



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 2nd 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
Total	£ 95,367.67	£ 1,995.04	£ 8,344.79	£ -	£ 105,707.50	£ 111,851.84

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
Total		£ 24,904.44	£ 13,514.18	£ 15,321.92	£ -	£ 53,740.54	£ 89,019.83

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		£ -			£ -	£ -
Total	£ 83,923.07	£ 3,134.41	£ 6,572.77	£ -	£ 93,630.25	£ 41,663.29

Notes

Non Monetary Assets Held for Church's Use

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*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
(2) Church Admin. & Maintenance		
Printing Stationery Post & Phone	£ 1,459.35	£ 2,280.39
Cleaning	£ 4,730.56	£ 4,690.95
Utilities	£ 4,734.76	£ 3,754.37
Bank Charges	£ -	£ -
Insurance	£ 2,351.30	£ 2,128.26
Travelling	£ 146.60	£ 730.15
Training	£ 10.00	£ 2,218.00
Other	£ 170.00	£ 990.99
Total	£ 13,602.57	£ 16,793.11

(3) Ministry		
Stipend, Tax & NI	£ 1,151.84	£ 30,509.13
Pension (Church)	£ 12.00	£ 6,629.04
Visiting Preachers	£ 400.00	£ 410.00
Total	£ 1,563.84	£ 37,548.17

(4) Community Lunch		
Payments	£ 1,820.63	£ 1,300.34
Total	£ 1,820.63	£ 1,300.34

(5) Miscellaneous		
Annual Subs BUGB	£ 459.00	£ 411.60
Annual Subs EA	£ 125.00	£ 90.00
Bookstall	£ 241.25	£ -
Copyright	£ 695.28	£ 645.17
Fact	£ 75.00	£ 75.00
Catering	£ 1,507.04	£ 727.67
Com Wine	£ -	£ -
Minibus Hire	£ -	£ -
Total	£ 3,102.57	£ 1,949.44

(6) Outreach		
Outreach	£ 304.96	£ 902.00
Total	£ 304.96	£ 902.00

	2023 Raised	2022 Raised	Given	Given
(7) Donations (Missionary & Others)				
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
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(8) Manse		
Council Tax	£ 486.77	£ 2,387.57
Utilities	£ 544.17	£ 956.00
Insurance	£ 799.56	£ 424.46
Maintenance	£ 4,500.00	£ 1,409.22
Total	£ 6,330.50	£ 5,177.25

(9) Building Fund		
Repairs & Renewals	£ 7,994.43	£ 2,885.02
Loan Repayment	£ -	£ -

	2023	2022
(10) Bricks		
Projects	£ 1,802.76	£ 519.60
Total	£ 1,802.76	£ 519.60

(11) Garden Maintenance		
Garden Costs	£ 195.00	£ 144.00
Total	£ 195.00	£ 144.00

(12) Messy Church		
Craft/Meals/Advertising	£ -	£ -
Total	£ -	£ -

(12a) Chat 'n' Play		
Annual Expenditure	£ -	£ -
Total	£ -	£ -

(13) Camp/Rom		
Camp/Casa Hul	£ -	£ 6,683.61
Total	£ -	£ 6,683.61

(14) MG2		
MG2	£ -	£ -
Total	£ -	£ -

(15) Chatterbox		
Chatterbox	£ 447.12	£ 1,013.53
Total	£ 447.12	£ 1,013.53

(16) Friendship Fridays		
Friendship Fridays	£ 94.80	£ 332.75
Total	£ 94.80	£ 332.75

(17) Discretionary Fund		
Annual Expenditure	£ -	£ -
Total	£ -	£ -

(18) Flower Fund		
Annual Expenditure	£ -	£ -
Total	£ -	£ -

(19) Brickyard Xtreme		
Annual Expenditure	£ -	£ -
Total	£ -	£ -

(20) Brickyard		
Annual Expenditure	£ -	£ -
Total	£ -	£ -

(21) Triangle Bookstall		
Annual Expenditure	£ -	£ 116.40
Total	£ -	£ 116.40

(22) Line Dan/Hobby Donations		
Annual Expenditure	£ 1,330.00	£ 580.00
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

Grand Total	£ 53,740.54	£ 89,019.83
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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)

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