



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/04/2022 to 31/03/2023

Charity name: River of Life Church

Charity registration number: 1050435

The trustees present their annual report and financial statements of the charity for the year ended 31 March 2023. The financial statements comply with the Assemblies of God Trust Deed, the Charities Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2013.

Structure, governance and management

The Trust Deed approved by the Charity Commission provides for a minimum of 3 management trustees, and three holding trustees. The following people fulfil this requirement. All the management trustees are DBS checked.

Current Trustees

J Bingham Chair of Trustees and Secretary

A Bingley Trustee and Treasurer

A Bingham Trustee

M Crofts Trustee

J Drodge Holding Trustee

J Ingle Holding Trustee

P Finn Holding Trustee

Auditor H van der Vyver M/HAC Christchurch

At periodic leaders' meetings, the trustees agree the broad strategy and areas of activity for the church within the definition of the Charity Commission's aims and guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

ROL aims to encourage and enable local people to come to faith and live out their faith as part of our church community through:

1. Worship, Bible teaching and prayer; learning about the Gospel; and developing knowledge and trust in the person and work of Jesus Christ.
2. Provision of pastoral support.

3. Mission and outreach.

This includes consideration of grant making, expenditure on maintenance and development of the Life Centre, reserves and risk management, functions of the church hall, day to day administration, policies, values and outcomes.

The church does not actively fundraise from the public.

Finances are voluntarily donated by members and friends who regularly attend the church.

An AGM is held in July each year when reports are received, reviews are undertaken and future developments discussed with church members.

General leadership

The River of Life church was led by Joy and Tony Bingham with the support of a leadership team comprising three voluntary team members (two trustees), covering finance, safeguarding, outreach, administration and worship.

Encouragement was given throughout the year to all of its members to engage in service within the church and to the local community (whole life discipleship).

The Life Centre comprises a chapel, a detached large hall, car park, barbecue patio and grounds. Arrangements are in place for servicing of utilities and equipment, and public liability insurance is established.

Premises

The maintenance and development of the Life Centre this year incurred some minor expenditure to the electrics, and maintenance and redecoration to the hall.

The Local New Forest District Council has agreed with ROL to offer:

1. The Life Centre as a Safe Place in the event of a local/national emergency, caused by such as floods, terrorism, plane crash etc. This is now in place.
2. The positioning of a community defibrillator, usable in an emergency by the public, on an external wall. This is also in place. Training was organised for the use of it.

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit; to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council from time to time think

		fit; and to advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>River of Life Church is made up of approximately 30 members who consider the church their 'home' and regularly attend the Sunday services, as well as mid-week ministries and monthly bring and share lunches, all of which are well attended and enjoyed by all.</p> <p>River of Life Church currently provides weekly Sunday church services, weekly prayer meetings, community groups, and special ministry events, as well as serving the local community in various ways, such as help with gardening, volunteering in the local primary school, and offering pastoral support to locals.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We confirm that we have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Contribution made by volunteers	Para 1.38	<p>Volunteers are involved in all activities provided by the church and play a crucial role in the organisation carrying out its intended purposes. River of Life is committed to encouraging all members to serve in some way, as we believe it is by serving that one can best grow and develop.</p> <p>This is, however, by no means compulsory, and all members are encouraged to serve only when they do so willingly, and have a personal desire to do so, rather than out of a sense of obligation.</p>

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	River of Life has continued its charity work in and around the local community of Tiptoe. The church hosts regular ministry events open to the public that are well attended, and the church has been able to continue to build upon these connections. These include weekly Arts and Crafts groups, weekly coffee mornings, seasonal events e.g.

		<p>Christmas carol services and Easter services, bring and share lunches and an annual quiz to raise money for local charities. River of Life continues to have a positive presence in the area and continues to build on the growing reputation the church has in the local area. Many church members are involved in serving the community, whether through providing Open the Book assemblies at the local primary school, driving people to medical appointments, or hosting community events in the church building.</p> <p>The church has also provided financial aid to a number of overseas ministries with similar goals which have functioned to greatly benefit those beneficiaries who live and work in deprived conditions. In total £12,000 has been donated by the church to various charities and organisations this year.</p> <p>In terms of the church's achievements for the congregation, River of Life has continued to provide a church environment that is safe, welcoming and inviting to all. The church has a tremendous impact on the lives of the church members, through providing pastoral care, weekly church services, prayer meetings, social events, assistance with medical appointments, aiding those with mobility issues by giving lifts, and regular pastoral contact. The church's goal to advance the Christian faith continues to be met as the church emphasises its role in sharing the Christian Gospel and providing an environment in which Christians can grow and develop in their faith, as well as serve the church themselves. Opportunities are consistently given to all who attend the church who desire to develop in their gifts and skills, and River of Life is committed to facilitating an environment in which all feel safe to step out and grow, both as individuals and as a corporate Christian community. This past year has seen church members try new things as well as continuing to grow in all areas of Christian living.</p> <p>We continue to welcome and encourage all to attend River of Life church, and continue to ensure the church's existence, and the services it offers, are well known in the area, through our website, social media, and occasional hand-delivered correspondence such as flyers and newsletters.</p> <p>In this past year our membership has continued to increase in number, and our weekly attendance at our Sunday services</p>
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		<p>has also increased.</p> <p>As well as this, our relationships with other organisations has also improved, and we are enjoying increased opportunities to serve the village, who are more open to us based on the reputation we have worked so hard to gain.</p> <p>The church has also continued to build and develop links with other local churches in the area. River of Life hosts a monthly ministers breakfast, which sees between 10 and 20 church ministers from around the New Forest. River of Life also continues to partner with local churches for various ministry events.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>River of Life church received a total of £42,488.91 from gifts, donations, and a small amount of bank interest. The church's total expenditure was £34,376.49, which is predominantly made up of charitable donations (£12,612.37), pastor's salary (£5,712.00), utilities (£2,016.03), and building maintenance and administrative expenses (£2,534.01).</p> <p>This results in a surplus of £8,112.00, which does not include accruals.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The policy agreed by the trustees is to aim to hold unrestricted reserves not committed or invested in tangible fixed assets (the 'free' reserves) sufficient cash reserves to cover the following areas: buildings upkeep for six months, office running costs for one month. The resulting requirement amounts to £5,000. At financial year end, free reserves amount to £5,000.</p>
Amount of reserves held	Para 1.22	£5,000
Missionary giving/charitable donations		<p>Missionary giving is evidenced from the annual accounts already submitted. Every donation abroad is accounted for. Mission giving has included:</p> <ol style="list-style-type: none"> 1. Monthly support of £170 to an accredited AOG church in northern Spain involved in church planting and a prison and radio ministry. 2. Monthly support of £300 linked to a purpose-built school for children who live on the dumpsite and in the cemetery in Tondo, Manila. It aims to take children off the dumpsite during the day, provide them with

		education, a nutritious meal each day and basic health care for them and their families. A church (Kalaayan) has been established in the same location, which has grown out of the school work. This has been visited on two occasions by ROL's leadership since the church began supporting the ministry. These visits were privately financed. Regular monthly support is provided to sustain mature leadership and contribute to the physical needs of the members.
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	River of Life's principal source of funds is through gifts and donations from church members. A small amount of income is generated from the hiring out of the church hall.
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Structure, Governance and Management

Type of governing document (trust deed, royal charter)	Para 1.25	Model constitution with trust deed.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association constituted by the Church Council (trustees).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Responsibility for the recruitment of new trustees rests firmly with the existing trustees, of which the Chair is the senior Pastor of the church. They oversee the management of an open and efficient process and always act in the best interests of the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	A new member of the Church Council (Trustee) shall receive an induction and, as a minimum requirement, shall receive the Commission's guidance on trusteeship in any media now known or developed in the future and a copy of the most up to date version of this Constitution and such new member shall be reasonably familiar with its provisions
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>River of Life Church is affiliated with the Assemblies of God, though it retains its autonomy as a separate entity and is governed by the church council, namely, the trustees.</p> <p>River of Life Church relates well to other churches in the area and hosts a monthly prayer breakfast with church leaders across several Christian denominations. The purpose of this is to help with the transformation of society and culture in the New Forest through evangelical Christians uniting together in prayer, worship, evangelistic activity, social action and speaking with a common voice to local government and media, and to facilitate cooperation between churches and Christian organisations in the area.</p>

Reference and Administrative details

Charity name	River of Life Church
Other name the charity uses	
Registered charity number	1050435
Charity's principal address	The Life Centre, Wootton Road Tiptoe Hampshire SO41 6FT

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Joy Bingham	Pastor		
2	Tony Bingham			
3	Michael Crofts			
4	Andrew Bingley			
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Corporate trustees – names of the directors at the date the report was approved

Director name		


Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Joy Bingham		
Tony Bingham		
Paul Finn		
John Drodge		
John Ingle		
Andrew Bingley		

Declarations

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)	<div>12/01/2024</div> <div>X</div> <div>Joshua White</div> <div>Pastor and Chair of Trustees</div> <div>Signed by: 18a624cc-af59-4b36-b08a-4b7d809138e0</div>	
Full name(s)	Joshua Thomas White	
Position (eg Secretary, Chair, etc)	Chair and Pastor Pastor (as of 17/09/2023)	
Date	12/01/2024	

RIVER OF LIFE CHURCH, LYMINGTON
Receipts and Payments Accounts for 2022/23 Unaudited

		2022/23		2021/22	
		£	£	£	£
Opening Balances:			20485		13546
Receipts					
General Offerings and Gifts	36733			32275	
Hall Income	2606			670	
Interest Received	12			1	
Income Tax Refund	3138			3800	
Subtotal:			42489		36746
			62974		50292
Expenses:					
Staff Costs	5712			5712	
Guest Speaker	900			1630	
Phones + Admin + Subs	2181			2849	
Missions	12612			12300	
Buildings Maintenance	2758			3553	
Equipment	92			628	
Conferences and Courses	898			56	
L.D. Chaplaincy	259			0	
Gifts	150			61	
Safeguarding	153			129	
Audit Fee 2022	200			0	
Miscellaneous	666			680	
Energy & Water	2016			2209	
			28597	29807	29807
Balances carried forward:			34377		20485
Current Account			25362		10820
Savings Accounts			6078		6066
Tax Refund - Audit Fees			2937		3599
Sum			34377		20485

Asset retained for Church use Life Centre (Church & Hall) **88309**

RIVER OF LIFE CHURCH

Abbreviated Receipts and Payments Accounts for the Year ended 31 March 2023

	31/03/2023		31/03/2022	
	£	£	£	£
Balance brought forward		20,486		13,546
Receipts				
General Offerings and Gifts	36,733		32,275	
Hall Income	2,606		670	
Other	12		-	
Income Tax Refund	3,138	42,489	4,002	36,947
Payments				
Leadership & Training	5,712		5,712	
Utilities	2,016		2,209	
Guest Speaker	900		1,630	
Missions / Love Gifts	12,612		12,361	
Gifts	150		61	
Equipment	92		628	
Building Maintenance	2,758		3,553	
Conferences & Courses	898		185	
LD Chaplaincy	259		-	
Admin expenses	1,278		1,770	
Subscriptions	903		1,080	
Sundry	668		489	
Safeguarding	152		129	
Independent Review	200	28,598	200	30,007
Balance carried forward		34,377		20,486
Represented by:				
Current Account		25,362		10,820
Savings Accounts		6,078		6,066
Accruals (Tax Refund & Audit Fee)		2,937		3,600
		34,377		20,486

RIVER OF LIFE CHURCH

Statement of Assets & Liabilities as at 31 March 2023

	31/03/2023	31/03/2022
Cash Funds		
Current Account	25,362	10,820
Savings Accounts	6,078	6,066
Other Monetary Assets		
Inland Revenue - Tax Refund	3,137	3,800
Assets retained for the Charity's own use		
Life Centre	88,309	88,309
TOTAL ASSETS	<u>122,886</u>	<u>108,995</u>
Liabilities		
Independent Review	200	200

Independent examiner's report to the trustees of RIVER OF LIFE CHURCH (1050435)

I report on the accounts of the Trust for the year ended 31 March 2023.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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

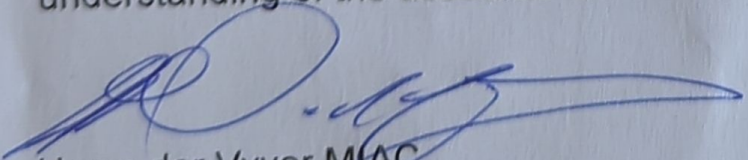
In connection with my examination, no matter has come to my attention:

(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 accounting requirements of 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.



H van der Vyver MIAC
Christchurch
October 2023