



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.

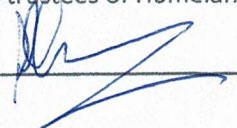
Whilst there was no minister at Homelands we were in a 'Period of Grace' from the requirements of the pension scheme. As there is no deficit from Homelands this is a technical requirement with no immediate consequences for the church. We were unable to extend the 'The Period of Grace' beyond 2023, therefore 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.  
Brian Wood

Date 9/3/25

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		£ -			£ -	£ -
Total	£ 98,086.60	£ 18,081.40	£ 5,347.98	£ -	£ 121,515.98	£ 93,630.25

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>

2024 2023

## (10) Bricks

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  (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