WESTCLIFF FREE CHURCH

Report of the Trustees for the year ended 31 December 2025

The Trustees have pleasure in presenting their report of the charity for the year ended 31st December 2025.

Structure, Governance and Management.

Westcliff Free Church is a Charitable Incorporated Organisation (CIO), incorporated on 28th September 2012. It is registered with the Charity Commission. The CIO was established under its Memorandum of Association which established the objects and powers of the charity and is governed by its Articles of Association.

Organisational Policy.

The Trustees meet a minimum of four times a year.

Organisation

The Westcliff Free Church Trustees are five members of the church, four of whom are the spiritual leaders of the church (the Church Leadership Team).

The Church Leadership Team have responsibility for the spiritual direction and vision of the charity. They meet every month (except August).

The Responsibilities of the Trustees

Although a Treasurer has been appointed by the Church Leadership Team, the Trustees are responsible for the financial management of the charity.

They are also responsible for managing the legal responsibilities of the charity.

Aims and Activities

Aims

The Charity was established to advance the Christian religion in accordance with the Evangelical Alliance Statement of Faith. The Church operates primarily, but not exclusively, in the City of Southend under the guidance of the Trustees (in their capacity as members of the Church Leadership Team) who are elected by the Church Leadership Team.

The Church endeavours to equip people in the church to witness and show their faith to the wider community by supporting the activities of Love Southend.

One Trustee (and a member of the Church Leadership Team) is Chair of Southend Street Pastors. He is also involved with the planning of an annual day of outreach in the City Centre – this is organised by a group of churches from across the City with the help of Love Essex.

Prayer

We consider prayer to be an indispensable part of the individual's, the Church's, and therefore, Westcliff Free Church's life. We hold prayer meetings two or three times a month which are open to any member of the community. These meetings mainly focus on issues of celebration or concern in the life and work of church members but also cover the work and ministry of other local churches, Christian charities or individuals and their service in the City.

Services, etc.
During the year, the Church has held regular weekly services on Sunday mornings and occasionally during the week for worship, prayer, teaching and evangelism. The Church's main purpose is to show God's love to others and reach them for Christ. This is done through preaching God's Word in our services and outreach to the community through the Church's own activities.

The building is also made available to the local community for meetings, etc. (e.g. it is used as a polling station). It is currently used by a U3A Group (monthly); for birthday parties most Saturdays; and by other Christian groups (on some Saturdays and most Sunday afternoons).

In addition, the Church has been committed to the support of Christian work among the disadvantaged in both in the UK (Counties Evangelists and Street Pastors) and across the world through The Falconer Home in Zambia; Asia Link; Stand by Me; Hand in Hand (children in various countries) and Friends of Israel Gospel Ministry.

Financial Review
Grants: None.
Donations over £1,000: One from the estate of Joan Goldspink.

Reserves Policy:
The Charity's Financial Controls includes a reserves policy which reflects the current status of the charity, its financial position and that the charity has no employees. An interest-bearing account is used for any operational reserves when available.
The Charity maintains a policy of keeping an amount that is readily accessible in our current account to cover at least 3 months' anticipated expenditure.

Trustees' Responsibilities regarding finance:
The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom generally accepted accounting practices. They must therefore prepare statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period.

In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on a going-concern basis unless it is inappropriate to presume that the activities of the charity will continue.

WESTCLIFF FREE CHURCH

Report of the Trustees for the year ended 31 December 2025

The Trustees are responsible for ensuring that the Treasurer keeps adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On Behalf Of The Trustees

Neil Buckland
(Chairman / Secretary / Administrator)

Date: 1st September, 2026

Company registration number: 08089376
Charity registration number: 1149136

WESTCLIFF FREE CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Westcliff Free Church
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Westcliff Free Church
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Mrs J A Simmons Mrs J C Buckland Mr N V Buckland Mr I R Douglas (resigned 30/04/2026) Mr J A Simmons Mrs C Bose (appointed 30/04/2026)
Company Secretary	Mr N V Buckland
Charity Number	1149136
Company Number	08089376
Registered Office	635 London Road Westcliff-On-Sea Essex SS0 9PE
Independent Examiner	Francis James & Partners LLP 1386 London Road Leigh on Sea Essex SS9 2UJ
Bankers	Lloyds Bank PLC 78 High Street Rayleigh Essex SS6 7EB

Westcliff Free Church
Company No. 08089376
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The Charity was established to advance the Christian religion in accordance with the Evangelical Alliance Statement of Faith. The Church operates primarily, but not exclusively, in the City of Southend under the guidance of the Trustees (four of them in their capacity as members of the Church Leadership Team).
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One Trustee (and a member of the Church Leadership Team) is Chair of Southend Street Pastors. He is also involved with the planning of an annual day of outreach in the City Centre – this is organised by a group of churches from across the City with the help of Love Essex.

Public Benefit

Prayer
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therefore, Westcliff Free Church's life. We hold prayer meetings two or three times a month which are open to any member of the community. These meetings mainly focus on issues of celebration or concern in the life and work of church members but also cover the work and ministry of other local churches, Christian charities or individuals and their service in the City.

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During the year, the Church has held regular weekly services on Sunday mornings and occasionally during the week for worship, prayer, teaching and evangelism. The Church's main purpose is to show God's love to others and reach them for Christ. This is done through preaching God's Word in our services and outreach to the community through the Church's own activities.

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The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Financial Review

Financial Position

In March 2025 we had a grant from the Southend Emergency Fund which was administered by the Southend Association of Voluntary Services (SAVS) for financial help to struggling families. This money was paid out to the relevant families in the form of Aldi Gift Vouchers and other store vouchers.

In 2024 money was set aside as a contingency to settle a legal dispute over a donation to the church which was still not resolved in 2025. The sum of £35,000 is held in the Legacy Fund.

Reserves Policy

The Charity's Financial Controls includes a reserves policy which reflects the current status of the charity, its financial position and that the charity has no employees. An interest-bearing account is used for any operational reserves when available.
The Charity maintains a policy of keeping an amount that is readily accessible in our current account to cover at least 3 months' anticipated expenditure.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee incorporated on 28th September 2012. The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2011. It was established under its Memorandum of Associated which established the objects and powers of the charity and is governed by its Articles of Association.

Trustee Selection Methods

Trustees are nominated by the Church Leadership Team and endorsed by the members of the Church at the next Annual General Meeting.

Organisation

The Westcliff Free Church Trustees are five members of the church, four of whom are spiritual leaders of the church (the Church Leadership Team).
The Church Leadership Team have responsibility fo rthe spiritual direction and vision of the charity. They meet every month (except August).

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Westcliff Free Church for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr N V Buckland

Trustee
19/10/2026

Westcliff Free Church
Independent Examiner's Report to the Trustees of Westcliff Free Church
For The Year Ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Francis James & Partners LLP

19/10/2026
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

Westcliff Free Church
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	22,917	16,735
Charitable activities:			
Show Jesus to others		5,021	5,444
Investments	**4**	177	444
		28,115	22,623
EXPENDITURE ON:			
Charitable activities:	**6**		
Show Jesus to others		(26,390)	(26,589)
NET INCOME/(EXPENDITURE)		1,725	(3,966)
NET MOVEMENT IN FUNDS		1,725	(3,966)
RECONCILIATION OF FUNDS:			
Total funds brought forward		151,738	155,704
TOTAL FUNDS CARRIED FORWARD	**13**	153,463	151,738

The notes on pages 7 to 11 form part of these financial statements.

Westcliff Free Church
Balance Sheet
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible Assets	**10**	108,930	110,891
		108,930	110,891
CURRENT ASSETS			
Debtors	**11**	1,025	1,200
Cash at bank and in hand		44,798	40,227
		45,823	41,427
Creditors: Amounts Falling Due Within One Year	**12**	(1,290)	(580)
NET CURRENT ASSETS (LIABILITIES)		44,533	40,847
TOTAL ASSETS LESS CURRENT LIABILITIES		153,463	151,738
NET ASSETS		153,463	151,738
FUNDS OF THE CHARITY			
Unrestricted Funds		153,463	151,738
TOTAL FUNDS	**13**	153,463	151,738

For the year ending 31 December 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Mr N V Buckland

Trustee
19/10/2026

The notes on pages 7 to 11 form part of these financial statements.

1. General Information

Westcliff Free Church is a company limited by guarantee, incorporated in England & Wales, registered number 08089376 and registered charity number 1149136. The registered office is 635 London Road, Westcliff-On-Sea, Essex, SS0 9PE.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Incoming Resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2.4. Donated Goods and Services

Donated goods and services are recognised at fair value, being the expected proceeds from sale less the expected costs of sale. If it is practical to assess the fair value at receipt, it is recognised in stock. Where it is impractical to fair value items due to the volume of low value items, they are not recognised in the financial statements until they are sold.

2.5. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The cost of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on the basis consistent with the use of the resources.

2.6. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	None provided
Fixtures & Fittings	15% reducing balance
Computer Equipment	33% straight lince

The company has adopted a policy of continually upgrading and developing its freehold, thus maintaining a residual value in excess to the cost of the freehold property. Therefore, no depreciation is provided in respect of the freehold property.

2.7. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.8. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Donations and gifts	17,409	10,469
Donated goods, facilities and services	5,508	6,266
	22,917	16,735

4. **Investment Income**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	177	444

5. **Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets - owned	1,961	2,224

6. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Show Jesus to others	13,668	12,722	26,390

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
Show Jesus to others	13,246	13,343	26,589

7. **Support Costs**

	2025 Show Jesus to others	2024 Show Jesus to others
	£	£
Premises expenses	4,492	4,960
General administration	6,269	6,159
Depreciation	1,961	2,224
	12,722	13,343

8. **Independent Examiner's Remuneration**

	2025	2024
	£	£
Independent examination of the financial statements	540	-

9. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

10. **Tangible Assets**

	Land & Property Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2025	100,000	11,715	1,400	113,115
As at 31 December 2025	100,000	11,715	1,400	113,115

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Depreciation				
As at 1 January 2025	-	1,757	467	2,224
Provided during the period	-	1,494	467	1,961
As at 31 December 2025	-	3,251	934	4,185
Net Book Value				
As at 31 December 2025	100,000	8,464	466	108,930
As at 1 January 2025	100,000	9,958	933	110,891

11. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	1,025	1,200

12. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	-	580
Accruals and deferred income	1,290	-
	1,290	580

13. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	115,576	23,516	(22,002)	(79)	117,011
Designated:					
Childrens fund	1,082	-	(561)	-	521
Defibrilator fund	-	-	-	79	79
Missionary fund	-	4,599	(3,801)	-	798
Clothes for homeless fund	80	-	(26)	-	54
Legacy fund	35,000	-	-	-	35,000
	36,162	4,599	(4,388)	79	36,452
Total unrestricted funds	151,738	28,115	(26,390)	-	153,463
Total funds	151,738	28,115	(26,390)	-	153,463

	As at 1 January 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	123,764	18,178	(21,885)	(4,481)	115,576
Designated:					
Childrens fund	1,421	-	(339)	-	1,082
Missionary fund	-	4,365	(4,365)	-	-
Building fund	30,519	-	-	(30,519)	-
Clothes for homeless fund	-	80	-	-	80
Legacy fund	-	-	-	35,000	35,000
	31,940	4,445	(4,704)	4,481	36,162
Total unrestricted funds	155,704	22,623	(26,589)	-	151,738
Total funds	155,704	22,623	(26,589)	-	151,738

14. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Other Expenses	287	-

15. **Related Party Disclosures**

During the year Mr N V Buckland was paid £180 for his time in maintaining the church building.

16. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

Westcliff Free Church
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	6,871	578
Donations from individuals	4,645	5,413
Committed (regular) giving	5,893	4,478
Donated goods, facilities and services	4,728	6,186
Donated goods	780	80
	22,917	16,735
Charitable Activities:		
Show Jesus to others		
Church mission	4,599	4,365
Provision of medical equipment	422	482
Income from members for computers	-	597
	5,021	5,444
Investments		
Bank interest receivable	177	444
	177	444
	28,115	22,623
EXPENDITURE ON:		
Charitable Activities:		
Show Jesus to others		
Clothes for homeless	(26)	-
Funds for disadvantaged families	(1,775)	-
Support for Christian Organisations	(1,260)	(790)
Youth work expenses	(561)	(339)
Speaker fees	(6,245)	(6,735)
Missionary costs	(3,801)	(4,365)
Defibrilator and expenses	-	(1,017)
Light and heat	(2,932)	(3,370)
Cleaning	(1,560)	(1,590)
Computer software, consumables and maintenance	(757)	(438)
Computers for members	-	(588)
Repairs, renewals and maintenance	(524)	(1,365)
Insurance	(2,120)	(1,922)
Advertising and marketing costs	(335)	(493)
Hospitality	(180)	(153)
Independent examiner's fees	(540)	-
Accountancy fees	(750)	-

...CONTINUED

Legal fees	(515)	(666)
Sundry expenses	(548)	(534)
Depreciation	(1,961)	(2,224)
	(26,390)	(26,589)
	(26,390)	(26,589)
NET INCOME/(EXPENDITURE)	1,725	(3,966)

Company registration number: 08089376
Charity registration number: 1149136

WESTCLIFF FREE CHURCH
TRUSTEES' REPORT AND
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Westcliff Free Church
Company No. 08089376
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

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Financial Review

Financial Position

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The Charity maintains a policy of keeping an amount that is readily accessible in our current account to cover at least 3 months' anticipated expenditure.

Structure, Governance and Management

Governing Document

The charity is a company limited by guarantee incorporated on 28th September 2012. The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2011. It was established under its Memorandum of Associated which established the objects and powers of the charity and is governed by its Articles of Association.

Trustee Selection Methods

Trustees are nominated by the Church Leadership Team and endorsed by the members of the Church at the next Annual General Meeting.

Organisation

The Westcliff Free Church Trustees are five members of the church, four of whom are spiritual leaders of the church (the Church Leadership Team).
The Church Leadership Team have responsibility fo rthe spiritual direction and vision of the charity. They meet every month (except August).

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Westcliff Free Church for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr N V Buckland

Trustee
19/10/2026

Westcliff Free Church
Independent Examiner's Report to the Trustees of Westcliff Free Church
For The Year Ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Francis James & Partners LLP

19/10/2026
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

Westcliff Free Church
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	22,917	16,735
Charitable activities:			
Show Jesus to others		5,021	5,444
Investments	**4**	177	444
		28,115	22,623
EXPENDITURE ON:			
Charitable activities:	**6**		
Show Jesus to others		(26,390)	(26,589)
NET INCOME/(EXPENDITURE)		1,725	(3,966)
NET MOVEMENT IN FUNDS		1,725	(3,966)
RECONCILIATION OF FUNDS:			
Total funds brought forward		151,738	155,704
TOTAL FUNDS CARRIED FORWARD	**13**	153,463	151,738

The notes on pages 7 to 11 form part of these financial statements.

Westcliff Free Church
Balance Sheet
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Tangible Assets	**10**	108,930	110,891
		108,930	110,891
CURRENT ASSETS			
Debtors	**11**	1,025	1,200
Cash at bank and in hand		44,798	40,227
		45,823	41,427
Creditors: Amounts Falling Due Within One Year	**12**	(1,290)	(580)
NET CURRENT ASSETS (LIABILITIES)		44,533	40,847
TOTAL ASSETS LESS CURRENT LIABILITIES		153,463	151,738
NET ASSETS		153,463	151,738
FUNDS OF THE CHARITY			
Unrestricted Funds		153,463	151,738
TOTAL FUNDS	**13**	153,463	151,738

For the year ending 31 December 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Mr N V Buckland

Trustee
19/10/2026

The notes on pages 7 to 11 form part of these financial statements.

1. General Information

Westcliff Free Church is a company limited by guarantee, incorporated in England & Wales, registered number 08089376 and registered charity number 1149136. The registered office is 635 London Road, Westcliff-On-Sea, Essex, SS0 9PE.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Incoming Resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2.4. Donated Goods and Services

Donated goods and services are recognised at fair value, being the expected proceeds from sale less the expected costs of sale. If it is practical to assess the fair value at receipt, it is recognised in stock. Where it is impractical to fair value items due to the volume of low value items, they are not recognised in the financial statements until they are sold.

2.5. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The cost of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on the basis consistent with the use of the resources.

2.6. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	None provided
Fixtures & Fittings	15% reducing balance
Computer Equipment	33% straight lince

The company has adopted a policy of continually upgrading and developing its freehold, thus maintaining a residual value in excess to the cost of the freehold property. Therefore, no depreciation is provided in respect of the freehold property.

2.7. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.8. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Donations and gifts	17,409	10,469
Donated goods, facilities and services	5,508	6,266
	22,917	16,735

4. **Investment Income**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	177	444

5. **Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets - owned	1,961	2,224

6. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Show Jesus to others	13,668	12,722	26,390

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
Show Jesus to others	13,246	13,343	26,589

7. **Support Costs**

	2025 Show Jesus to others	2024 Show Jesus to others
	£	£
Premises expenses	4,492	4,960
General administration	6,269	6,159
Depreciation	1,961	2,224
	12,722	13,343

8. **Independent Examiner's Remuneration**

	2025	2024
	£	£
Independent examination of the financial statements	540	-

9. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

10. **Tangible Assets**

	Land & Property Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2025	100,000	11,715	1,400	113,115
As at 31 December 2025	100,000	11,715	1,400	113,115

...CONTINUED

Depreciation				
As at 1 January 2025	-	1,757	467	2,224
Provided during the period	-	1,494	467	1,961
As at 31 December 2025	-	3,251	934	4,185
Net Book Value				
As at 31 December 2025	100,000	8,464	466	108,930
As at 1 January 2025	100,000	9,958	933	110,891

11. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	1,025	1,200

12. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	-	580
Accruals and deferred income	1,290	-
	1,290	580

13. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	115,576	23,516	(22,002)	(79)	117,011
Designated:					
Childrens fund	1,082	-	(561)	-	521
Defibrilator fund	-	-	-	79	79
Missionary fund	-	4,599	(3,801)	-	798
Clothes for homeless fund	80	-	(26)	-	54
Legacy fund	35,000	-	-	-	35,000
	36,162	4,599	(4,388)	79	36,452
Total unrestricted funds	151,738	28,115	(26,390)	-	153,463
Total funds	151,738	28,115	(26,390)	-	153,463

	As at 1 January 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	123,764	18,178	(21,885)	(4,481)	115,576
Designated:					
Childrens fund	1,421	-	(339)	-	1,082
Missionary fund	-	4,365	(4,365)	-	-
Building fund	30,519	-	-	(30,519)	-
Clothes for homeless fund	-	80	-	-	80
Legacy fund	-	-	-	35,000	35,000
	31,940	4,445	(4,704)	4,481	36,162
Total unrestricted funds	155,704	22,623	(26,589)	-	151,738
Total funds	155,704	22,623	(26,589)	-	151,738

14. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Other Expenses	287	-

15. **Related Party Disclosures**

During the year Mr N V Buckland was paid £180 for his time in maintaining the church building.

16. **Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

Westcliff Free Church
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	6,871	578
Donations from individuals	4,645	5,413
Committed (regular) giving	5,893	4,478
Donated goods, facilities and services	4,728	6,186
Donated goods	780	80
	22,917	16,735
Charitable Activities:		
Show Jesus to others		
Church mission	4,599	4,365
Provision of medical equipment	422	482
Income from members for computers	-	597
	5,021	5,444
Investments		
Bank interest receivable	177	444
	177	444
	28,115	22,623
EXPENDITURE ON:		
Charitable Activities:		
Show Jesus to others		
Clothes for homeless	(26)	-
Funds for disadvantaged families	(1,775)	-
Support for Christian Organisations	(1,260)	(790)
Youth work expenses	(561)	(339)
Speaker fees	(6,245)	(6,735)
Missionary costs	(3,801)	(4,365)
Defibrilator and expenses	-	(1,017)
Light and heat	(2,932)	(3,370)
Cleaning	(1,560)	(1,590)
Computer software, consumables and maintenance	(757)	(438)
Computers for members	-	(588)
Repairs, renewals and maintenance	(524)	(1,365)
Insurance	(2,120)	(1,922)
Advertising and marketing costs	(335)	(493)
Hospitality	(180)	(153)
Independent examiner's fees	(540)	-
Accountancy fees	(750)	-

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Legal fees	(515)	(666)
Sundry expenses	(548)	(534)
Depreciation	(1,961)	(2,224)
	(26,390)	(26,589)
	(26,390)	(26,589)
NET INCOME/(EXPENDITURE)	1,725	(3,966)