**

EMF		8,910.00
E M F - Bruno Pires - Portugal	700.00	
EMF - Tobias Hasland-Thomsen - Denmark	500.00	
EMF - Voldia Kostyshyn - UKR	1,200.00	
EMF - Vitalii Mariash - UKR	1,200.00	
EMF - Liudmyla Mariash (4:14) - UKR	1,200.00	
Falconer Trust	2,400.00	3,333.00
Christian Compassion Ministries	0.00	2,000.00
Grace Ministerial Academy	0.00	1,600.00
Christian Prison Resources	4,008.00	3,006.00
United Beach Missions	1,200.00	667.00
MERF	2,500.00	1,667.00
Equipping Pastors Worldwide	3,000.00	2,667.00
PIZ	2,715.00	0.00
GBM (Saywells)	1,200.00	1,200.00
Hannah Silver	0.00	1,800.00
Caring For Life	2,400.00	0.00
Hope of Glory	600.00	0.00

24,823.00 **26,850.00****Gifts**

British Heart Foundation (C. Norton)	25.00	
OUCH (C. Norton)	25.00	
Falconer Trust (K. Mathias)	25.00	
Bowel Cancer UK (K. Mathias)	25.00	
Alto de Moinho Summer Camps	500.00	500.00

SASRA - Roy Lein 50.00

600.00 **550.00**

EXPENDITURE 2024 cont.**2023**

Church Library	0.00	0.00
Church Internet	721.88	571.75
Overseas Book Fund	0.00	0.00
Benevolent Fund	0.00	0.00
Special Offerings/Collections		
Caring For Life - Christmas card collection 2023	153.00	
Savannah Education Trust	90.00	
Open Air Mission	100.00	
OUCH	110.00	
British Heart Foundation	71.10	
Falconer Trust	160.00	
Bowel Cancer UK	290.00	
Medway Foodbank	160.00	
Medway Shelter & Support	160.00	
Slovak Gospel Association - Christmas cards 2024	355.00	
Ukraine Christmas Card Gift - Jan 2023		320.00
	<hr/>	
	1,649.10	
Pastorate		
Gross Salary	37,706.44	35,904.20
National Insurance	0.00	0.00
Travel Expenses	159.10	303.45
Conference Expenses	206.46	268.00
Book Allowance	260.93	299.32
Payroll Fees	569.30	608.75
Church Pension Contribution	1,508.28	1,318.80
	<hr/>	
	40,410.51	
Visitation Literature	885.46	813.11
	<hr/>	<hr/>
	86,320.95	78,536.01
Surplus/Deficit	9,358.46	19,866.75
	<hr/>	<hr/>
	95,679.41	98,402.76
	<hr/>	<hr/>

CHURCH GENERAL ACCOUNT 2024

Balance B/fwd	46,921.18
Surplus 2024	<u>9,358.46</u>
General Account Figure	<u><u>56,279.64</u></u>

BALANCE SHEET

General Account	56,279.64	Deposit Accounts	38,644.41
Overseas Book Fund	0.00	Current Accounts	18,121.99
Church Bookshop	230.54	Unpresented cheques	0.00
Children's Club	0.00	Unpresented Invoices	0.00
Women's Meeting	0.00	Cash & Cheques not paid in	0.00
Sunday School	0.00	Payment not yet taken <i>pension Dec 2024 - 256.22</i>	(256.22)
	<u>56,510.18</u>		<u>56,510.18</u>

CHURCH BOOKSHOP

Balance b/fwd	230.54	ET purchases	264.00
Subscriptions paid	240.00	Balance in hand	230.54
Subscription paid	24.00		
	<u>264.00</u>		<u>230.54</u>
	<u>494.54</u>		<u>494.54</u>

WOMENS MEETING

Balance b/fwd	56.62	Cards	15.50
Offerings & Gifts	153.20	Gifts	73.24
		Balance in Hand	121.08
	<u>153.20</u>		<u>121.08</u>
	<u>209.82</u>		<u>209.82</u>

FALCONER TRUST ACCOUNT

Balance b/fwd	98.67	Falconer Trust	720.00
Offerings & Gifts	643.00	Balance in Hand	21.67
	<u>643.00</u>		<u>21.67</u>
	741.67		741.67

Annual Accounts 2024 Details

A brief summary breaking-down some of the expenditure. This is not a complete itemisation, but just as a help to explain and expand some of the categories.

Sundry Expenses

Drinks, food and general kitchen - £ 332.55

Flowers - £ 216.85

Babies & Toddlers - £ 42.47

Various subscriptions, licenses and advertising - £ 436.87

DBS checks - £ 258.80

Pastor's sundry expenses – printing + general - £ 712.67

First Aid training + supplies - £ 530.25

Key Maintenance and New Equipment Expenses

Replacement sliding curtain doors - £ 4412.40

New laptop + streaming equipment - £ 626.92

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 00 to 00.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

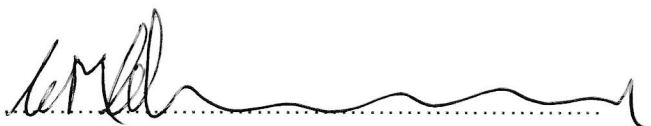
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 6th September 2025

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales - Charity number 1151599

Accounts

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees' Annual Report for the year ending 31st December 2023

Trustees for the year 2023

Mr. Adrian Tribe	pastor
Mr. Norman Hopkins	elder
Mr. Peter Adams	elder
Mr. Paul Chandler	elder
Mr. Martin Earle	deacon
Mr. Dennis Hayes	deacon
Mr. Andrew Silver	deacon
Mr. Barry Smallman	deacon
Mr. Robert Sutton	deacon
Mr. Kevin Tomaschek	deacon

The trustees are appointed by the church members.

Objectives

The principal object of the charity is the advancement of the Christian faith according to Holy Scripture and in accordance with the principles of the reformed faith and the church's Doctrine as stated in the Trust Deed.

The charity may also support other charitable works in the United Kingdom and in other parts of the world in furtherance of this principal object.

Ongoing Activities

1/ The church has continued to maintain the premises at 101 Rede Court Road, Strood for public worship and other activities, and to employ Mr. Adrian Tribe as Pastor.

2/ Two worship services each Sunday and a Bible study and prayer meeting on Tuesday have been maintained at the church premises, at member's homes and through online facilities.

3/ Meetings for men and women were held monthly at the church premises.

4/ The Bible Club (for young children), Wednesday Club (for young children), Friday 101 (a club for young people), Waterford Youth (a club for older teenagers) and Holiday Bible Club (for local children) continued during the year.

5/ A free coffee and cake morning for the local community and their children was held at the church premises once a month.

6/ The church continued to encourage the advancement of Christianity at home and abroad by support for -

Christian Prison Resources

The European Mission Fellowship (EMF)

United Beach Missions

Middle East Reformed Fellowship

Grace Ministerial Academy

Grace Baptist Missions

Universities and Colleges Christian Fellowship relay programme (Hannah Silver support)

Equipping Pastors Worldwide

SASRA

7/ The church has encouraged the practical expression of Christian charity by supporting -
The Falconer Trust (running an orphanage in Zambia)
Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp

Public Benefit

1/ The trustees have taken the public benefit guidance issued by the Charity Commission into account when making their decisions.

2/ The local community have benefited by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via the online facilities.

3/ Children and young people in the neighbourhood have benefited from the Bible Club, Wednesday Club, Friday 101, Waterford Youth and Holiday Bible Club.

4/ Those in prison in England and Wales have benefited from the Christian instruction provided by our support for Christian Prison Resources.

5/ In other parts of the world our support for Christian missions has brought the benefits of Christian instruction and education.

6/ Impoverished children in Zambia and Manila have benefited from our support of the Falconer Orphanage and the works of Christian Compassion Ministries.

Persecuted Christians have benefited from the support of the Middle East Reformed Fellowship.

Children from poor families in Portugal have benefited from our support of a summer camp which was run by pastor Jose Rodrigues (EMF missionary).

Financial Review

Total income for the year was £98,402.76

Total expenditure for the year was £78,536.01

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2023 the total reserves stood at £47,236.62.

Our total reserves are higher than the £25,000. The excess is required for two major future projects. Additional funds are required to resurface the church car park & to replace our church chairs because they are over fifty years old & require regular maintenance & repairs.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission.

Receipts and Payments Accounts 2023

			2023	2022
Receipts	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
Personal Giving	68261		68191	67318
Inland Revenue - Gift Aid	15755		15755	13891
Bank Accounts - Interest	913		913	201
Hire of Hall	0		0	0
Special Offerings		473	473	731
Legacies	13000		13000	0
 Sub Total	 97929	 473	 98402	 82141
 Payments				
Building	6955		6955	20431
Activities	3687		3687	3783
Support	27350		27350	44587
Gifts	50		50	3349
Pastorate	38702		38702	37258
Visiting Speakers	1470		1470	2601
Speacial Offerings		473	473	731
 Sub Total	 78214	 473	 78687	 112740
Asset and investments purchased	0	0	0	
 Total Payments	 78214	 473	 78687	 112740
 Net of receipts/payments	 19715		 19645	 -30599
 Transfer between Funds	 0	 0	 0	
Cash Fund last year ended	27446	0	0	27446
Cash Fund this year ended	47237	0	0	47237
 Cash Funds	Unrestricted Funds	Restricted Funds		
Barclays	10273			
Lloyds	0			
COIF	36761			
	47034			

Assets

Building	766241
Furnishings and Equipment	78996
	845237

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

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Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 14 September 2024

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales - Charity number 1151599

Accounts

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees' Annual Report for the year ending 31st December 2022

Trustees for the year 2022

Mr. Adrian Tribe	pastor
Mr. Norman Hopkins	elder
Mr. Peter Adams	elder
Mr. Paul Chandler	elder
Mr. Martin Earle	deacon
Mr. Andrew Silver	deacon
Mr. Barry Smallman	deacon
Mr. Robert Sutton	deacon
Mr. Kevin Tomaschek	deacon

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5/ A free coffee and cake morning for the local community and their children was held at the church premises once a month.

6/ The church continued to encourage the advancement of Christianity at home and abroad by support for -

Christian Prison Resources

The European Mission Fellowship (EMF)

Pastor Training International

United Beach Missions

Middle East Reformed Fellowship

Christian Books Worldwide

Grace Ministerial Academy

Proclamation Institute Zambia

Grace Baptist Missions

Universities and Colleges Christian Fellowship relay programme (Hannah Silver support)

Good News For Everyone

Romanian Ministries

7/ The church has encouraged the practical expression of Christian charity by supporting -
The Falconer Trust (running an orphanage in Zambia)
Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp
Caring For Life (a charity based in Leeds which supports at risk and hurting people and the homeless)
EMF Ukrainian Emergency Appeal
Tear Fund

Public Benefit

1/ The trustees have taken the public benefit guidance issued by the Charity Commission into account when making their decisions.

2/ The local community have benefited by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via the online facilities.

3/ Children and young people in the neighbourhood have benefited from the Sunday School, Wednesday Club, Friday 101, Friday Youth and Holiday Bible Club.

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5/ In other parts of the world our support for Christian missions has brought the benefits of Christian instruction and education.

6/ Impoverished children in Zambia and Manila have benefited from our support of the Falconer Orphanage and the works of Christian Compassion Ministries.

Persecuted Christians have benefited from the support of the Middle East Reformed Fellowship.

Children from poor families in Portugal have benefited from our support of a summer camp which was run by pastor Jose Rodrigues (EMF missionary).

At risk and hurting people and the homeless in Leeds have benefited from our support of the Caring For Life charity.

Financial Review

Total income for the year was £82,142.24

Total expenditure for the year was £112,739.48

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2022 the total reserves stood at £27,054.43.

Our income was lower this year due to the death of several members. Our expenditure was higher due to the bequests, from last year, being used for some major projects. Our expenditure has been reviewed to ensure it doesn't exceed our income in the future.

Nevertheless, the trustees consider it right to maintain the reserve at its present level.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission.

Receipts and Payments Accounts 2022

			2022	2021
Receipts	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
Personal Giving	67318		67318	69923
Inland Revenue - Gift Aid	13891		13891	13399
Bank Accounts - Interest	201		201	2
Hire of Hall	0		0	0
Special Offerings		731	731	169
Legacies	0		0	30000
Sub Total	81410	731		113493
Payments				
Building	20431		20431	7763
Activities	3783		3783	3993
Support	44587		44587	37038
Gifts	3349		3349	2323
Pastorate	37258		37258	35551
Visiting Speakers	2601		2601	1580
Speacial Offerings		731	731	169
Sub Total	112009	731	112740	88417
Asset and investments purchased	0	0	0	0
Total Payments	112009	731	112740	88417
Net of receipts/payments	-30599		-30599	25076
Transfer between Funds	0	0 0		0
Cash Fund last year ended	58057	0 0		58057
Cash Fund this year ended	27446	0 0	27446	

Cash Funds	Unrestricted Funds	Restricted Funds
Barclays	6599	
Lloyds	0	
COIF	20847	
	27446	
 Assets		
 Building	71000	
Furnishings and Equipment	10000	
	81000	

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

I report on the accounts of the Trust for the year ended 31 December 2022, which are set out on pages 00 to 00.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

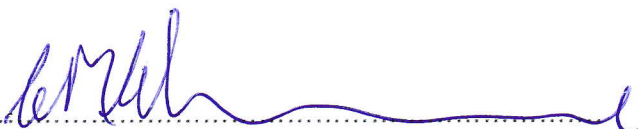
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 03 October 2023

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales - Charity number 1151599

Accounts

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees' Annual Report for the year ending 31st December 2021

Trustees for the year 2021

Mr. Adrian Tribe	pastor
Mr. Norman Hopkins	elder
Mr. Peter Adams	elder
Mr. Paul Chandler	elder
Mr. Martin Earle	deacon
Mr. Dennis Hayes	deacon
Mr. Andrew Silver	deacon
Mr. Barry Smallman	deacon
Mr. Robert Sutton	deacon
Mr. Kevin Tomaschek	deacon

The trustees are appointed by the church members.

Objectives

The principal object of the charity is the advancement of the Christian faith according to Holy Scripture and in accordance with the principles of the reformed faith and the church's Doctrine as stated in the Trust Deed.

The charity may also support other charitable works in the United Kingdom and in other parts of the world in furtherance of this principal object.

Ongoing Activities

1/ The church has continued to maintain the premises at 101 Rede Court Road, Strood for public worship and other activities, and to employ Mr. Adrian Tribe as Pastor.

2/ Two worship services each Sunday and a Bible study and prayer meeting on Tuesday have been maintained at the church premises and through online facilities.

3/ Meetings for men and women were held monthly when COVID-19 restrictions were lifted.

4/ All meetings and activities at the church premises were affected during the COVID-19 lockdown. These were resumed when the restrictions were lifted. Also, the Sunday School, Children's Club, Friday 101 (a club for young people), Friday Youth (a club for older teenagers) and Holiday Bible Club (for local children) were all restarted.

5/ The church continued to encourage the advancement of Christianity at home and abroad by support for -

Christian Prison Resources
The European Mission Fellowship
Pastor Training International
United Beach Missions
Middle East Reformed Fellowship
Christian Books Worldwide
Grace Ministerial Academy
Portuguese summer children's camp

6/ The church has encouraged the practical expression of Christian charity by supporting -
The Falconer Trust (running an orphanage in Zambia)

Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp

Public Benefit

1/ The trustees have taken the public benefit guidance issued by the Charity Commission into account when making their decisions.

2/ The local community have benefited by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via the online facilities.

3/ After the COVID-19 lockdown restrictions were lifted, children and young people in the neighbourhood benefited from the Sunday School, Children's Club, Friday 101, Friday Youth and Holiday Bible Club.

4/ Those in prison in England and Wales have benefited from the Christian instruction provided by our support for Christian Prison Resources.

5/ In other parts of the world our support for Christian missions has brought the benefits of Christian instruction and education.

6/ Impoverished children in Zambia and Manila have benefited from our support of the Falconer Orphanage and the works of Christian Compassion Ministries. Persecuted Christians have benefited from support of Middle East Reformed Fellowship. Children from poor families in Portugal have benefited from our support of a summer camp which was run by pastor Jose Rodrigues (EMF missionary).

Financial Review

Total income for the year was £113,494.27

Total expenditure for the year was £88,416.66

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2021 the total reserves stood at £58,057. This is higher than expected as we received some bequests late in the year. Some of this has since been used for one off projects.

With the death of several members and the expectation of lower income, the trustees consider it right to maintain the reserve at its present level.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission.

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

I report on the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 00 to 00.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

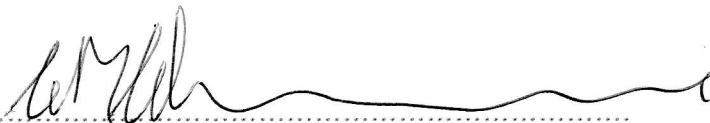
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 16 September 2022

WATERFORD HOUSE EVANGELICAL FREE CHURCH

England & Wales - Charity number 1151599

Accounts

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees' Annual Report for the year ending 31st December 2020

Trustees for the year 2020

Mr. Adrian Tribe	pastor
Mr. Norman Hopkins	elder
Mr. Peter Adams	elder
Mr. Paul Chandler	elder
Mr. Martin Earle	deacon
Mr. Dennis Hayes	deacon
Mr. Andrew Silver	deacon
Mr. Barry Smallman	deacon
Mr. Robert Sutton	deacon
Mr. Kevin Tomaschek	deacon

The trustees are appointed by the church members.

Objectives

The principal object of the charity is the advancement of the Christian faith according to Holy Scripture and in accordance with the principles of the reformed faith and the church's Doctrine as stated in the Trust Deed.

The charity may also support other charitable works in the United Kingdom and in other parts of the world in furtherance of this principal object.

Ongoing Activities

1/ The church has continued to maintain the premises at 101 Rede Court Road, Strood for public worship and other activities, and to employ Mr. Adrian Tribe as Pastor.

2/ Two worship services each Sunday and a Bible study and prayer meeting on Tuesday have been maintained at the church premises or through online facilities.

3/ Prior to the COVID-19 lockdown, meetings for men and women were held monthly.

4/ During the year, the COVID-19 lockdown has affected all meetings and activities at the church premises. The Sunday School, Children's Club, Friday 101 (club for young people) and Holiday Bible Club (for local children) have been suspended.

Likewise, the bi-monthly baby and toddlers group which is followed by a brunch, to which all are invited, has also been suspended.

5/ The church continued to encourage the advancement of Christianity at home and abroad by support for -

Christian Prison Resources
The European Mission Fellowship
Pastor Training International
Kilpauk Tamil Baptist Mission
United Beach Missions
Middle Eastern Reformed Fellowship
Christian Books Worldwide
Grace Ministerial Academy
Portuguese summer children's camp

6/ The church has encouraged the practical expression of Christian charity by supporting -

The Falconer Trust (running an orphanage in Zambia)
Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp

Public Benefit

1/ The trustees have taken the public benefit guidance issued by the Charity Commission into account when making their decisions.

2/ The local community have benefited by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via the online facilities.

3/ Prior to the COVID-19 lockdown, children and young people in the neighbourhood benefited from the Sunday School, Children's Club and the Young People's Fellowship.

4/ Prior to the COVID-19 lockdown, those in prison in England and Wales benefited from the Christian Instruction provided by our support for Christian Prison Resources.

5/ In other parts of the world our support for Christian Missions has brought the benefits of Christian instruction and education.

6/ Impoverished children in Zambia and Manila have benefited from our support of the Falconer Orphanage and the works of Christian Compassion Ministries. Persecuted Christians have benefited from support of Middle Eastern Reformed Fellowship. Children from poor families in Portugal have benefited from our support of a summer camp which was run by pastor Jose Rodrigues (EMF missionary).

Financial Review

Total income for the year was £82,101

Total expenditure for the year was £93,443

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2019 the total reserves stood at £33,026

With the death of several members and the expectation of lower income, the trustees consider it right to maintain the reserve at its present level.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission.

Receipts and Payments Accounts

Receipts	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
Personal Giving	68112		68112	68039
Inland Revenue - Gift Aid	13200		13200	12445
Bank Accounts - Interest	54		54	116
Hire of Hall	0		0	0
Special Offerings		735	735	525
Legacies	0		0	0
Sub Total	81366	735	82101	81125
 Payments				
Building	10576		10576	6764
Activities	1910		1910	2913
Support	36688		36688	36688
Gifts	1211		1211	403
Pastorate	41313		41313	25655
Visiting Speakers	1010		1010	2820
Speacial Offerings		735	735	525
Sub Total	92708	735	93443	75768
Asset and investments purchased	0	0	0	0
Total Payments	92708	735	93443	75768
Net of receipts/payments	-11342	0	-11342	5357
 Transfer between Funds	 0	 0	 0	 0
Cash Fund last year ended	44456	0	0	44456
Cash Fund this year ended	33026	0	0	33026
 Cash Funds				
	Unrestricted Funds	Restricted Funds		
Barclays	12383			
Lloyds	0			
COIF	20643			
	33026			
 Assets				
Building	71000			
Furnishings and Equipment	10000			
	81000			

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

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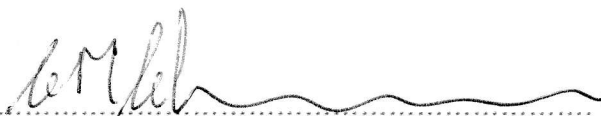
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(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 18 October 2021