

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

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 at the church premises.

4/ The Sunday School, 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)

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.

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).

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:

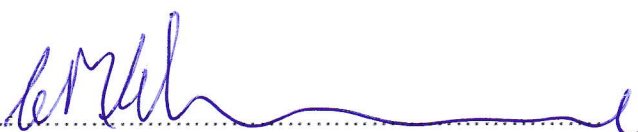
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- 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