

Romford Evangelical Free Church

Trustees' Report and Accounts

For the period from 31 July 2024 to 5 April 2025

Registered Charity Number : 1209369

Romford Evangelical Free Church

Trustees' Report and Accounts For the period from 31 July 2024 to 5 April 2025

Contents

1 - 3	Trustees' Report
4	Receipts and Payments Account
5	Statement of Assets and Liabilities
6	Notes to the Accounts
7	Independent Examiner's Report

Romford Evangelical Free Church

Trustees' Report

Reference and administrative information

Trustees

Derek Brown

Andrew Hawkins

Janet Shaw

Matthew Stratton

Pastor

Matthew Stratton

Treasurer

Paul Edmonds

Charity number

1209369

Principal address

180 Brentwood Road

Romford

Essex, RM1 2RT

Independent examiner

Esther Dean

Bankers

CAF Bank

United Trust Bank

Loughborough Building Society

Romford Evangelical Free Church

Trustees' Report

The trustees present their report and accounts of the charity for the period from 31 July 2024 to 5 April 2025.

The charity registered as a Charitable Incorporated Organisation (CIO) on 31 July 2024. On 5 April 2025 the assets and liabilities of Romford Evangelical Free Church (registered charity number 1134095) transferred to this CIO, its successor charity. The charity is governed by its constitution which was adopted on 15 November 2023. The charity is affiliated to the Fellowship of Independent Evangelical Churches (FIEC).

Objects of the charity

The purposes of the Church are:

- the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within the London Borough of Havering and the surrounding neighbourhood; and
- such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith.

The advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Our vision

We seek to honour God, by fulfilling His commandment to love Him and our neighbour with whole hearts, and His commission to bring others to know, love and follow Him through Jesus Christ our Lord.

Activities undertaken and achievements

On 31 July 2024 Romford Evangelical Free Church (charity number 1209369) registered with the Charity Commission as a CIO. On 5 April 2025 the assets and liabilities of Romford Evangelical Free Church (charity number 1134095) transferred to Romford Evangelical Free Church (charity number 1209369). During the period 31 July 2024 to 5 April 2025 the CIO was not active.

From 6 April 2025 the CIO will continue the work of its former charity.

Future plans

The search for an additional minister in the role of an associate pastor is ongoing. A candidate has been identified and the members of the CIO voted unanimously in favour of appointing this man. The trustees anticipate that the employment of the associate pastor will begin in early 2026.

Public benefit

The trustees have due regard to the Charity Commission's guidance on public benefit. The charity will fulfil its public benefit requirements by the activities it undertakes which are for the church's members, its congregation and the wider community.

Volunteers

The charity is reliant on its members who work voluntarily to fulfil the charity's objectives.

Romford Evangelical Free Church

Trustees' Report

Trustees

The following trustees served during the period, unless otherwise stated:

Derek Brown

Tracy Edmonds (resigned 26 August 2025)

Andrew Hawkins (appointed 6 April 2025)

Janet Shaw

Matthew Stratton

Trustees serve for a period of three years. Trustees are members of the church who put themselves forward to act in the role and are voted in by the church membership.

Financial review

The accounts set on pages 4 to 7 show that the only financial transaction of the charity was the receipt of funds from Romford Evangelical Free Church (charity number 1134095). The charity therefore incurred a surplus of income over expenditure for the period of £270,092.

At the period end the charity held total reserves of £270,092 which included restricted funds of £48,620, designated funds of £64,844 and free reserves of £156,628. The free reserves held at the period end are slightly in excess of the policy as set out below. The trustees do not believe the level of reserves is excessive, particularly in light of the current economic climate, increasing costs and the future appointment of an associate pastor.

Reserves policy

It is the policy of the charity to hold free reserves of between six to twelve months operating costs, which equates to approximately a minimum of £85,000 and a maximum of £170,000.

This report has been approved by the trustees and signed on their behalf:

Trustee

J. E. Shaw.

Date:

20th December

2025

Romford Evangelical Free Church

Receipts and Payments Account

For the period from 31 July 2024 to 5 April 2025

	Restricted	Unrestricted		2025
	£	General	Designated	Total
	£	£	£	£
Receipts				
Cash funds transferred from Romford Evangelical Free Church (registered charity number 1134095)	48,620	156,628	64,844	270,092
Total receipts	<u>48,620</u>	<u>156,628</u>	<u>64,844</u>	<u>270,092</u>
 Net receipts	 48,620	 156,628	 64,844	 270,092
 Cash funds carried forward	 <u>48,620</u>	 <u>156,628</u>	 <u>64,844</u>	 <u>270,092</u>

On 5 April 2025 the assets and liabilities of Romford Evangelical Free Church (charity number 1134095) transferred to Romford Evangelical Free Church (charity number 1209369).

Romford Evangelical Free Church

Statement of Assets and Liabilities At 5 April 2025

Cash funds	Restricted £	Unrestricted £	Designated £	2025 Total £
CAF Deposit Account	48,620	36,630	-	85,250
CAF Current Account	-	4,387	-	4,387
United Trust Bank	-	70,725	-	70,725
Loughborough Building Society	-	25,729	64,844	90,573
Cash	-	17	-	17
*Loan Repayable (Pickett)	-	19,140	-	19,140
Total cash funds	48,620	156,628	64,844	270,092

*The balance represents funds held in a Jordanian Dinar account by way of a loan to a missionary. The duration of this loan is indeterminate and depends on the borrower's residency agreement. The lender assumes risk of loss and gains arising from currency fluctuations and other events beyond the control of the borrower.

Agreement of continuation of the loan is reviewed annually by the Trustees.

The most recent Trustees' review was February 2025.

At the year ended 5 April 2025 the value of the bank balance in Sterling was £21,952.

Other Assets	2025 Total £
Gift aid recoverable (2024/25)	14,496

The figure for 2025 represents the actual amount of Gift Aid claimed and received after 5 April 2025.

Assets retained for the charity's own use	Fund to which asset belongs	Cost	Value
Church at 180 Brentwood Road	Restricted	Unknown	Unknown
Manse at 54 Fairholme Avenue, RM2 5UX	Unrestricted	Unknown	778,000
Manse at 182 Brentwood Road, RM1 2RT	Unrestricted	Unknown	516,000

Approved by the trustees and signed on their behalf

J.E. Shaw.
Trustee

20th December 2025
Date

Romford Evangelical Free Church

Notes to the Accounts For the period from 31 July 2024 to 5 April 2025

1 Restricted Funds

Restricted funds are those where the donor has restricted the use of their donation for a specific purpose.

	At 31 July 2024 £	Transferred from Romford Evangelical Free Church (registered charity number 1134095) £	At 5 April 2025 £
Fellowship Fund	-	60	60
Missionary Fund	-	-	-
Missionary - Picketts	-	-	-
Missionary - Davisons	-	-	-
Legacy for Mission	-	40,209	40,209
Evangelism	-	7,283	7,283
Tots and Co	-	105	105
Samaritan's Purse	-	-	-
Mill Grove	-	-	-
Hope Now	-	963	963
Tear Fund	-	-	-
Arise Africa	-	-	-
Christian Hope International	-	-	-
	-	48,620	48,620

During the year ended 5 April 2024 a legacy of £50,000 was received by Romford Evangelical Free Church (registered charity number 1134095). The donor specified that the funds be used for mission. The church leadership have identified projects that will benefit from the funds and will seek further projects.

2 Designated Funds

Designated funds are those where the church has set aside funds for a specific purpose.

	At 31 July 2024	Transferred from Romford Evangelical Free Church (registered charity number 1134095)	At 5 April 2025
Fellowship Fund		4,844	4,844
Contingency Fund	-	60,000	60,000
	-	64,844	64,844

The fellowship fund is held to provide financial support to church members and attendees in times of need.

The contingency fund is held to provide for the employment of our minister, the appointment of an associate pastor and the running costs of the church in the event that an unforeseen event occurs or an unexpected loss of income.

Romford Evangelical Free Church

**Independent Examiner's Report
For the period from 31 July 2024 to 5 April 2025**

I report to the charity trustees on my examination of the accounts of Romford Evangelical Free Church for the period from 31 July 2024 to 5 April 2025.

Responsibilities and basis of report

As the charity's trustees 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 your charity'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 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- (2) the accounts did not accord with the accounting records; or

- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

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



.....
Esther Dean
Independent Examiner

..... 21st DECEMBER 2025
Date