



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2023 to 31/12/2023

Charity name: River of Life Church (Swansea Valley)

Charity registration number: 1050628

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(i) To advance the Christian faith; (ii) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services; (iii) To advance education.
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	Weekly Sunday services and midweek gatherings.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees 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	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		

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	Weekly congregations and group gatherings have provided spiritual guidance, teaching and improved the well-being of its beneficiaries. Practical care and support for everyday needs has also been given where needed.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial health of the charity has remained stable during 2023 and all financial obligations have been met.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity has reserves in place in order to meet ongoing expenses and set aside for future charitable activities. Some funds are invested in Kingdom Bank which supports charities with similar objects to River of Life Church.
Amount of reserves held	Para 1.22	£53,950
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties relating to the charity being a going concern.

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	The charity's main source of funds is the voluntary contributions made by members of the church congregation. In addition, during the year the charity disposed of a vehicle which raised £14,500.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution and Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
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	Trustees are appointed by the church council

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	River of Life Church (Swansea Valley)
Other name the charity uses	
Registered charity number	1050628
Charity's principal address	Vardre Road Clydach SA6 5LP

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	Christopher Pavett	Chairperson		Church Council
2	Ian Jenkins			Church Council
3	William David Rees			Church Council
4	Matthew Scott Rees			Church Council
5	Richard David Steadman	Chairperson		Church Council
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20				

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	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Christopher Pavett	
Position (eg Secretary, Chair, etc)	Trustee	
Date	29 th October 2024	

Charity Name River of Life Church (Swansea Valley)	No (if any) 1050628
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Receipts and payments accounts

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and Offerings	20,276	-	-	20,276	14,050
Office Rental	2,400	-	-	2,400	1,800
Sale of Vehicle	14,500	-	-	14,500	-
Bank Interest	210	-	-	210	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	37,386	-	-	37,386	15,850
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	37,386	-	-	37,386	15,850
A3 Payments					
Premises Related Costs	6,395	-	-	6,395	10,099
Vehicle Costs	-	-	-	-	830
Membership & Regulatory	443	-	-	443	863
Staff Costs	7,515	-	-	7,515	1,014
Missions Support	820	-	-	820	2,670
Visiting Ministry	-	-	-	-	500
Hardship Relief & Community Support	7,376	-	-	7,376	-
Equipment Expenses	-	-	-	-	143
Outreach Activities	337	-	-	337	143
Misc Charitable Activities	360	-	-	360	-
General Administration	1,114	-	-	1,114	1,120
Sub total	24,360	-	-	24,360	17,382
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	24,360	-	-	24,360	17,382
Net of receipts/(payments)	13,026	-	-	13,026	- 1,532
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	40,924	-	-	40,924	42,456
Cash funds this year end	53,950	-	-	53,950	40,924

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Current Account	4,387	-	-
	Barclays Deposit Account	24,000	-	-
	Kingdom Bank Deposit Accounts	25,563	-	-
	Total cash funds	53,950	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			C Pavett	29/10/2024



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
RIVER OF LIFE CHURCH (SWANSEA VALLEY)

On accounts for the year
ended

31st DECEMBER 2023

Charity no
(if any)

1050628

Set out on pages

(remember to include the page numbers of additional sheets)

**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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with 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 the 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 (other than that disclosed below *)

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

31/10/2024

Name:

Stephen Arthur Howell

Relevant professional
qualification(s) or body
(if any):

ACA - ICAEW

Address:

11 Gelli'r Haid, Tonyrefail, Rhondda Cynon Taff CF39 8AP