

Waterford House Evangelical Free Church  
Registration Number 1151599  
Trustees' Annual Report for the year ending 31<sup>st</sup> 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 31<sup>st</sup> 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
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Asset and investments purchased	0	0	0	0
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Total Payments	92708	735	93443	75768
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Net of receipts/payments	-11342	0	-11342	5357
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Transfer between Funds	0	0	0	0
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Cash Fund last year ended	44456	0	0	44456
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Cash Fund this year ended	33026	0	0	33026
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### 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**

I report on the accounts of the Trust for the year ended 31 December 2020, 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:

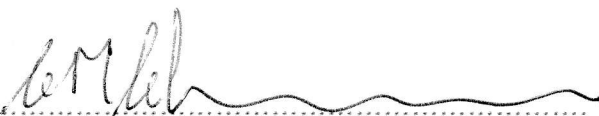
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- 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: 18 October 2021