

# HOMELANDS FREE CHURCH

England & Wales - Charity number 1187674

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-01-30

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

## Contact

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**Address** Homelands Free Church  
Garden Road  
Walton On The Naze  
CO14 8SJ

**Phone** 01255850165

**Email** [homelandsminister@gmail.com](mailto:homelandsminister@gmail.com)

**Website** [www.homelandsfreechurch.org](http://www.homelandsfreechurch.org)

## Activities

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**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE:1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** Baptist church

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£108,348	£80,462	-	-
2023-12-31	£105,707	£53,740	-	-
2022-12-31	£96,634	£62,369	-	-
2021-12-31	£85,498	£78,069	-	-
2020-12-31	£0	£0	-	-

## Trustees

Name	Role	Appointed
Brian Wood		2020-01-30
Carole Dawn Dean		2023-01-01
Charles McCarthy		2021-01-02
Eric Maurice Jones		2021-01-02
Ian Roy Vygus		2024-01-01
JOHN STACEY		2020-01-30
Pamela Mary Tuffnell		2025-09-25
Rev Michael John Bradshaw		2023-07-27
Rev Sarah Phillpot		2024-10-01
Ruth Mockler		2025-01-23

**HOMELANDS FREE CHURCH**

England & Wales - Charity number 1187674

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# Accounts

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Annual Report and Accounts

2024

Charity Registration Number 1187674

# HOMELANDS FREE CHURCH

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

### **Administrative information**

Homelands Free Church is situated on the Homelands Estate, on the borders of Frinton and Walton. The church belongs to the Baptist tradition and is a member of the Baptist Union of Great Britain.

The correspondence address is *Homelands Free Church, Garden Road, Walton-on-the-Naze, Essex, CO14 8SJ*. The Church, Elders and Deacons constitute a charity registered, with the Charity Commission, as a CIO (Charitable Incorporated Organization) and our registration number is 1187674.

The Elders and Deacons (trustees) who have served from 1 January 2024 until the date this report was approved are:

Rev. Michael Bradshaw (Co-opted during the pastoral vacancy)

Mrs. Carole Dean

Mrs. Pat Jackson

Mr. Eric Jones

Mrs. Stella Lind (appointed 23 January 2025)

Mr. Charles McCarthy

Mrs. Bonita McPherson

Mr. John McPherson

Mrs. Ruth Mockler (appointed 23 January 2025)

Rev. Sarah Philpot (Minister – Appointed 14 October 2024)

Mr. John Stacey (Re-elected to serve from 1 January 2025)

Mrs. Pam Tuffnell (Sabbatical)

Mr. Ian Vygus (appointed 1 January 2024)

Mr. Arthur Wells-Garrett (Acting Treasurer)

Mr. Brian Wood (Secretary)

### **Structure, governance, and management**

The trustees are appointed by the Church Meeting as set out in the Constitution and rules. All Church attendees are encouraged to become members and thereby become eligible to vote and stand for election as trustees.

### **Objectives and activities**

Statements of objectives are set out in the governing document (Church Constitution). The trustees along with the minister have responsibility in promoting the whole mission of the Church, pastoral, evangelistic, and social. The trustees also have maintenance responsibilities for the Church Building complex of Homelands Free Church, Garden Road, and the Church Manse.

### **Achievements and performance**

As on 31/12/24 there are 74 Members: 8 names were added during the year and 9 were removed either through death, resignation or because they moved away from the area. We were particularly pleased and privileged to support one of our worshippers through his request for baptism, on 8<sup>th</sup> September, and into membership. We continue to maintain the use of technology to contact and provide a high level of support to attendees. We were able to provide a weekly service of Christian worship via YouTube, in addition to our usual services held each Sunday in the church building. These have remained on-line for folk to access at any time that suits them. We provide a transport service using the church minibus to enable those who require it to travel to church on Sundays. Whilst we continue with our online presence, for those who have no access to the internet we continue to provide DVD recordings of the services that are delivered direct to their homes. These DVDs are returned for reuse and are proving a valuable resource.

### **Review of the year**

The trustees met 11 times during the year for formal minuted meetings, with an average level of attendance of 87%.

There were 6 Ordinary Church Meeting held during the year, attended by an average of 38% of membership and 1 Special Church Meeting, attended by 60% of Membership.

Elections for trustees and officers took place in line with our constitution and were ratified by the AGM.

We maintained the structure introduced during the pastoral vacancy. These included Brian Wood becoming Elder and co-opting Michael Bradshaw to the eldership for the duration of the pastoral vacancy. The second step was to appoint a 4-person committee to arrange speakers for Sunday services. This proved very successful. Speakers were mainly from within the membership with some guest speakers from the regional association and like-minded churches.

The appointment of Rev. Sarah Phillpot as minister in July led to preparations for Sarah for the taking post in October.

On Sunday mornings a series on the life of David took place in the spring followed by a series on the missionary journeys of the apostle Paul during the summer term. After the summer break we followed up with the life of Solomon.

The meetings on Sunday evenings which included Bible Readings from Keswick, Prayer and praise and topic led lectures continued.

The year commenced with a week of prayer, Prayer meetings were held each Sunday morning, prior to the service, with additional mid-week meetings scheduled for different times and days of the week to facilitate attendance for all members.

The church continues to provide office space on weekday mornings for Frinton Christian Community Care as part of our commitment to the wider community.

Remedial works were highlighted and completed during the year. These included repairs to the carpark. The recycling area was refurbished with new fencing erected. Mark Platt, our local councilor, supported the venture and arranged funding from Essex County Council (£2,500) towards the venture. The manse was decorated prior to Sarah's arrival with additional work to damaged double glazing units. A number of electricity points were replaced, and smoke and carbon dioxide monitors were upgraded to meet current regulatory requirements. The hot water and heating system received its annual service and safety check.

The annual church PAT (Portable Appliance Test) safety check is booked for January 25.

The Community Lunch team and 'Friendship Fridays' are now firmly established providing a safe and welcoming environment within the community. A monthly short Bible Study was introduced for those who wished to discover more about Christianity. On the run up to Christmas a short talk on missionary work in Japan was given and received very warmly

We maintained a strong commitment to being an environmentally aware church striving to become a carbon neutral organization. Our recycling hub is fully up and running. We also use the area to store salt on behalf of the local authority for use by local traders should there be snow or ice outside their premises. Our carbon footprint was mitigated by 'Carbon Offsetting.'

Hobby Pop-In and Line Dancing are continuing to provide contact with the local community. Jazzercise and keep-fit have also run a full program within the building.

Chatterbox, the group for under 5's and their carers meet in the worship area has seen its numbers grow with the leaders providing support for both youngsters and carers.

The 2<sup>nd</sup> Frinton Girl Guides, (Guides, Rangers and Trefoil, sections) and 3<sup>rd</sup> Frinton (Rainbow and Brownies) continue to use the premises for their weekly activities.

The music group Free Jazz have been using the premises for rehearsals and were able to give a 'Remembrance Day' concert, in the church. This was well attended and introduced many folks to the church. They also organized a carol concert, supported by church attendees, at Luff homes.

Mission and social giving during the year amounted to £18,592.50 (2023 - £13,450) spread between BMS World Mission (£1,305), Home Mission (£4,970), Tear Fund (£800), Spurgeon's Childcare (£700), Missionary Aviation Fellowship (£750), FEBA (£700), Lupeni Orphanage (£8,627.50), Other causes (£740) This was Open Doors (£500) and UFM (£240). The extra money given over that raised, was made up by the trustees using recovered income tax and monies from the General Fund to support the external organizations. The total for the Mission and Social Giving was in excess of 10% of unrestricted receipts.

From the funds raised by Line Dancing and Hobby Pop-In, £500 was included in the Lupeni gifts, £400 to Pilgrims Homes (Luffs), £500 RNLI and £500 to The Salvation Army Homelessness appeal.

The planned giving through envelopes and standing orders is approximately 90% of the monthly giving.

There was a legacy gratefully received during the period, from the estate of Chris Langton (£12,250.88).

### Financial review

Total receipts on general and designated unrestricted funds were £95,400.99 (2023 £97,362) are detailed in the financial statements. The Minister's employment costs for the last Quarter were £6,060.71. NI and Tax are carried forward for payment in January (£1,169.47) The pension costs were reduced due to the deficit liability payments being removed from August. There was a surplus of receipts over payments in the general fund of £52,485 (2023 £70,463). After transferring £38,321 (2023 £22,759) to deficit funds (to cover deficits and projected expenditure) and adding bank, deposit balances and cash in hand (2024 £21.50) brought forward at the beginning of the year, balances carried forward on 31 December for unrestricted funds totalled £98,087 (2023 £83,923).

### Pensions

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

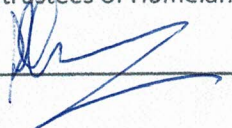
Whilst there was no minister at Homelands we were in a 'Period of Grace' from the requirements of the pension scheme. As there is no deficit from Homelands this is a technical requirement with no immediate consequences for the church. We were unable to extend the 'The Period of Grace' beyond 2023, therefore the church had applied to the trustees of the pension fund to place the church in a 'Deferred Debt Arrangement' – a legal deed signed by both the Pension Trustee and the Church Trustees that allows the Church to continue participating in the scheme without a member and without incurring the administrative cost of leaving the fund (£1000). We are now in the happy position of having discharged all our deficit liabilities to the scheme.

### Reserves' policy

It is the trustees' policy to maintain a balance on general unrestricted funds (if possible), which equates to approximately three months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of £98,087 (2023 £83,923) in the unrestricted general funds more than achieves the target. The trustees will continue to monitor balances. Although the balances appear high, as we plan for growth under a new minister, we look forward, with God's guidance, to exciting times.

It is our policy to invest fund balances in deposit accounts to ensure the safety and accessibility of church funds, also the short-term nature of the funds (less than 5 years). To this end we have opened 12-month savings bonds with the Baptist Union as the first step to building a reserve fund. However, due to the volatility of the money markets the Baptist Union are not offering 12 month bonds now. Therefore, as the bonds we hold mature monthly, until August, the deacons will invest the maturing funds into Baptist Union 90-day notice account.

Approved by the trustees of Homelands Free Church on XXXX and signed on their behalf by:

Signed  Church Secretary.

Date 9/3/25

Brian Wood

Charity Registration Number 1187674

# Financial Statement for the Year Ended 31 December 2024

Receipts	Unrestricted		Restricted	Endowment	Total 2024	Total 2023
	General	Designated				
Offerings and Gift Aid (less recovered tax)	£ 59,437.06				£ 59,437.06	£ 60,593.17
Interest	£ 1,806.45				£ 1,806.45	£ 1,404.80
Donations (Missionary & Others)			£ 10,650.31		£ 10,650.31	£ 5,144.77
ECO			£ 24.50		£ 24.50	£ 13.20
HMRC (recovered tax)	£ 12,759.25				£ 12,759.25	£ 11,667.52
Building Fund		£ -			£ -	£ -
Building Bricks		£ -			£ -	£ -
Community Lunch		£ 1,874.81			£ 1,874.81	£ 1,955.04
Garden Maintenance		£ -			£ -	£ -
Chat 'N' Play			£ -		£ -	£ -
Messy Church			£ -		£ -	£ -
Camp/Rom			£ 60.00		£ 60.00	£ 500.00
MG2			£ -		£ -	£ -
Chatterbox			£ -		£ -	£ 514.24
Friendship Fridays			£ 535.84		£ 535.84	£ 505.20
Brick Yard Xtreme			£ -		£ -	£ -
Brick Yard			£ -		£ -	£ -
Line Dancing Hobby Pop-in			£ 1,676.27		£ 1,676.27	£ 1,617.38
Discretionary Fund			£ -		£ -	£ -
Flower Fund			£ -		£ -	£ -
Triangle Bookstall			£ -		£ -	£ 50.00
Mini Bus		£ 282.50			£ 282.50	£ 40.00
Hobby Pop-in			£ -		£ -	£ -
Misc. & Legacies	£ 19,240.92				£ 19,240.92	£ 21,702.18
<b>Total</b>	<b>£ 93,243.68</b>	<b>£ 2,157.31</b>	<b>£ 12,946.92</b>	<b>£ -</b>	<b>£ 108,347.91</b>	<b>£ 105,707.50</b>

Payments	Note	Unrestricted		Restricted	Endowment	Total 2024	Total 2023
		General	Designated				
Church Admin. & Maintenance	2	£ 22,535.56				£ 22,535.56	£ 13,602.57
Ministry	3	£ 6,905.71				£ 6,905.71	£ 1,563.84
Community Lunch	4		£ 1,927.82			£ 1,927.82	£ 1,820.63
Miscellaneous	5	£ 2,338.43				£ 2,338.43	£ 3,102.57
Outreach	6	£ 288.45				£ 288.45	£ 304.96
Donations (Missionary & Others)	7			£ 18,592.50		£ 18,592.50	£ 13,450.00
ECO				£ 353.08		£ 353.08	£ -
Manse	8	£ 8,690.53				£ 8,690.53	£ 6,330.50
Building Fund	9		£ 3,498.24			£ 3,498.24	£ 7,994.43
Building Projects	10		£ 9,923.40			£ 9,923.40	£ 1,802.76
Garden Maintenance	11		£ 125.00			£ 125.00	£ 195.00
Messy Church	12			£ -		£ -	£ -
Chat 'N' Play	12A			£ -		£ -	£ -
Camp/Rom	13			£ 772.50		£ 772.50	£ -
MG2	14			£ -		£ -	£ -
Chatterbox	15			£ -		£ -	£ 447.12
Friendship Fridays	16			£ -		£ -	£ 94.80
Discretionary Fund	17			£ 127.70		£ 127.70	£ -
Flower Fund	18			£ 8.00		£ 8.00	£ -
Brick Yard Xtreme	19			£ -		£ -	£ -
Brick Yard	20			£ -		£ -	£ -
Triangle Bookstall	21			£ -		£ -	£ -
Line Dancing Hobby Pop-in	22			£ 2,600.00		£ 2,600.00	£ 1,330.00
Carbon Offset							
Minibus	23		£ 1,775.26			£ 1,775.26	£ 1,701.36
Hobby Pop-in	24			£ -		£ -	£ -
<b>Total</b>		<b>£ 40,758.68</b>	<b>£ 17,249.72</b>	<b>£ 22,453.78</b>	<b>£ -</b>	<b>£ 80,462.18</b>	<b>£ 53,740.54</b>

Net Receipts/(Payments)	£ 52,485.00	-£ 15,092.41	-£ 9,506.86	£ -	£ 27,885.73	£ 51,966.96
Transfers Between Funds	-£38,321.47	£ 30,379.28	£ 7,942.19		£ -	£ -
Balance brought forward	£ 83,923.07	£ 2,794.53	£ 6,912.65	£ -	£ 93,630.25	£ 41,663.29
Balance Carried Forward	£ 98,086.60	£ 18,081.40	£ 5,347.98	£ -	£ 121,515.98	£ 93,630.25

# Statement of Assets and Liabilities at 31 December 2024

**Assets:**

Bank and other Cash balances

Representing Balances on the following Accounts

	Unrestricted		Restricted	Endowment	Total 2024	Total 2023
	General	Designated				
General Fund	£ 98,086.60				£ 98,086.60	£ 83,923.07
Building Fund		£ -			£ -	£ -
Building Bricks/ Projects		£ -			£ -	£ -
Community Lunch		£ 81.40			£ 81.40	£ 134.41
ECO			£ 24.50		£ 24.50	£ 13.20
Garden Maintenance		£ -			£ -	£ -
Birthday Scheme			£ -		£ -	£ -
Mission			£ -		£ -	£ -
Messy Church			£ -		£ -	£ -
Chat 'N' Play			£ 215.69		£ 215.69	£ 215.69
Camp/Rom			-£ 0.00		-£ 0.00	£ 712.50
MG2			£ 72.22		£ 72.22	£ 72.22
Chatterbox			£ 1,039.41		£ 1,039.41	£ 1,039.41
Friendship Fridays			£ 1,377.33		£ 1,377.33	£ 841.49
Hobby pop in / Line Dancing			£ 841.39		£ 841.39	£ 1,765.12
Discretionary Fund			£ 1,148.66		£ 1,148.66	£ 1,276.36
Flower Fund			£ 107.00		£ 107.00	£ 115.00
Brick Yard Xtreme			£ 103.94		£ 103.94	£ 103.94
Brick Yard			£ 191.29		£ 191.29	£ 191.29
Triangle Bookstall			£ 50.00		£ 50.00	£ 50.00
Hobby Pop-in			£ 176.55		£ 176.55	£ 176.55
Boiler Replacement Fund		£ 15,000.00			£ 15,000.00	
Mini Bus Replacement		£ 3,000.00			£ 3,000.00	£ 3,000.00
Mini Bus		£ -			£ -	£ -
<b>Total</b>	<b>£ 98,086.60</b>	<b>£ 18,081.40</b>	<b>£ 5,347.98</b>	<b>£ -</b>	<b>£ 121,515.98</b>	<b>£ 93,630.25</b>

Notes

**Non Monetary Assets Held for Church's Use**

25

\*The church is the beneficial owner (subject to relevant trusts) of the following assets, the legal title to which is held by the Baptist Union Corporation Ltd:

Church Premises at Garden Rd. Walton-on-Naze (Insurance Value)*	£ 1,819,125	£ 1,732,500
19 Blaine Drive, Frinton*	£ 476,060	£ 449,113
Church Contents (Insurance Value)	£ 124,230	£ 120,612
Mini Bus	£ 11,219	£ 12,466

**Liabilities:**

**Short Term**

HMRC Income Tax and National Insurance (January Payment)	£ 1,169.47	None
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**Long Term**

No Long term liability	None	None
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## Notes

## (1) Basis of Accounts:

These accounts have been prepared on a 'receipts and payments' basis in accord with S42(3) Charities Act 1993 amended 2006

## (2) Church Admin. &amp; Maintenance

	2024	2023
Printing Stationery Post & Phone	£ 2,758.71	£ 1,459.35
Cleaning	£ 4,494.45	£ 4,730.56
Utilities	£ 7,015.11	£ 4,734.76
Bank Charges	£ -	£ -
Insurance	£ 3,885.43	£ 2,351.30
Travelling	£ 230.80	£ 146.60
Training	£ 293.14	£ 10.00
Other*	£ 3,857.92	£ 170.00
<b>Total</b>	<b>£ 22,535.56</b>	<b>£ 13,602.57</b>

## (3) Ministry

Stipend, Tax & NI	£ 5,351.27	£ 1,151.84
Pension (Church)	£ 709.44	£ 12.00
Visiting Preachers	£ 845.00	£ 400.00
<b>Total</b>	<b>£ 6,905.71</b>	<b>£ 1,563.84</b>

## (4) Community Lunch

Payments	£ 1,927.82	£ 1,820.63
<b>Total</b>	<b>£ 1,927.82</b>	<b>£ 1,820.63</b>

## (5) Miscellaneous

Annual Subs BUGB	£ 412.50	£ 459.00
Annual Subs EA	£ 125.00	£ 125.00
Bookstall	£ 116.40	£ 241.25
Copyright	£ 766.37	£ 695.28
Fact	£ -	£ 75.00
Catering	£ 899.16	£ 1,507.04
Com Wine	£ 19.00	£ -
Minibus Hire	£ -	£ -
<b>Total</b>	<b>£ 2,338.43</b>	<b>£ 3,102.57</b>

## (6) Outreach

Outreach	£ 288.45	£ 304.96
<b>Total</b>	<b>£ 288.45</b>	<b>£ 304.96</b>

## (7) Donations (Missionary &amp; Others)

	2024 Raised	2023 Raised	2024 Given	2023 Given
Designated Offerings	£ 240.00	£ -	£ -	£ -
B,day Scheme	£ 305.00	£ -	£ 305.00	£ -
FEBA	£ -	£ -	£ 700.00	£ 750.00
TEAR Fund	£ 207.00	£ 30.00	£ 800.00	£ 1,000.00
MAF	£ -	£ 10.00	£ 750.00	£ 750.00
Lupeni Orphanage	£ 9,111.81	£ 4,779.77	£ 8,627.50	£ 4,370.00
Harvest Appeal	£ 85.00	£ -	£ -	£ -
Spurgeon's Childcare	£ 701.50	£ 145.00	£ 700.00	£ 1,000.00
Other Causes	£ -	£ 180.00	£ 740.00	£ 680.00
Home Mission	£ -	£ -	£ 4,970.00	£ 3,850.00
BMS	£ -	£ -	£ 1,000.00	£ 750.00
Frinton Mission	£ -	£ -	£ -	£ 300.00
Pastors Discretion	£ -	£ -	£ -	£ -
<b>Total</b>	<b>£ 10,650.31</b>	<b>£ 5,144.77</b>	<b>£ 18,592.50</b>	<b>£ 13,450.00</b>

## (7A) ECO

Carbon Offset	£ -	£ 13.20	£ 353.08	£ -
Blister Pack Recycling	£ 24.50	£ -	£ -	£ -
<b>Total</b>	<b>£ 24.50</b>	<b>£ 13.20</b>	<b>£ 1,356.89</b>	<b>£ -</b>

## (8) Manse

Council Tax	£ 244.86	£ 486.77
Utilities	£ 1,356.89	£ 544.17
Insurance	£ 1,662.33	£ 799.56
Maintenance	£ 5,426.45	£ 4,500.00
<b>Total</b>	<b>£ 8,690.53</b>	<b>£ 6,330.50</b>

## (9) Building Fund

Repairs & Renewals	£ 3,498.24	£ 7,994.43
Loan Repayment	£ -	£ -
<b>Total</b>	<b>£ 3,498.24</b>	<b>£ 7,994.43</b>

## (10) Bricks

	2024	2023
Projects	£ 9,923.40	£ 1,802.76
<b>Total</b>	<b>£ 9,923.40</b>	<b>£ 1,802.76</b>

## (11) Garden Maintenance

Garden Costs	£ 125.00	£ 195.00
<b>Total</b>	<b>£ 125.00</b>	<b>£ 195.00</b>

## (12) Messy Church

Craft/Meals/Advertising	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

## (12a) Chat 'n' Play

Annual Expenditure	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

## (13) Camp/Rom

Camp/Casa Hul	£ 772.50	£ -
<b>Total</b>	<b>£ 772.50</b>	<b>£ -</b>

## (14) MG2

MG2	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

## (15) Chatterbox

Chatterbox	£ -	£ 447.12
<b>Total</b>	<b>£ -</b>	<b>£ 447.12</b>

## (16) Friendship Fridays

Friendship Fridays	£ -	£ 94.80
<b>Total</b>	<b>£ -</b>	<b>£ 94.80</b>

## (17) Discretionary Fund

Annual Expenditure	£ 127.70	£ -
<b>Total</b>	<b>£ 127.70</b>	<b>£ -</b>

## (18) Flower Fund

Annual Expenditure	£ 8.00	£ -
<b>Total</b>	<b>£ 8.00</b>	<b>£ -</b>

## (19) Brickyard Xtreme

Annual Expenditure	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

## (20) Brickyard

Annual Expenditure	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

## (21) Triangle Bookstall

Annual Expenditure	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

Total

## (22) Line Dan/Hobby Donations

Annual Expenditure	£ 2,600.00	£ 1,330.00
<b>Total</b>	<b>£ 2,600.00</b>	<b>£ 1,330.00</b>

## (23) Minibus

Tax & Insurance	£ 1,215.21	£ 1,151.04
Fuel & Oil	£ 250.05	£ 340.32
Repairs	£ 310.00	£ 210.00
<b>Total</b>	<b>£ 1,775.26</b>	<b>£ 1,701.36</b>

## (24) Hobby Pop-in

Payments	£ -	£ -
<b>Total</b>	<b>£ -</b>	<b>£ -</b>

Total

**£ 80,462.18**   **£ 53,740.54**

The accounts and statements of assets and liabilities set out on pages 4-6 relating to the year ending 31 December 2024 are as approved by the deacons

Signed *Pauls* (Treasurer)

Date 9/13/25

Charity Registration Number 1187674



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Homelands Free Curch

**On accounts for the year  
ended**

31<sup>st</sup> December 2024

**Charity no  
(if any)**

1187674

**Set out on pages**

4-6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

**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 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

**Signed:**

*Karen Bartlett*

**Date:**

*26/6/25*

**Name:**

*KAREN BARTLETT ACA*

**Relevant professional  
qualification(s) or body  
(if any):**

*ICAEW*

**Address:**

*COLCHESTER BUSINESS CENTRE, 1 GEORGE  
WILLIAMS WAY, COLCHESTER  
CO1 2JS*

**HOMELANDS FREE CHURCH**

England & Wales - Charity number 1187674

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# Accounts

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Annual Report and Accounts

2023

Charity Registration Number 1187674

# HOMELANDS FREE CHURCH

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

### **Administrative information**

Homelands Free Church is situated on the Homelands Estate, on the borders of Frinton and Walton. The church belongs to the Baptist tradition and is a member of the Baptist Union of Great Britain.

The correspondence address is *Homelands Free Church, Garden Road, Walton-on-the-Naze, Essex, CO14 8SJ*. The Church, Elders and Deacons constitute a charity registered, with the Charity Commission, as a CIO (Charitable Incorporated Organization) and our registration number is 1187674.

The Elders and Deacons (trustees) who have served from 1 January 2023 until the date this report was approved are:

Rev. Michael Bradshaw (Co-opted for the inter-regnum)

Mr. Brian Davis (Resigned 31 August 2023)

Mrs. Carole Dean

Mrs. Pat Jackson

Mr. Eric Jones

Mrs. Stella Lind (Resigned 1 February 2024)

Mr. Charles McCarthy

Mrs. Bonita McPherson

Mr. John McPherson

Mr. John Stacey

Mrs. Pam Tuffnell (Resigned 1 March 2024)

Mr. Ian Vygus (appointed 1 January 2024)

Mr. Arthur Wells-Garrett (Treasurer)

Mr. Brian Wood (Secretary)

### **Structure, governance, and management**

The trustees are appointed by the Church Meeting as set out in the Constitution and rules. All Church attendees are encouraged to become members and thereby become eligible to vote and stand for election as trustees.

### **Objectives and activities**

Statements of objectives are set out in the governing document (Church Constitution). The trustees along with the minister have responsibility in promoting the whole mission of the Church, pastoral, evangelistic, and social. The trustees also have maintenance responsibilities for the Church Building complex of Homelands Free Church, Garden Road, and the Church Manse.

### **Achievements and performance**

As on 31/12/23 there are 75 Members: 2 names were added during the year and 12 were removed either through death, resignation or because they moved away from the area. We continue to maintain the use of technology to contact and provide a high level of support to attendees. We were able to provide a weekly service of Christian worship via YouTube, these in addition to our usual services held each Sunday in the church building. These have remained on-line for folk to access at any time that suits them. We provide a transport service using the church minibus to enable those who require it to travel to church on Sundays. Whilst we continue with our online presence, for those who have no access to the internet we continue to provide DVD recordings of the services that are delivered direct to their homes. These DVDs are returned for reuse and are proving a valuable resource.

### **Review of the year**

The trustees met 10 times during the year for formal minuted meetings, with an average level of attendance of 80%. Formal church meetings resumed for the whole of 2023 (6 meetings). Attendance was 36% of membership. Elections for trustees and officers took place in line with our constitution and were ratified by the AGM.

Following the departure of the minister (to assume a role within the Central Baptist Association) it became necessary to introduce some changes to the leadership team to enable the church to function normally. These included Brian Wood becoming Elder and co-opting Michael Bradshaw to the eldership for the duration of the inter-regnum. The second step was to appoint a 4-person committee to arrange speakers for Sunday services. This proved very successful. Speakers were mainly from within the membership with some guest speakers from the regional association and like-minded churches.

A series on the life of David would be commenced in the new year (2024). Bible studies on the transforming power of the Holy Spirit would also commence within house groups at the same time.

Various meetings were introduced on Sunday evenings to include Bible Readings from Keswick, Prayer and praise and topic led lectures.

Following on from the week of prayer, in January, prayer meetings were re-established on Sunday mornings prior to the service and additional mid-week meetings scheduled for different times and days of the week to facilitate attendance for all members.

The church continues to provide office space on weekday mornings for Frinton Christian Community Care as part of our commitment to the wider community.

Remedial works were highlighted and completed during the year. These included repairs at the manse and within the main church building. When we are aware of a new minister decoration will take place within the manse readying it for occupation. Inspection visits are made several times a week to monitor the building.

The safety inspection of the church electrics revealed the present consumer units did not comply with up-to-date regulations. All consumer units were replaced (4) and now meet the regulatory requirements.

The Community Lunch team and 'Friendship Fridays' are now firmly established providing a safe and welcoming environment within the community. They also provide support for such things as use of technology and 'repair Fridays' where advice can be sought for a wide variety of situations. On the run up to Christmas a short talk on the missionary work in Taiwan was given and received very warmly

We maintained a strong commitment to being an environmentally aware church striving to become a carbon neutral organization. This has been recognized by the local authority who have agreed to fund the resurfacing the area dedicated to our recycling hub. We also use the area to store salt on behalf of the local authority for use by local traders should there be snow or ice outside their premises. Our carbon footprint was mitigated by 'Carbon Offsetting.'

Hobby Pop-In and Line Dancing have now settled back and are growing in numbers. Jazzercise and keep-fit have also run a full program within the building.

The moving of Chatterbox, the group for under 5's and their carers, into the worship area has seen its numbers grow with the leaders providing support for both youngsters and carers.

The 2<sup>nd</sup> Frinton Girl Guides, (Guides, Rangers, Brownies, and Rainbow sections) continue to use the premises for their weekly activities.

The music group Free Jazz have been using the premises for rehearsals and were able to give a concert, in the church. This was well attended and introduced a number of folks to the church.

Mission and social giving during the year amounted to £13,450 spread between BMS World Mission (£750), Home Mission (£3,850), Tear Fund (£1,000), Spurgeon's Childcare (£1000) this included gifts from 2023, Missionary Aviation Fellowship (£750), FEBA (£750), Open Doors (£500), Frinton Mission (£300), Lupeni Orphanage (£4,370), Other causes (£180). The extra money given over that raised, was made up by the trustees using recovered income tax and monies from the General Fund to support the external organizations. The total for the Mission and Social Giving was in excess of 10% of unrestricted receipts.

From the funds raised by Line Dancing and Hobby Pop-In, £400 was included in the Lupeni gifts, £200 to the shoe box appeals and £410 to the Syrian Earthquake appeal.

The planned giving through envelopes and standing orders is approximately 90% of the monthly giving.

There was a legacy gratefully received during the period, from the estate of Jean Samuels (£13,152.31) The Central Baptist Region donated £2500 to cover costs for allowing Andrew and family to remain in the manse, after his resignation, for six weeks. The balance is donations from groups using the hall to help with gas and electricity costs.

### Financial review

Total receipts on general and designated unrestricted funds were £97,362 (2022 £96,634) are detailed in the financial statements. There were no Minister's employment costs, however, costs for visiting speakers were £400. The employment costs for the Minister for 2022 were £37,138. There were minimal pension costs due to the removal of the pension deficit costs from August. (The costs for 2022, £6,629.) There was a surplus of receipts over payments in the general fund of £70,463 (2022 £32,810). After transferring £22,759 to deficit funds (to cover deficits and projected expenditure) and adding bank and deposit balances brought forward at the beginning of the year, balances carried forward on 31 December for unrestricted funds totalled £83,923 (2022 £36,219).

### Pensions

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

Whilst there is no minister at Homelands we are in a 'Period of Grace' from the requirements of the pension scheme. As there is no deficit from Homelands this is a technical requirement with no immediate consequences for the church. We are unable to extend the 'The Period of Grace' beyond 2023, therefore the church has applied to the trustees of the pension fund to place the church in a 'Deferred Debt Arrangement' – a legal deed signed by both the Pension Trustee and the Church Trustees which allows the Church to continue participating in the scheme without a member and without incurring the administrative cost of leaving the fund (£1000). It is our intention on appointing a new minister that they should be made aware of and invited to join the scheme.

### Reserves' policy

It is the trustees' policy to maintain a balance on general unrestricted funds (if possible), which equates to approximately three months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of £83,923 (2022 £36,219) in the unrestricted general funds represents, approximately, 123% of target. The trustees will continue to monitor balances. Although the balances appear high, as we plan for growth under a new minister(s), we look forward, with God's guidance, to exciting times.

It is our policy to invest fund balances in deposit accounts to ensure the safety and accessibility of church funds, also the short-term nature of the funds (less than 5 years). To this end we have opened 12-month savings bonds with the Baptist Union as the first step to building a reserve fund. The current balance in the reserve bonds is £11,225.

Approved by the trustees of Homelands Free Church on 5 March 2024 and signed on their behalf by:

Signed  Church Secretary.  
Brian Wood

Date 4/6/24

# Financial Statement for the Year Ended 31 December 2023

Receipts	Unrestricted		Restricted	Endowment	Total 2023	Total 2022
	General	Designated				
Offerings and Gift Aid (less recovered tax)	£ 60,593.17				£ 60,593.17	£ 58,131.96
Interest	£ 1,404.80				£ 1,404.80	£ 54.43
Donations (Missionary & Others)			£ 5,144.77		£ 5,144.77	£ 4,705.20
Carbon Offset			£ 13.20		£ 13.20	£ 63.95
HMRC (recovered tax)	£ 11,667.52				£ 11,667.52	£ 11,278.50
Building Fund		£ -			£ -	£ -
Building Bricks		£ -			£ -	£ -
Community Lunch		£ 1,955.04			£ 1,955.04	£ 1,108.01
Garden Maintenance		£ -			£ -	£ -
Chat 'N' Play			£ -		£ -	£ -
Messy Church			£ -		£ -	£ -
Camp/Rom			£ 500.00		£ 500.00	£ 6,346.11
MG2			£ -		£ -	£ -
Chatterbox			£ 514.24		£ 514.24	£ 615.74
Friendship Fridays			£ 505.20		£ 505.20	£ 763.84
Brick Yard Xtreme			£ -		£ -	£ 38.23
Brick Yard			£ -		£ -	£ -
Line Dancing Hobby Pop-in			£ 1,617.38		£ 1,617.38	£ 1,586.98
Discretionary Fund			£ -		£ -	£ 1,000.00
Flower Fund			£ -		£ -	£ -
Triangle Bookstall			£ 50.00		£ 50.00	
Mini Bus		£ 40.00			£ 40.00	£ 346.50
Hobby Pop-in			£ -		£ -	£ 97.15
Misc. & Legacies	£ 21,702.18				£ 21,702.18	£ 25,715.24
<b>Total</b>	<b>£ 95,367.67</b>	<b>£ 1,995.04</b>	<b>£ 8,344.79</b>	<b>£ -</b>	<b>£ 105,707.50</b>	<b>£ 111,851.84</b>

Payments	Note	Unrestricted		Restricted	Endowment	Total 2023	Total 2022
		General	Designated				
Church Admin. & Maintenance	2	£ 13,602.57				£ 13,602.57	£ 16,793.11
Ministry	3	£ 1,563.84				£ 1,563.84	£ 37,548.17
Community Lunch	4		£ 1,820.63			£ 1,820.63	£ 1,300.34
Miscellaneous	5	£ 3,102.57				£ 3,102.57	£ 1,949.44
Outreach	6	£ 304.96				£ 304.96	£ 902.00
Donations (Missionary & Others)	7			£ 13,450.00		£ 13,450.00	£ 10,872.50
Carbon Offset				£ -		£ -	£ 281.84
Manse	8	£ 6,330.50				£ 6,330.50	£ 5,177.25
Building Fund	9		£ 7,994.43			£ 7,994.43	£ 2,885.02
Building Projects	10		£ 1,802.76			£ 1,802.76	£ 519.60
Garden Maintenance	11		£ 195.00			£ 195.00	£ 144.00
Messy Church	12			£ -		£ -	£ -
Chat 'N' Play	12A			£ -		£ -	£ -
Camp/Rom	13			£ -		£ -	£ 6,683.61
MG2	14			£ -		£ -	£ -
Chatterbox	15			£ 447.12		£ 447.12	£ 1,013.53
Friendship Fridays	16			£ 94.80		£ 94.80	£ 332.75
Discretionary Fund	17			£ -		£ -	£ -
Flower Fund	18			£ -		£ -	£ -
Brick Yard Xtreme	19			£ -		£ -	£ -
Brick Yard	20			£ -		£ -	£ -
Triangle Bookstall	21			£ -		£ -	£ 116.40
Line Dancing Hobby Pop-in	22			£ 1,330.00		£ 1,330.00	£ 580.00
Carbon Offset							
Minibus	23		£ 1,701.36			£ 1,701.36	£ 1,880.27
Hobby Pop-in	24			£ -		£ -	£ 40.00
<b>Total</b>		<b>£ 24,904.44</b>	<b>£ 13,514.18</b>	<b>£ 15,321.92</b>	<b>£ -</b>	<b>£ 53,740.54</b>	<b>£ 89,019.83</b>

Net Receipts/(Payments)	£ 70,463.23	-£ 11,519.14	-£ 6,977.13	£ -	£ 51,966.96	£ 22,832.01
Transfers Between Funds	-£22,759.84	£ 14,653.55	£ 8,106.29		£ -	£ -
Balance brought forward	£ 36,219.68	£ -	£ 5,443.61	£ -	£ 41,663.29	£ 18,831.28
Balance Carried Forward	£ 83,923.07	£ 3,134.41	£ 6,572.77	£ -	£ 93,630.25	£ 41,663.29

# Statement of Assets and Liabilities at 31 December 2023

**Assets:**

Bank and other Cash balances

Representing Balances on the following Accounts

	Unrestricted		Restricted	Endowment	Total 2023	Total 2022
	General	Designated				
General Fund	£ 83,923.07				£ 83,923.07	£ 36,219.68
Building Fund		£ -			£ -	£ -
Building Bricks/ Projects		£ -			£ -	£ -
Community Lunch		£ 134.41			£ 134.41	£ -
Carbon Offset			£ 13.20		£ 13.20	£ -
Garden Maintenance		£ -			£ -	£ -
Birthday Scheme			£ -		£ -	
Mission			£ -		£ -	£ 198.94
Messy Church			£ -		£ -	£ -
Chat 'N' Play			£ 215.69		£ 215.69	£ 215.69
Camp/Rom			£ 712.50		£ 712.50	£ 212.50
MG2			£ 72.22		£ 72.22	£ 72.22
Chatterbox			£ 1,039.41		£ 1,039.41	£ 972.29
Friendship Fridays			£ 841.49		£ 841.49	£ 431.09
Hobby pop in / Line Dancing			£ 1,765.12		£ 1,765.12	£ 1,477.74
Discretionary Fund			£ 1,276.36		£ 1,276.36	£ 1,276.36
Flower Fund			£ 115.00		£ 115.00	£ 115.00
Brick Yard Xtreme			£ 103.94		£ 103.94	£ 103.94
Brick Yard			£ 191.29		£ 191.29	£ 191.29
Triangle Bookstall			£ 50.00		£ 50.00	£ -
Hobby Pop-in			£ 176.55		£ 176.55	£ 176.55
Mini Bus Replacement		£ 3,000.00			£ 3,000.00	£ -
Mini Bus		£ -			£ -	£ -
<b>Total</b>	<b>£ 83,923.07</b>	<b>£ 3,134.41</b>	<b>£ 6,572.77</b>	<b>£ -</b>	<b>£ 93,630.25</b>	<b>£ 41,663.29</b>

Notes

**Non Monetary Assets Held for Church's Use**

25

\*The church is the beneficial owner (subject to relevant trusts) of the following assets, the legal title to which is held by the Baptist Union Corporation Ltd:

Church Premises at Garden Rd. Walton-on-Naze (Insurance Value)*	£ 1,732,500	£ 1,650,000
19 Blaine Drive, Frinton*	£ 449,113	£ 423,692
Church Contents (Insurance Value)	£ 120,612	£ 117,099
Mini Bus	£ 12,466	£ 13,851

**Liabilities:**

**Short Term**

HMRC Income Tax and National Insurance (January Payment)	£ 1,151.84	£ 1,397.68
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**Long Term**

No Long term liability	None	None
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## Notes

## (1) Basis of Accounts:

These accounts have been prepared on a 'receipts and payments' basis in accord with S42(3) Charities Act 1993 amended 2006

	2023	2022		2023	2022
(2) Church Admin. & Maintenance					
Printing Stationery Post & Phone	£ 1,459.35	£ 2,280.39	(10) Bricks		
Cleaning	£ 4,730.56	£ 4,690.95	Projects	£ 1,802.76	£ 519.60
Utilities	£ 4,734.76	£ 3,754.37	Total	£ 1,802.76	£ 519.60
Bank Charges	£ -	£ -	(11) Garden Maintenance		
Insurance	£ 2,351.30	£ 2,128.26	Garden Costs	£ 195.00	£ 144.00
Travelling	£ 146.60	£ 730.15	Total	£ 195.00	£ 144.00
Training	£ 10.00	£ 2,218.00	(12) Messy Church		
Other	£ 170.00	£ 990.99	Craft/Meals/Advertising	£ -	£ -
Total	£ 13,602.57	£ 16,793.11	Total	£ -	£ -
(3) Ministry			(12a) Chat 'n' Play		
Stipend, Tax & NI	£ 1,151.84	£ 30,509.13	Annual Expenditure	£ -	£ -
Pension (Church)	£ 12.00	£ 6,629.04	Total	£ -	£ -
Visiting Preachers	£ 400.00	£ 410.00	(13) Camp/Rom		
Total	£ 1,563.84	£ 37,548.17	Camp/Casa Hul	£ -	£ 6,683.61
(4) Community Lunch			Total	£ -	£ 6,683.61
Payments	£ 1,820.63	£ 1,300.34	(14) MG2		
Total	£ 1,820.63	£ 1,300.34	MG2	£ -	£ -
(5) Miscellaneous			Total	£ -	£ -
Annual Subs BUGB	£ 459.00	£ 411.60	(15) Chatterbox		
Annual Subs EA	£ 125.00	£ 90.00	Chatterbox	£ 447.12	£ 1,013.53
Bookstall	£ 241.25	£ -	Total	£ 447.12	£ 1,013.53
Copyright	£ 695.28	£ 645.17	(16) Friendship Fridays		
Fact	£ 75.00	£ 75.00	Friendship Fridays	£ 94.80	£ 332.75
Catering	£ 1,507.04	£ 727.67	Total	£ 94.80	£ 332.75
Com Wine	£ -	£ -	(17) Discretionary Fund		
Minibus Hire	£ -	£ -	Annual Expenditure	£ -	£ -
Total	£ 3,102.57	£ 1,949.44	Total	£ -	£ -
(6) Outreach			(18) Flower Fund		
Outreach	£ 304.96	£ 902.00	Annual Expenditure	£ -	£ -
Total	£ 304.96	£ 902.00	Total	£ -	£ -
(7) Donations (Missionary & Others)			(19) Brickyard Xtreme		
	2023	2022	Annual Expenditure	£ -	£ -
	Raised	Raised	Given	Given	Total
Designated Offerings	£ -	£ 158.50	£ -	£ -	£ -
B.day Scheme	£ -	£ 200.00	£ -	£ 200.00	£ -
FEBA	£ -	£ -	£ 750.00	£ 500.00	£ -
TEAR Fund	£ 30.00	£ -	£ 1,000.00	£ -	£ -
MAF	£ 10.00	£ -	£ 750.00	£ 500.00	£ -
Lupeni Orphanage	£ 4,779.77	£ 4,142.69	£ 4,370.00	£ 3,990.00	£ -
Harvest Appeal	£ -	£ -	£ -	£ -	£ -
Spurgeon's Childcare	£ 145.00	£ 131.10	£ 1,000.00	£ -	£ -
Other Causes	£ 180.00	£ 70.00	£ 680.00	£ 955.00	£ -
Home Mission	£ -	£ -	£ 3,850.00	£ 3,840.00	£ -
BMS	£ -	£ 2.91	£ 750.00	£ 500.00	£ -
Frinton Mission	£ -	£ -	£ 300.00	£ 275.00	£ -
Pastors Discretion	£ -	£ -	£ -	£ 112.50	£ -
Total	£ 5,144.77	£ 4,705.20	£ 13,450.00	£ 10,872.50	£ -
Carbon Offset	£ 13.20	£ -	£ 544.17	£ 956.00	£ -
(8) Manse			(20) Brickyard		
Council Tax	£ 486.77	£ 2,387.57	Annual Expenditure	£ -	£ -
Utilities	£ 544.17	£ 956.00	Total	£ -	£ -
Insurance	£ 799.56	£ 424.46	(21) Triangle Bookstall		
Maintenance	£ 4,500.00	£ 1,409.22	Annual Expenditure	£ -	£ 116.40
Total	£ 6,330.50	£ 5,177.25	Total	£ -	£ 116.40
(9) Building Fund			(22) Line Dan/Hobby Donations		
Repairs & Renewals	£ 7,994.43	£ 2,885.02	Annual Expenditure	£ 1,330.00	£ 580.00
Loan Repayment	£ -	£ -	Total	£ 1,330.00	£ 580.00
(23) Minibus			Tax & Insurance	£ 1,151.04	£ 1,046.02
			Fuel & Oil	£ 340.32	£ 348.27
			Repairs	£ 210.00	£ 485.98
			Total	£ 1,701.36	£ 1,880.27
			(24) Hobby Pop-in		
			Payments	£ -	£ 40.00
			Total	£ -	£ 40.00
<b>Grand Total</b>	<b>£ 53,740.54</b>	<b>£ 89,019.83</b>			

The accounts and statements of assets and liabilities set out on pages 4-6 relating to the year ending 31 December 2023 are as approved by the deacons.

Signed  (Treasurer)

Date 4/6/24

## Independent Examiner's Report to the Trustees of Homelands Free Church.

I report on the accounts of the church for the year ended 31 December 2023, which are set out on pages 4 to 6.

### Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church'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 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) **KAREN BARTLET** (Date) **24/7/24**  
**ACA**

(Relevant professional qualification or body -if required as above)

(Address)

Colchester Business Centre  
1 George Williams Way  
Colchester CO1 2JS  
Tel: 01206 760428

**HOMELANDS FREE CHURCH**

England & Wales - Charity number 1187674

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# Accounts

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Annual Report and Accounts

2022

Charity Registration Number 1187674

# HOMELANDS FREE CHURCH

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

### Administrative information

Homelands Free Church is situated on the Homelands Estate, on the borders of Frinton and Walton. The church belongs to the Baptist tradition and is a member of the Baptist Union of Great Britain.

The correspondence address is *Homelands Free Church, Garden Road, Walton-on-the-Naze, Essex, CO14 8SJ*. The Church, Elders and Deacons constitute a charity registered, with the Charity Commission, as a CIO (Charitable Incorporated Organization) and our registration number is 1187674.

The Elders and Deacons (trustees) who have served from 1 January 2022 until the date this report was approved are:

Mr. Brian Davis  
Mrs. Carole Dean (Appointed 1 January 2023)  
Mrs. Pat Jackson (Appointed 1 January 2023)  
Mr. Eric Jones  
Mrs. Stella Lind (Appointed 1 January 2023)  
Mr. Charles McCarthy  
Mrs. Bonita McPherson (Appointed 1 January 2023)  
Mr. John McPherson (Appointed 1 January 2023)  
Rev Andrew Openshaw (retired 31 December 2022)  
Mr. John Stacey  
Mrs. Pam Tuffnell  
Mr. Arthur Wells-Garrett (Treasurer)  
Mr. Brian Wood (Secretary)

### Structure, governance, and management

The trustees are appointed by the Church Meeting as set out in the Constitution and rules. All Church attendees are encouraged to become members and thereby become eligible to vote and stand for election as trustees.

### Objectives and activities

Statements of objectives are set out in the governing document (Church Constitution). The trustees along with the minister have responsibility in promoting the whole mission of the Church, pastoral, evangelistic, and social. The trustees also have maintenance responsibilities for the Church Building complex of Homelands Free Church, Garden Road, and the Church Manse.

### Achievements and performance

As on 31/12/22 there are 85 Members: 7 names were added during the year and 6 were removed either through death or because they moved away from the area. The year continued to be disrupted by the Covid19 virus. It was now possible to make greater use the church building. We continue to maintain the use of technology to contact and provide a high level of support to attendees. We were able to provide a weekly service of Christian worship via YouTube, these in addition to our usual services held each Sunday in the church building. These have remained on-line for folk to access at any time that suits them. Linked to this we have returned our minibus to service and are able to provide transport to our services on Sundays. Whilst we continue with our online presence, for those who have no access to the internet we continue to provide DVD recordings of the services that are delivered direct to their homes. These DVDs are returned for reuse and are proving a valuable resource.

### Review of the year

The trustees met 10 times during the year for formal minuted meetings, with an average level of attendance of 83%. Formal church meetings resumed for the whole of 2022. Attendance was 35% of membership. Elections for trustees and officers took place in line with our constitution and were ratified by the AGM. There was one special church meeting where the constitution was amended to allow decisions to be made during hybrid meetings (Zoom and in person) at future meetings. During covid lockdown the charity commission gave a special dispensation for such meetings, but it was removed after lockdown.

There was much rejoicing as we held a Believer's Baptism Service in the spring (29 May 2022) where friends, family, and members joined together to celebrate the public witness of faith in the Lord Jesus.

The church continues to provide office space on weekday mornings for Frinton Christian Community Care as part of our commitment to the wider community.

Following on from the building and environmental reports several items requiring remedial work were highlighted and completed during the year. These included repairs to the roof and areas of external brickwork. The fascias around the entrance and lobby areas were redecorated. It is planned to redecorate the rear of the building in the spring of 2023. Lighting in the foyer was replaced with more efficient LED lighting. The increase in energy costs has been delayed for the church until our current contracts expire in June. In anticipation of this the deacons will be looking at the current system for ways to improve the efficiency.

The Community Lunch team and 'Friendship Fridays' are now firmly established providing a safe and welcoming environment within the community. They also provide support for such things as use of technology and 'repair Fridays' where advice can be sought for a wide variety of situations.

We maintained a strong commitment to being an environmentally aware church striving to become a carbon neutral organization. This is demonstrated by Homelands being awarded the 'Silver Medal' in September 2022 by A. Rocha, the church monitoring organization for eco churches. This follows on from our award of the 'Bronze Medal' in December 2021. In November 2022, we installed a weather station (to ascertain the viability of installing wind turbines to generate electricity.) on the roof to monitor wind speed and other atmospheric conditions, funded by a donation. As part of our green space commitment, we planted a wildflower garden along the strip of land along Garden Road.

Hobby Pop-In and Line Dancing have now settled in to their pre-covid position. Jazzercise and keep-fit have also resumed a full program within the building.

The moving of Chatterbox, the group for under 5's and their carers, into the worship area has seen its numbers grow. This year saw the introduction of a clothing bank that has been warmly welcomed by the carers who attend Chatterbox.

The 2<sup>nd</sup> Frinton Girl Guides, (Guides, Rangers, Brownies, and Rainbow sections) continue to use the premises for their weekly activities.

The music group Free Jazz have been using the premises for rehearsals and were able to give a concert, in the church. This was well attended and introduced a number of folks to the church.

Mission and social giving during the year amounted to £10,872.50 spread between BMS World Mission (£700), Home Mission (£3,840), Missionary Aviation Fellowship (£500), FEBA (500), Open Doors (£500), Frinton Mission (£275), Lupeni Orphanage (£3990), Walton Food Bank (£55), Big love, Colleen and Peter's chosen charity for offering at their wedding, (£400) with (£112.50) from the Minister's discretionary fund. The extra money given over that raised, was made up by the trustees using recovered income tax and monies from the General Fund to support the external organizations. The total for the Mission and Social Giving was in excess of 10% of unrestricted receipts.

From the funds raised by Line Dancing and Hobby Pop-In, £500 was sent to RNLI Walton & Frinton Branch.

The planned giving through envelopes and standing orders increased to 92% of the monthly giving.

There was a legacy gratefully received during the period, from the estate of D Moore of £20,000

#### Financial review

Total receipts on general and designated unrestricted funds were £96,634 (2021 £79,671) are detailed in the financial statements. The Minister's employment costs, including £410 for visiting speakers, were £37,548. These costs were lower than expected due to a reduction in pension costs from August. (The costs for 2021, £37,634.) As we enter a period of inter-regnum along with pension deficit payments reducing (see pension review in the next section) we expect a reduction in ministry costs in 2023. There was a surplus of receipts over payments in the general fund of £32,810 (2021 £17,354). After transferring £11,975 to deficit funds (to cover deficits and

projected expenditure) and adding bank and deposit balances brought forward at the beginning of the year, balances carried forward at 31 December for unrestricted funds totalled £36,219 (2021 £15384).

### Pensions

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

In the summer of 2022, there was a window of opportunity when bond and annuity rates made it favorable for the trustees to purchase guaranteed benefits for scheme members that enabled the deficit to be reduced to zero. They acted with commendable speed and decisiveness and reduced the liability of all partaking employers (Churches in the scheme)

The Church and the other participating employers in the DB Plan who are collectively responsible for funding the deficit, saw these liabilities reduced to zero. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church now makes a monthly peppercorn payment in respect of the DB scheme deficit, currently £1. The Schedule of Contributions foresees these continuing until June 2026.

The Church has been advised that the estimated administrative cost for the church to leave the Pension Scheme as at 31 December 2022 was £1,000. There are no plans to leave the scheme.

### Reserves' policy

It is the trustees' policy to maintain a balance on general unrestricted funds (if possible), which equates to approximately three months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of £36,219 (2021 £15,385) in the unrestricted general funds represents, approximately, 160% of target. The trustees will continue to monitor balances. Although the balances appear high as we plan for growth under a new minister(s) we look forward, with God's guidance, to exciting times.

It is our policy to invest fund balances in deposit accounts to ensure the safety and accessibility of church funds, also the short-term nature of the funds (less than 5 years). To this end we have opened 12-month savings bonds with the Baptist Union as the first step to building a reserve fund. The current balance in the reserve bonds is £5,232.

Approved by the trustees of Homelands Free Church on 7 March 2023 and signed on their behalf by:

Signed \_\_\_\_\_ Church Secretary.

Date \_\_\_\_\_

Brian Wood

## Financial Statement for the Year Ended 31 December 2022

Receipts	Unrestricted		Restricted	Endowment	Total 2022	Total 2021
	General	Designated				
Offerings and Gift Aid (less recovered tax)	£ 58,131.96				£ 58,131.96	£ 52,875.04
Interest	£ 54.43				£ 54.43	£ 2.10
Donations (Missionary & Others)			£ 4,705.20		£ 4,705.20	£ 4,997.60
Carbon Offset			£ 63.95		£ 63.95	£ 4,997.60
HMRC (recovered tax)	£ 11,278.50				£ 11,278.50	£ 10,543.63
Building Fund		£ -			£ -	£ -
Building Bricks		£ -			£ -	£ -
Community Lunch		£ 1,108.01			£ 1,108.01	£ 390.21
Garden Maintenance		£ -			£ -	£ -
Chat 'N' Play			£ -		£ -	£ -
Messy Church			£ -		£ -	£ -
Camp/Rom			£ 6,346.11		£ 6,346.11	£ -
MG2			£ -		£ -	£ -
Chatterbox			£ 615.74		£ 615.74	£ 101.15
Friendship Fridays			£ 763.84		£ 763.84	£ -
Brick Yard Xtreme			£ 38.23		£ 38.23	£ -
Brick Yard			£ -		£ -	£ -
Line Dancing Hobby Pop-in			£ 1,586.98		£ 1,586.98	£ 579.03
Discretionary Fund			£ 1,000.00		£ 1,000.00	£ -
Flower Fund			£ -		£ -	£ -
Triangle Bookstall			£ -		£ -	£ 150.00
Mini Bus		£ 346.50			£ 346.50	£ 1,250.00
Hobby Pop-in			£ 97.15		£ 97.15	£ -
Misc. & Legacies	£ 25,715.24				£ 25,715.24	£ 14,609.74
<b>Total</b>	<b>£ 95,180.13</b>	<b>£ 1,454.51</b>	<b>£ 15,217.20</b>	<b>£ -</b>	<b>£ 111,851.84</b>	<b>£ 90,496.10</b>

Payments	Note	Unrestricted		Restricted	Endowment	Total 2022	Total 2021
		General	Designated				
Church Admin. & Maintenance	2	£ 16,793.11				£ 16,793.11	£ 15,703.94
Ministry	3	£ 37,548.17				£ 37,548.17	£ 35,975.64
Community Lunch	4		£ 1,300.34			£ 1,300.34	£ 487.93
Miscellaneous	5	£ 1,949.44				£ 1,949.44	£ 1,429.00
Outreach	6	£ 902.00				£ 902.00	£ 1,335.90
Donations (Missionary & Others)	7			£ 10,872.50		£ 10,872.50	£ 13,503.00
Carbon Offset				£ 281.84		£ 281.84	
Manse	8	£ 5,177.25				£ 5,177.25	£ 3,799.89
Building Fund	9		£ 2,885.02			£ 2,885.02	£ 609.98
Building Projects	10		£ 519.60			£ 519.60	£ 6,379.40
Garden Maintenance	11		£ 144.00			£ 144.00	£ 200.00
Messy Church	12			£ -		£ -	£ 211.85
Chat 'N' Play	12A			£ -		£ -	£ 59.85
Camp/Rom	13			£ 6,683.61		£ 6,683.61	£ -
MG2	14			£ -		£ -	£ -
Chatterbox	15			£ 1,013.53		£ 1,013.53	£ -
Friendship Fridays	16			£ 332.75		£ 332.75	£ -
Discretionary Fund	17			£ -		£ -	£ -
Flower Fund	18			£ -		£ -	£ -
Brick Yard Xtreme	19			£ -		£ -	£ 60.00
Brick Yard	20			£ -		£ -	£ 130.86
Triangle Bookstall	21			£ 116.40		£ 116.40	£ 99.15
Line Dancing Hobby Pop-in	22			£ 580.00		£ 580.00	£ 414.00
Carbon Offset							
Minibus	23		£ 1,880.27			£ 1,880.27	£ 1,210.59
Hobby Pop-in	24			£ 40.00		£ 40.00	£ -
<b>Total</b>		<b>£ 62,369.97</b>	<b>£ 6,729.23</b>	<b>£ 19,920.63</b>	<b>£ -</b>	<b>£ 89,019.83</b>	<b>£ 81,610.98</b>

Net Receipts/(Payments)	£ 32,810.16	-£ 5,274.72	-£ 4,703.43	£ -	£ 22,832.01	£ 7,429.17
Transfers Between Funds	-£11,975.25	£ 5,492.61	£ 6,482.64		£ -	£ -
Balance brought forward	£ 15,384.77	£ -	£ 3,446.51	£ -	£ 18,831.28	£ 11,402.11
Balance Carried Forward	£ 36,219.68	£ 217.89	£ 5,225.72	£ -	£ 41,663.29	£ 18,831.28

# Statement of Assets and Liabilities at 31 December 2022

## Assets:

Bank and other Cash balances

Representing Balances on the following Accounts

	Unrestricted		Restricted	Endowment	Total 2022	Total 2021
	General	Designated				
General Fund	£ 36,219.68				£ 36,219.68	£ 15,384.77
Building Fund		£ -			£ -	£ -
Building Bricks/ Projects		£ -			£ -	£ -
Community Lunch		£ -			£ -	£ -
Carbon Offset			£ -		£ -	£ -
Garden Maintenance		£ -			£ -	£ -
Birthday Scheme			£ -		£ -	£ -
Mission			£ 198.94		£ 198.94	£ -
Messy Church			£ -		£ -	£ -
Chat 'N' Play			£ 215.69		£ 215.69	£ 215.69
Camp/Rom			£ 212.50		£ 212.50	£ 550.00
MG2			£ 72.22		£ 72.22	£ 72.22
Chatterbox			£ 972.29		£ 972.29	£ 1,370.08
Friendship Fridays			£ 431.09		£ 431.09	£ -
Hobby pop in / Line Dancing			£ 1,477.74		£ 1,477.74	£ 470.76
Discretionary Fund			£ 1,276.36		£ 1,276.36	£ 276.36
Flower Fund			£ 115.00		£ 115.00	£ 115.00
Brick Yard Xtreme			£ 103.94		£ 103.94	£ 65.71
Brick Yard			£ 191.29		£ 191.29	£ 191.29
Triangle Bookstall			£ -		£ -	£ -
Hobby Pop-in			£ 176.55		£ 176.55	£ 119.40
Mini Bus Replacement		£ -			£ -	£ -
Mini Bus		£ -			£ -	£ -
<b>Total</b>	<b>£ 36,219.68</b>	<b>£ -</b>	<b>£ 5,443.61</b>	<b>£ -</b>	<b>£ 41,663.29</b>	<b>£ 18,831.28</b>

Notes

## Non Monetary Assets Held for Church's Use

25

\*The church is the beneficial owner (subject to relevant trusts) of the following assets, the legal title to which is held by the Baptist Union Corporation Ltd:

Church Premises at Garden Rd. Walton-on-Naze (Insurance Value)*				£ 1,650,000.00	£1,500,000.00
19 Blaine Drive, Frinton*				£ 423,691.54	£ 399,709.00
Church Contents (Insurance Value)				£ 117,099.15	£ 111,523.00
Mini Bus				£ 13,851.00	£ 15,390.00

## Liabilities:

### Short Term

HMRC Income Tax and National Insurance (January Payment)				£ 1,151.84	£ 1,397.68
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### Long Term

No Long term liability					£ 21,837.71
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## Notes

## (1) Basis of Accounts:

These accounts have been prepared on a 'receipts and payments' basis in accord with S42(3) Charities Act 1993 amended 2006 & 2019

	2022	2021		2022	2021
<b>(2) Church Admin. &amp; Maintenance</b>					
Printing Stationery Post & Phone	£ 2,280.39	£ 3,074.63			
Cleaning	£ 4,690.95	£ 5,847.42			
Utilities	£ 3,754.37	£ 3,177.83			
Bank Charges	£ -	£ -			
Insurance	£ 2,128.26	£ 2,030.24			
Travelling	£ 730.15	£ 168.70			
Training	£ 2,218.00	£ 321.50			
Other*	£ 990.99	£ 763.79			
<b>Total</b>	<b>£ 16,793.11</b>	<b>£ 15,384.11</b>			
<b>(3) Ministry</b>					
Stipend, Tax & NI	£ 30,509.13	£ 29,213.78			
Pension (Church)	£ 6,629.04	£ 8,345.76			
Visiting Preachers	£ 410.00	£ 75.00			
<b>Total</b>	<b>£ 37,548.17</b>	<b>£ 37,634.54</b>			
<b>(4) Community Lunch</b>					
Payments	£ 1,300.34	£ 697.35			
	£ -	£ -			
<b>Total</b>	<b>£ 1,300.34</b>	<b>£ 697.35</b>			
<b>(5) Miscellaneous</b>					
Annual Subs BUGB	£ 411.60	£ 432.25			
Annual Subs EA	£ 90.00	£ 190.00			
Bookstall	£ -	£ -			
Copyright	£ 645.17	£ 924.07			
Fact	£ 75.00	£ -			
Catering	£ 727.67	£ 69.00			
Corn Wine	£ -	£ -			
Minibus Hire	£ -	£ -			
<b>Total</b>	<b>£ 1,949.44</b>	<b>£ 1,615.32</b>			
<b>(6) Outreach</b>					
Outreach	£ 902.00	£ 2,232.15			
<b>Total</b>	<b>£ 902.00</b>	<b>£ 2,232.15</b>			
<b>(7) Donations (Missionary &amp; Others)</b>					
	2022	2021			
	Raised	Raised	Given	Given	
Designated Offerings	£ 158.50	£ 104.25	£ -	£ -	
B.day Scheme	£ 200.00	£ 10.00	£ 200.00	£ 350.00	
FEBA	£ -	£ -	£ 500.00	£ 300.00	
TEAR Fund	£ -	£ 200.00	£ -	£ 200.00	
MAF	£ -	£ -	£ 500.00	£ 300.00	
Lupeni Orphanage	£ 4,142.69	£ 7,176.30	£ 3,990.00	£ 2,882.00	
Harvest Appeal	£ -	£ 1,055.00	£ -	£ 400.00	
Spurgeon's Childcare	£ 131.10	£ 375.00	£ -	£ 40.00	
Other Causes	£ 70.00	£ 50.00	£ 955.00	£ 530.00	
Home Mission	£ -	£ -	£ 3,840.00	£ 3,860.00	
BMS	£ 2.91	£ -	£ 500.00	£ 500.00	
Frinton Mission	£ -	£ -	£ 275.00	£ -	
Pastors Discretion	£ -	£ -	£ 112.50	£ 350.00	
<b>Total</b>	<b>£ 4,705.20</b>	<b>£ 8,970.55</b>	<b>£ 10,872.50</b>	<b>£ 18.00</b>	
<b>(7a) Carbon Offset</b>					
	2022	2021			
	Raised	Raised	Expenditure	Expenditure	
Carbon Offset	£ 63.95	£ -	£ 281.84	£ -	
<b>Total</b>	<b>£ 63.95</b>	<b>£ -</b>	<b>£ 281.84</b>	<b>£ -</b>	
<b>(8) Manse</b>					
Council Tax	£ 2,387.57	£ 2,297.66			
Utilities	£ 956.00	£ 669.00			
Insurance	£ 424.46	£ 391.10			
Maintenance	£ 1,409.22	£ 453.01			
<b>Total</b>	<b>£ 5,177.25</b>	<b>£ 3,810.77</b>			
<b>(9) Building Fund</b>					
Repairs & Renewals	£ 2,885.02	£ 1,656.76			
<b>(10) Bricks</b>					
Projects	£ 519.60	£ 1,491.36			
<b>Total</b>	<b>£ 519.60</b>	<b>£ 1,491.36</b>			
<b>(11) Garden Maintenance</b>					
Garden Costs	£ 144.00	£ 100.00			
<b>Total</b>	<b>£ 144.00</b>	<b>£ 100.00</b>			
<b>(12) Messy Church</b>					
Craft/Meals/Advertising	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(12a) Chat 'n' Play</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(13) Camp/Rom</b>					
Camp/Casa Hul	£ 6,683.61	£ -			
<b>Total</b>	<b>£ 6,683.61</b>	<b>£ -</b>			
<b>(14) MG2</b>					
MG2	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(15) Chatterbox</b>					
Chatterbox	£ 1,013.53	£ 283.85			
<b>Total</b>	<b>£ 1,013.53</b>	<b>£ 283.85</b>			
<b>(16) Friendship Fridays</b>					
Friendship Fridays	£ 332.75	£ -			
<b>Total</b>	<b>£ 332.75</b>	<b>£ -</b>			
<b>(17) Discretionary Fund</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(18) Flower Fund</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(19) Brickyard Xtreme</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(20) Brickyard</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(21) Triangle Bookstall</b>					
Annual Expenditure	£ 116.40	£ 1,003.90			
<b>Total</b>	<b>£ 116.40</b>	<b>£ 1,003.90</b>			
<b>(22) Line Dan/Hobby Donations</b>					
Annual Expenditure	£ 580.00	£ 414.00			
<b>Total</b>	<b>£ 580.00</b>	<b>£ 414.00</b>			
<b>(23) Minibus</b>					
Tax & Insurance	£ 1,046.02	£ 1,009.21			
Fuel & Oil	£ 348.27	£ 50.01			
Repairs	£ 485.98	£ 1,030.00			
<b>Total</b>	<b>£ 1,880.27</b>	<b>£ 2,089.22</b>			
<b>(24) Hobby Pop-in</b>					
Payments	£ 40.00	£ -			
<b>Total</b>	<b>£ 40.00</b>	<b>£ 2,089.22</b>			
<b>Grand Total</b>	<b>£ 89,019.83</b>	<b>£ 78,069.33</b>			

The accounts and statements of assets and liabilities set out on pages 4-6 relating to the year ending 31 December 2022 are as approved by the deacons.

Signed \_\_\_\_\_ (Treasurer)

Date \_\_\_\_\_

## Independent Examiner's Report to the Trustees of Homelands Free Church.

I report on the accounts of the church for the year ended 31 December 2022 , which are set out on pages 4 to 6.

### Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church'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 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) **KAREN BARTLETT** (Date) **11/9/2023**

(Relevant professional qualification or body -if required as above) **ACA**

(Address)

**Colchester Business Centre  
1 George Williams Way  
Colchester CO1 2JS  
Tel: 01206 760428**

**HOMELANDS FREE CHURCH**

England & Wales - Charity number 1187674

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# Accounts

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Annual Report and Accounts

2021

Charity Registration Number 1187674

# HOMELANDS FREE CHURCH

## ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

### Administrative information

Homelands Free Church is situated on the Homelands Estate, on the borders of Frinton and Walton. The church belongs to the Baptist tradition and is a member of the Baptist Union of Great Britain.

The correspondence address is *Homelands Free Church, Garden Road, Walton-on-the-Naze, Essex, CO14 8SJ*. The Church, Elders and Deacons constitute a charity registered, with the Charity Commission, as a CIO (Charitable Incorporated Organization) and our registration number is 1187674.

The Elders and Deacons (trustees) who have served from 1 January 2021 until the date this report was approved are:

Mrs. Janet Bradshaw (Retired 31 December 2021)  
Mr. Brian Davis  
Mr. Eric Jones  
Mr. Charles McCarthy  
Rev Andrew Openshaw  
Mr. John Stacey (Re-appointed 1 January 2022)  
Mrs. Pam Tuffnell  
Mr. Arthur Wells-Garrett (Treasurer – re-appointed 1 January 2022)  
Mr. Allen Wolton (Retired 31 December 2021)  
Mrs. Gill Wolton (Retired 31 December 2021)  
Mr. Brian Wood (Secretary - re-appointed 1 January 2022)

### Structure, governance, and management

The trustees are appointed by the Church Meeting as set out in the Constitution and rules. All Church attendees are encouraged to become members and thereby become eligible to vote and stand for election as trustees.

### Objectives and activities

Statements of objectives are set out in the governing document (Church Constitution). The trustees along with the minister have responsibility in promoting the whole mission of the Church, pastoral, evangelistic, and social. The trustees also have maintenance responsibilities for the Church Building complex of Homelands Free Church, Garden Road, and the Church Manse.

### Achievements and performance

As on 31/12/21 there are 84 Members: 1 name was added during the year and 8 were removed either through death or because they moved away from the area. The year continued to be disrupted by the Covid19 virus. It has still not been possible to use the church building in the ways we were accustomed to using it. Therefore, at the beginning of the year we maintained the use of technology to contact and provide a high level of support to attendees. We were able to provide a weekly service of Christian worship via Facebook and YouTube. These have remained on-line for folk to access at any time that suits them. As the country came out of lockdown, we were able to use the building for the congregation to meet in for services. Linked to this we have returned our minibus to service and are able to provide transport to our services on Sundays. We continued with our online presence. For those who have no access to the internet we continue to provide DVD recordings of the services that are delivered direct to their homes. These DVDs are returned for reuse and are proving a valuable resource.

### Review of the year

The trustees met 11 times during the year for formal minuted meetings, with an average level of attendance of 90%. It was not possible to hold formal church meetings due to lockdown until the latter part of the year. Attendance was 35% of membership. Elections for trustees and officers took place in line with our constitution and were ratified by the AGM. The weekly Zoom meetings were less well attended since the church building opened and from 24 November it was decided not to hold them for the foreseeable future.

The church continues to provide office space on weekday mornings for Frinton Christian Community Care as part of our commitment to the wider community.

During the Autumn of 2021 we completed the Electric Portable Appliance Program of tests. The church building was the subject of a quinquennial building and environmental impact inspections. The trustees will be preparing a plan of action, in 2022, to deal with issues raised.

The Community Lunch team were able to organize several lunch projects and a plan for 'Friendship Fridays' was put in place to commence in the new year (Covid permitting).

Hobby Pop-In and Line Dancing recommenced in September. Jazzercise also was able to restart in the Autumn.

We were able to restart Chatterbox by moving into the worship area and implementing Covid secure protocols.

As we were not able to restart Brickyard or Brickyard Xtreme we were able to accommodate the 2<sup>nd</sup> Frinton Girl Guides, Rangers, Brownies, and Rainbow sections for their weekly activities.

The music group Free Jazz have been using the premises for rehearsal and were able to give a concert, in the church, marking Remembrance Day. This was well attended and introduced a number of folks to the church.

Mission and social giving during the year amounted to £9,530 spread between BMS World Mission (£1,250), Home Mission (£3,660), FACT Easter Care Homes Appeal (£200), Spurgeon's Childcare (£40), Missionary Aviation Fellowship (£300), FEBA (£300), Open Doors (£300), Frinton Mission (£350), Lupeni Orphanage (£2,882), Tear Fund (£200), Walton Food Bank (£30) with (£18) from the Minister's discretionary fund. The extra money given over that raised, was covered by the trustees using recovered income tax and monies from the General Fund to support the external organizations. The total for the Mission and Social Giving was in excess of 10% of unrestricted receipts.

From the funds raised by Line Dancing and Hobby Pop-In, £500 was sent to RNLI Walton & Frinton Branch.

The planned giving through envelopes and standing orders increased to 84% of the monthly giving.

There were two legacies gratefully received during the period, from the estate of Rhys Thomas (£5,000) and from the estate of Dorothy Kemp (£3,748.72).

### **Financial review**

Total receipts on general and designated unrestricted funds were £79,671 and are detailed in the financial statements. The Minister's employment costs were £37,559. (The costs for 2020, £35,726.) This reflected the return to full deficit pension payments, for 2021 but offset by the continuing National Insurance relief through HMRC. There was a surplus of receipts over payments in the general fund of £17,353. After transferring £9,722 to deficit funds (to cover deficits and projected expenditure) and adding bank and deposit balances brought forward at the beginning of the year, balances carried forward at 31 December for unrestricted funds totalled £15,384.77 (2020 £7,753).

### **Pensions**

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 was undertaken by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%).

The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £379, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £21,912 as of 31 December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £36,500.

#### Reserves' policy

It is the trustees' policy to maintain a balance on general unrestricted funds (if possible), which equates to approximately three months' unrestricted payments, to cover emergency situations that may arise from time to time. The balance of £15,385 (2020 £7,753) in the unrestricted general funds represents, approximately, 75% of target. The trustees will continue to maintain a tight control on spending as they strive to reach the three-month target as soon as is practicable without reducing the church's program.

It is our policy to invest fund balances in deposit accounts to ensure the safety and accessibility of church funds. To this end we opened 12-month savings bonds with the Baptist Union as the first step to building the reserve. The current balance in the reserve bonds is £5,016.71.

Approved by the trustees of Homelands Free Church on 8 February 2022 and signed on their behalf by:

Signed  Church Secretary.  
Brian Wood

Date 28/4/2022

## Financial Statement for the Year Ended 31 December 2021

Receipts	Unrestricted		Restricted	Endowment	Total 2021	Total 2020
	General	Designated				
Offerings and Gift Aid (less recovered tax)	£ 52,875.04				£ 52,875.04	£ 52,918.85
Interest	£ 2.10				£ 2.10	£ 12.28
Donations (Missionary & Others)			£ 4,997.60		£ 4,997.60	£ 8,970.55
HMRC (recovered tax)	£ 10,543.63				£ 10,543.63	£ 10,836.58
Building Fund		£ -			£ -	£ 2,000.00
Building Bricks		£ -			£ -	£ -
Community Lunch		£ 390.21			£ 390.21	£ 197.54
Garden Maintenance		£ -			£ -	£ -
Chat 'N' Play			£ -		£ -	£ 100.00
Messy Church			£ -		£ -	£ 25.26
Camp/Rom			£ -		£ -	£ -
MG2			£ -		£ -	£ 15.35
Chatterbox			£ 101.15		£ 101.15	£ -
Explorers			£ -		£ -	£ -
Brick Yard Xtreme			£ -		£ -	£ -
Brick Yard			£ -		£ -	£ 108.31
Line Dancing Hobby Pop-in			£ 579.03		£ 579.03	£ 507.67
Women's Fellowship			£ -		£ -	£ -
Flower Fund			£ -		£ -	£ -
Triangle Bookstall			£ 150.00		£ 150.00	£ -
Mini Bus		£ 1,250.00			£ 1,250.00	£ 410.45
Hobby Pop-in			£ -		£ -	£ -
Misc. & Legacies	£ 14,609.74				£ 14,609.74	£ 2,059.96
<b>Total</b>	<b>£ 78,030.51</b>	<b>£ 1,640.21</b>	<b>£ 5,827.78</b>	<b>£ -</b>	<b>£ 85,498.50</b>	<b>£ 78,162.80</b>

Payments	Note	Unrestricted		Restricted	Endowment	Total 2021	Total 2020
		General	Designated				
Church Admin. & Maintenance	2	£ 15,384.11				£ 15,384.11	£ 15,703.94
Ministry	3	£ 37,634.54				£ 37,634.54	£ 35,975.64
Community Lunch	4		£ 697.35			£ 697.35	£ 487.93
Miscellaneous	5	£ 1,615.32				£ 1,615.32	£ 1,429.00
Outreach	6	£ 2,232.15				£ 2,232.15	£ 1,335.90
Donations (Missionary & Others)	7			£ 9,530.00		£ 9,530.00	£ 13,503.00
Manse	8	£ 3,810.77				£ 3,810.77	£ 3,799.89
Building Fund	9		£ 1,656.76			£ 1,656.76	£ 609.98
Building Projects	10		£ 1,491.36			£ 1,491.36	£ 6,379.40
Garden Maintenance	11		£ 100.00			£ 100.00	£ 200.00
Messy Church	12			£ -		£ -	£ 211.85
Chat 'N' Play	12A			£ -		£ -	£ 59.85
Camp/Rom	13			£ -		£ -	£ -
MG2	14			£ -		£ -	£ -
Chatterbox	15			£ 283.85		£ 283.85	£ -
Explorers	16			£ -		£ -	£ -
Women's Fellowship	17			£ -		£ -	£ -
Flower Fund	18			£ -		£ -	£ -
Brick Yard Xtreme	19			£ -		£ -	£ 60.00
Brick Yard	20			£ -		£ -	£ 130.86
Triangle Bookstall	21			£ 1,003.90		£ 1,003.90	£ 99.15
Line Dancing Hobby Pop-in	22			£ 540.00		£ 540.00	£ 414.00
Minibus	23		£ 2,089.22			£ 2,089.22	£ 1,210.59
Hobby Pop-in	24			£ -		£ -	£ -
<b>Total</b>		<b>£ 60,676.89</b>	<b>£ 6,034.69</b>	<b>£ 11,357.75</b>	<b>£ -</b>	<b>£ 78,069.33</b>	<b>£ 81,610.98</b>

Net Receipts/(Payments)	£ 17,353.62	-£ 4,394.48	-£ 5,529.97	£ -	£ 7,429.17	-£ 3,448.18
Transfers Between Funds	-£9,722.31	£ 4,394.48	£ 5,327.83		£ -	£ -
Balance brought forward	£ 7,753.46	£ -	£ 3,648.65	£ -	£ 11,402.11	£ 14,850.29
Balance Carried Forward	£ 15,384.77	£ -	£ 3,446.51	£ -	£ 18,831.28	£ 11,402.11

# Statement of Assets and Liabilities at 31 December 2021

**Assets:**

Bank and other Cash balances

Representing Balances on the following Accounts

	Unrestricted		Restricted	Endowment	Total 2021	Total 2020
	General	Designated				
General Fund	£ 15,384.77				£ 15,384.77	£ 7,753.46
Building Fund		£ -			£ -	£ -
Building Bricks/ Projects		£ -			£ -	£ -
Community Lunch		£ -			£ -	£ -
Manse Project		£ -			£ -	£ -
Garden Maintenance		£ -			£ -	£ -
Birthday Scheme			£ -		£ -	£ -
Mission			£ -		£ -	£ 10.00
Messy Church			£ -		£ -	£ -
Chat 'N' Play			£ 215.69		£ 215.69	£ 215.69
Camp/Rom			£ 550.00		£ 550.00	£ 550.00
MG2			£ 72.22		£ 72.22	£ 72.22
Chatterbox			£ 1,370.08		£ 1,370.08	£ 1,552.78
Explorers			£ -		£ -	£ -
Hobby pop in / Line Dancing			£ 470.76		£ 470.76	£ 431.73
Women's Fellowship			£ 276.36		£ 276.36	£ 276.36
Flower Fund			£ 115.00		£ 115.00	£ 115.00
Brick Yard Xtreme			£ 65.71		£ 65.71	£ 65.71
Brick Yard			£ 191.29		£ 191.29	£ 191.29
Triangle Bookstall			£ -		£ -	£ 48.47
Hobby Pop-in			£ 119.40		£ 119.40	£ 119.40
Mini Bus Replacement	£ -				£ -	£ -
Mini Bus		£ 0.00			£ 0.00	£ 0.00
<b>Total</b>	<b>£ 15,384.77</b>	<b>£ 0.00</b>	<b>£ 3,446.51</b>	<b>£ -</b>	<b>£ 18,831.28</b>	<b>£ 11,402.11</b>

Notes

**Non Monetary Assets Held for Church's Use**

25

\*The church is the beneficial owner (subject to relevant trusts) of the following assets, the legal title to which is held by the Baptist Union Corporation Ltd:

Church Premises at Garden Rd. Walton-on-Naze (Insurance Value)*	£ 1,500,000.00	£1,250,000.00
19 Blaine Drive, Frinton*	£ 399,709.01	£ 388,067.00
Church Contents (Insurance Value)	£ 111,523.24	£ 110,419.05
Mini Bus	£ 15,390.00	£ 16,200.00

**Liabilities:**

**Short Term**

HMRC Income Tax and National Insurance (January Payment)	£ 1,397.68	£ 1,118.60
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**Long Term** (Changed this year to reflect the remaining payments to discharge liability not buy-out cost)

Pension Deficit (Target for Zero Deficit - mid 2026)	£ 21,837.71	£ 55,000.00
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## Notes

## (1) Basis of Accounts:

These accounts have been prepared on a 'receipts and payments' basis in accord with S42(3) Charities Act 1993 amended 2006

	2021	2020		2021	2020
<b>(2) Church Admin. &amp; Maintenance</b>					
Printing Stationery Post & Phone	£ 3,074.63	£ 1,927.05			
Cleaning	£ 5,847.42	£ 5,810.47			
Utilities	£ 3,177.83	£ 3,098.55			
Bank Charges	£ -	£ -			
Insurance	£ 2,030.24	£ 1,912.54			
Travelling	£ 168.70	£ 441.80			
Training	£ 321.50	£ 120.00			
Other*	£ 763.79	£ 2,393.53			
<b>Total</b>	<b>£ 15,384.11</b>	<b>£ 15,703.94</b>			
<b>(3) Ministry</b>					
Stipend, Tax & NI	£ 29,213.78	£ 28,635.62			
Pension (Church)	£ 8,345.76	£ 7,090.02			
Visiting Preachers	£ 75.00	£ 250.00			
<b>Total</b>	<b>£ 37,634.54</b>	<b>£ 35,975.64</b>			
<b>(4) Community Lunch</b>					
Payments	£ 697.35	£ 487.93			
<b>Total</b>	<b>£ 697.35</b>	<b>£ 487.93</b>			
<b>(5) Miscellaneous</b>					
Annual Subs BUGB	£ 432.25	£ 423.00			
Annual Subs EA	£ 190.00	£ -			
Bookstall	£ -	£ 50.00			
Copyright	£ 924.07	£ 617.56			
Fact	£ -	£ -			
Catering	£ 69.00	£ 338.44			
Com Wine	£ -	£ -			
Minibus Hire	£ -	£ -			
<b>Total</b>	<b>£ 1,615.32</b>	<b>£ 1,429.00</b>			
<b>(6) Outreach</b>					
Outreach	£ 2,232.15	£ 1,335.90			
<b>Total</b>	<b>£ 2,232.15</b>	<b>£ 1,335.90</b>			
	2021	2020			
	Raised	Raised	Given	Given	
<b>(7) Donations (Missionary &amp; Others)</b>					
Designated Offerings	£ -	£ 104.25	£ -	£ -	
B, day Scheme	£ 350.00	£ 10.00	£ 350.00	£ 400.00	
FEBA	£ -	£ -	£ 300.00	£ 100.00	
TEAR Fund	£ 174.40	£ 200.00	£ 200.00	£ 200.00	
MAF	£ -	£ -	£ 300.00	£ 100.00	
Lupeni Orphanage	£ 3,938.70	£ 7,176.30	£ 2,882.00	£ 7,344.00	
Harvest Appeal	£ 334.50	£ 1,055.00	£ 400.00	£ 1,177.00	
Spurgeon's Childcare	£ 70.00	£ 375.00	£ 40.00	£ 410.00	
Other Causes	£ 130.00	£ 50.00	£ 530.00	£ -	
Home Mission	£ -	£ -	£ 3,660.00	£ 3,552.00	
BMS	£ -	£ -	£ 500.00	£ 200.00	
Gift Day	£ -	£ -	£ -	£ -	
Frinton Mission	£ -	£ -	£ 350.00	£ 20.00	
Pastors Discretion	£ -	£ -	£ 18.00	£ -	
<b>Total</b>	<b>£ 4,997.60</b>	<b>£ 8,970.55</b>	<b>£ 9,530.00</b>	<b>£ 13,503.00</b>	
<b>(8) Manse</b>					
Council Tax	£ 2,297.66	£ 2,246.89			
Utilities	£ 669.00	£ 824.00			
Insurance	£ 391.10	£ 374.00			
Mortgage	£ -	£ -			
Rent	£ -	£ -			
Maintenance	£ 453.01	£ 355.00			
<b>Total</b>	<b>£ 3,810.77</b>	<b>£ 3,799.89</b>			
<b>(9) Building Fund</b>					
Repairs & Renewals	£ 1,656.76	£ 609.98			
Loan Repayment	£ -	£ -			
<b>(10) Bricks</b>					
Projects	£ 1,491.36	£ 6,379.40			
<b>Total</b>	<b>£ 1,491.36</b>	<b>£ 6,379.40</b>			
<b>(11) Garden Maintenance</b>					
Garden Costs	£ 100.00	£ 200.00			
<b>Total</b>	<b>£ 100.00</b>	<b>£ 200.00</b>			
<b>(12) Messy Church</b>					
Craft/Meals/Advertising	£ -	£ 211.85			
<b>Total</b>	<b>£ -</b>	<b>£ 211.85</b>			
<b>(12a) Chat 'n' Play</b>					
Annual Expenditure	£ -	£ 59.85			
<b>Total</b>	<b>£ -</b>	<b>£ 59.85</b>			
<b>(13) Camp/Rom</b>					
Camp	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(14) MG2</b>					
MG2	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(15) Chatterbox</b>					
Chatterbox	£ 283.85	£ -			
<b>Total</b>	<b>£ 283.85</b>	<b>£ -</b>			
<b>(16) Explorers</b>					
Explorers	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(17) Womens Fellowship</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(18) Flower Fund</b>					
Annual Expenditure	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>(19) Brickyard Xtreme</b>					
Annual Expenditure	£ -	£ 60.00			
<b>Total</b>	<b>£ -</b>	<b>£ 60.00</b>			
<b>(20) Brickyard</b>					
Annual Expenditure	£ -	£ 130.86			
<b>Total</b>	<b>£ -</b>	<b>£ 130.86</b>			
<b>(21) Triangle Bookstall</b>					
Annual Expenditure	£ 1,003.90	£ 99.15			
<b>Total</b>	<b>£ 1,003.90</b>	<b>£ 99.15</b>			
<b>(22) Line Dan/Hobby Donations</b>					
Annual Expenditure	£ 540.00	£ 414.00			
<b>Total</b>	<b>£ 540.00</b>	<b>£ 414.00</b>			
<b>(23) Minibus</b>					
Tax & Insurance	£ 1,009.21	£ 609.00			
Fuel & Oil	£ 50.01	£ 213.01			
Repairs	£ 1,030.00	£ 388.58			
<b>Total</b>	<b>£ 2,089.22</b>	<b>£ 1,210.59</b>			
<b>(24) Hobby Pop-in</b>					
Payments	£ -	£ -			
<b>Total</b>	<b>£ -</b>	<b>£ -</b>			
<b>Grand Total</b>	<b>£ 78,069.33</b>	<b>£ 81,610.98</b>			

The accounts and statements of assets and liabilities set out on pages 4-6 relating to the year ending 31 December 2021 are as approved by the deacons.

Signed  (Treasurer)

Date 28/4/22

# REPORT OF THE INDEPENDENT EXAMINER TO THE DEACONS AND MEMBERS OF HOMELANDS FREE CHURCH

On accounts for the year ended 31st December 2021  
Set out on Pages 1-6

## 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

examine accounts under section 145 of the Charities Act  
to follow the procedures laid down in the general directions given by the Charity Commission  
(under section 145(5)(b) of the Charities Act), and

to state whether particular matters have come to my attention

## Basis of Independent examiner's statement

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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 (other than those disclosed below):

- (1) which gives me reasonable cause to believe that in, any material respect the requirements :
  - to keep records in accordance with section 130 of the Charities Act;
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

 28/4/2022

Karen Bartlett, ACA  
Axis Accounting and Bookkeeping Limited  
4a, Lodge Park, Lodge Ln, Langham, Colchester CO4 5NE

**HOMELANDS FREE CHURCH**

England & Wales - Charity number 1187674

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# Accounts

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**Homelands Free Church CIO**

**Although the Homelands Free Church CIO was created on 30 Jan 2020 it did not begin operation until 1 Jan 2021 as the previous unincorporated association operated until that date.**

**All assets and liabilities were migrated on 31 Dec 2020.**

**Therefore - this is a null return for the annual report and accounts for Homelands Free Church CIO for the year 2020.**

**Andrew Openshaw - Chair of trustees**