

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Details

Other names RIVERSIDE

Status Registered

Legal form Trust

Registered 1997-02-17

Register [View on the Charity Commission register](#)

Contact

Address 3 St. Pauls Terrace
Garden Village
Gorseinon
Swansea
SA4 4EY

Phone 01792894186

Email info@rcfnet.org.uk

Website rcfnet.org.uk

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION IN ACCORDANCE WITH THE TENETS OF BELIEF SET OUT IN THE SCHEDULE HERETO.

Activities: The advancement of the Christian religion in accordance with the tenets of belief as set out as part of the original Trust Deed.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£74,877	£150,478	-	-
2023-12-31	£117,106	£124,822	-	-
2022-12-31	£98,780	£154,369	-	-
2021-12-31	£163,587	£129,745	-	-
2020-12-31	£137,444	£69,404	-	-

Trustees

Name	Role	Appointed
CAROLINE ADDY		
Christopher John Davies		2017-01-01
GARY HOPE		
IWAN WAYNE PHILLIPS		
Julie Rees		

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Accounts

Charity Number: 1060756

Registered in England & Wales

The Riverside Christian Fellowship

Report to the Trustees and Unaudited
Financial Statements

For the year ended 31st December 2024

Riverside Christian Fellowship
For the year ended 31st December 2024

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Riverside Christian Fellowship
For the year ended 31st December 2024

Charity Information

Trustees	Miss Caroline Addy Mr Gary Hope Mr Wayne Phillips Mrs Julie Rees Mr Chris Davies
Registered Number	1060756
Registered Office	Riverside Christian Fellowship St Pauls Terrace Gorseinon Swansea
Independent Examiners	Swansea Accountancy Limited 237 Jersey Road Bonymaen Swansea SA1 7DL
Bankers	Barclays Bank plc Llanelli Branch

Report to the Trustees

The Trust is registered with the Charity Commission (No. 1060756). Its governing document is a Trust Deed dated 20th January 1997.

Successful Foodbank Reorganisation:

The primary event of the year was the strategic transfer of RCF's **Trussell Trust Foodbank franchise** to a newly created, independent charity (a CIO) named **Swansea Foodbank**.

This transition was **successfully navigated** during **2024**. It was formally completed when the new Swansea Foodbank CIO received its own unique reference number from HMRC for the Gift Aid scheme, allowing it to operate as a fully independent entity.

The rationale for the separation was to create a dedicated organization that could better align with the national Trussell Trust's broader vision.

Financial and Staff Transfers:

All RCF staff, who were part of the Financial Inclusion service, were transferred over to the new Swansea Foodbank in **August 2023**.

As a result, RCF **no longer had any employees** at the end of **2023**.

RCF maintained a separate, ring-fenced bank account to handle legacy Foodbank funds, which are to be passed to the new charity.

As of 31 December 2024, this account held £1,240.35, which were the charity's only restricted funds.

Governance

There were no changes to the Board of Trustees (no new appointments or resignations) in 2024.

There are no serious incidents to report during the year ended 31st December 2024.

Declaration:

I declare in my capacity as a trustee that:

The trustees have approved the above report, and

Have authorised me to sign it on their behalf

Signature:

Full Name: Christopher John Davies

Position: Chairman of the Trustees

Date:

**Independent Examiner's Report to the Trustees of
Riverside Christian Fellowship**

I report on the accounts for the year ended 31st December 2024 set out on pages 5 to 7.

Respective responsibilities of the 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 the independent examiner's report

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.

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

.....

Date:

Mrs Lisa Allen ACCA
Swansea Accountancy Limited
237 Jersey Road
Bonymaen
Swansea
SA1 7DL

Riverside Christian Fellowship
For the year ended 31st December 2024

Total Statement of Financial Activities

	<i>notes</i>	2024	2023
		£	£
INCOMING RESOURCES			
Voluntary Income	3	74,738	116,843
Investment Income	3	139	263
		<hr/>	<hr/>
Total incoming resources		74,877	117,106
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	1,901
Charitable Activities	4	131,235	94,924
Governance Costs	4	19,243	27,997
		<hr/>	<hr/>
Total resources expended		150,478	124,822
 NET INCOMING/(OUTGOING) RESOURCES		 - 75,601	 - 7,716
		<hr/>	<hr/>

Riverside Christian Fellowship
For the year ended 31st December 2024

Riverside Christian Fellowship Statement of Financial Activities

	<i>notes</i>	2024	2023
		£	£
INCOMING RESOURCES			
Voluntary Income	3	74,738	10,484
Investment Income	3	139	263
		<hr/>	<hr/>
Total incoming resources		74,877	10,747
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	1,901
Charitable Activities	4	20,457	19,413
Governance Costs	4	19,243	22,274
		<hr/>	<hr/>
Total resources expended		39,700	43,588
 NET INCOMING/(OUTGOING) RESOURCES		<hr/> 35,177 -	<hr/> 32,841

Swansea Foodbank Statement of Financial Activities

	<i>notes</i>	2024	2023
		£	£
INCOMING RESOURCES			
Voluntary Income	3	-	106,359
Investment Income	3	-	-
		<hr/>	<hr/>
Total incoming resources		-	106,359
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	-
Charitable Activities	4	110,778	75,511
Governance Costs	4	-	5,723
		<hr/>	<hr/>
Total resources expended		110,778	81,234
 NET INCOMING/(OUTGOING) RESOURCES		<hr/> - 110,778	<hr/> 25,125

Riverside Christian Fellowship
For the year ended 31st December 2024

Balance Sheet as as 31st December 2024

	<i>notes</i>	2024 £	2024 £	2024 £	2023 £
		RCF	FOODBANK	TOTAL	TOTAL
FIXED ASSETS					
Land and Buildings		12,909	4,190	17,099	17,099
CURRENT ASSETS					
Cash in Hand and at Bank	6	9,681	1,240	10,921	75,422
Food Stock		-	-	-	12,500
Debtors	7	-	-	-	-
		9,681	1,240	10,921	87,922
CREDITORS					
Amounts falling due within one year	8	400	-	400	1,800
NET CURRENT ASSETS		9,281	1,240	10,521	86,122
NET ASSETS		22,190	5,430	27,620	103,221
FUNDS					
Unrestricted Funds					
RCF	9			41,217	6,040
Restricted Funds					
Foodbank	9		-	13,597	97,181
				27,620	103,221

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

SIGNED

TRUSTEE DATE

SIGNED

TRUSTEE DATE

The notes form part of these financial statements.

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the historic cost basis of accounting, and are in accordance with applicable accounting standards, the SORP "Accounting and Reporting by Charities" (issued in March 2005) and the Charities Act.

2. INCOMING RESOURCES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA when they are received.

Investment Income

Investment income is included in the accounts when receivable.

EXPENDITURE & LIABILITIES

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Costs of Generating Funds

This comprises those costs attributable to generating incoming resources from all sources other than those from undertaking charitable activities.

Charitable Activities

This comprises all expenditure directly relating to the objects of the Charity.

Notes to the Financial Statements (continued)

Governance Costs

Governance costs comprise costs incurred in the governance of the Charity. These costs include costs relating to Independent Examination, together with apportionment of overhead and support costs where appropriate.

Taxation

The Charity is exempt from taxation.

ASSETS

Fixed Assets

Fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

Stocks and Work in Progress

Stock held is of food donated during the year but not yet distributed. Stock is valued by weight of stock held multiplied by an external valuation figure.

3. ANALYSIS OF INCOMING RESOURCES

Incoming Resources from Charitable Activities

	2024	2023
	£	£
Donations		
Christian Fellowship	60,391	9,300
Foodbank	-	94,762
Trussell Trust	-	5,794
Gift Aid		
Christian Fellowship	14,347	1,184
Foodbank	-	5,803
TOTAL	74,738	116,843

Riverside Christian Fellowship
For the year ended 31st December 2024

Notes to the Financial Statements (continued)

Investment Income

	2024 £	2023 £
Bank Interest		
Christian Fellowship	139	263
Foodbank	-	-
TOTAL	139	263

4. ANALYSIS OF RESOURCES EXPENDED

Fundraising Costs

	2024 £	2023 £
Christian Fellowship		
Projects Tithe Money	-	-
Refund of Tithe	-	-
Good Friday Meal	-	-
Hire of Halls	-	1,901
Petrol Costs	-	-
Carol Service	-	-
Café Revive Costs	-	-
Men's Breakfast	-	-
TOTAL	-	1,901

Riverside Christian Fellowship
For the year ended 31st December 2024

Notes to the Financial Statements (continued)

Charitable Activities

	2024	2023
	£	£
Christian Fellowship		
Seion Refurb	9,509	-
Swansea Pregnancy	600	600
EFGA RE Wales & South	-	50
Siloam Running Costs	8,002	15,822
Telephone, Fax & Internet	1,532	1,429
Gifts & Donations	418	1,045
PO Box	396	468
Foodbank		
Food Boxes	-	-
Opening Food Stock	12,500	16,064
Food Purchases	-	30,602
Other Purchases	-	-
Closing Food Stock	-	12,500
Gifts to Foodbank	98,278	-
St Thomas Room & Admin	-	10,192
Wages	-	31,153
TOTAL	131,235	94,924

Governance Costs

	2024	2023
	£	£
Christian Fellowship		
Pastoral Payments	18,278	18,630
PCCA CCPAS	-	-
Copyright Licences	285	176
Accountancy	400	450
Insurance	-	2,834
EA Membership	-	-
Legal & Professional	280	185
Foodbank		
Trussell Trust Franchise Fee	-	350
Printing, Postage, Ink & Stationary	-	401
Other Foodbank Costs	-	987
Telephone	-	386
Equipment	-	2,228
Accountancy	-	706
Rent, Heat & Light	-	425
Bank Charges	-	240
TOTAL	19,243	27,997

Riverside Christian Fellowship
For the year ended 31st December 2024

Notes to the Financial Statements (continued)

5. DETAILS OF CERTAIN ITEMS OF EXPENDITURE

Fees for the examination or audit of the Accounts

	2024	2023
	£	£
Accountancy and Independent Examination Fees		
Christian Fellowship	400	450
Foodbank	-	450
	400	900

6. CASH IN HAND & AT BANK

	2024	2023
	£	£
Riverside Christian Fellowship	9,332	14,082
Foodbank	1,240	59,235
Deposit Account	348	2,104
	10,921	75,422

7. DEBTORS & PREPAYMENTS

	2024	2023
	£	£
Tesco Gift Card	-	-
	-	-

Riverside Christian Fellowship
For the year ended 31st December 2024

Notes to the Financial Statements (continued)

8. CREDITORS & ACCRUALS

	2024	2023
	£	£
Accruals	400	900
Food Undistributed	-	-
	400	900

9. FUNDS

	2024	2023
	£	£
Riverside Christian Fellowship	41,217	6,040
Foodbank	- 13,597	97,181
	27,620	103,221

10. SOURCES & APPLICATIONS OF RESTRICTED FUNDS DURING THE YEAR

Source of Funds	Received	Spent	Balance
	£	£	£
Foodbank Account	1,240.35	-	1,240.35
	-	-	-
	-	-	-
	1,240.35	-	1,240.35

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Accounts

The Riverside Christian Fellowship
Report to the Trustees and Unaudited
Financial Statements
For the year ended 31st December 2023

Riverside Christian Fellowship
For the year ended 31st December 2023

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Riverside Christian Fellowship
For the year ended 31st December 2023

Charity Information

Trustees	Miss Caroline Addy Mr Gary Hope Mr Wayne Phillips Mrs Julie Rees Mr Chris Davies
Registered Number	1060756
Registered Office	Riverside Christian Fellowship St Pauls Terrace Gorseinon Swansea
Independent Examiners	Swansea Accountancy Limited 26 Siloh Road Landore Swansea SA1 2PJ
Bankers	Barclays Bank plc Llanelli Branch

Report to the Trustees

The Trust is registered with the Charity Commission (No. 1060756). Its governing document is a Trust Deed dated 20th January 1997.

No new trustees were added during the year and there were no resignations.

The object of the Trust is the advancement of the Christian religion in accordance with the tenets of belief set out as part of the original Trust Deed, employing means as outlined in the original Deed.

During the year, the various aspects of ministry carried out under the auspices of Riverside Christian Fellowship have continued. Riverside, however, also seeks to support members of the public of all ages through a variety of means.

The Trustees are pleased to report on the Trust's activities by highlighting the key activities and events that took place during 2023 as follows:

1. The Trussell Trust Foodbank Franchise was transferred to a newly formed CIO, named Swansea Foodbank, following guidance from Trussell Trust.
2. The rationale for the formation of Swansea Foodbank CIO was to create a tailor-made organisation which could more effectively adopt and embrace the broader vision of Trussell Trust throughout the United Kingdom.
3. RCF will maintain a separate ring-fenced bank account for the purpose of collecting and redistributing all and any legacy revenues and costs attributable to the activities of Foodbank.
4. All legacy Foodbank donations will therefore be passed across to Swansea Foodbank.
5. At the end of December 2023, the balance in the dedicated Foodbank current account was £59,235.06 which included approximately £25,000 of grant funds dedicated to covering the salary costs of staff involved in the Financial Inclusion project.
6. There were no other restricted funds in RCF at 31 December 2023.
7. The members of RCF adopted the recommendation of the Trustees and Leadership team to accept an offer to enter into a lease agreement for Seion Noddfa Chapel, located on Gorseinon High Street.
8. Seion Noddfa Chapel will be managed by the Trustees, to ensure that its use will be closely aligned with the RCF core objectives, as stated in its Trust Formation Document.
9. The members of RCF continue to devote their time to supporting the weekly Foodbank clinic and community café.
10. The staff, originally recruited by RCF to provide the Financial Inclusion service, were transferred across from RCF to Swansea Foodbank in August 2023 and RCF no longer has any employees.

There are no serious incidents to report during the year ended 31st December 2023.

Reserves

The only restricted reserves at 31 December 2023 were those held in the bank account for all the Foodbank activities, and the year-end balance was £59,235.06 (of which £25,000 related specifically to salary costs for the Financial Inclusion team).

Report to the Trustees (cont)

Declaration:

I declare in my capacity as a trustee that:

The trustees have approved the above report, and
Have authorised me to sign it on their behalf

Signature:

Full Name: Christopher John Davies

Position: Chairman of the Trustees

Date:

**Independent Examiner's Report to the Trustees of
Riverside Christian Fellowship**

I report on the accounts for the year ended 31st December 2023 set out on pages 5 to 7.

Respective responsibilities of the 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 the independent examiner's report

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.

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

..... Date:

Mrs Lisa Allen ACCA
Swansea Accountancy Limited
26 Siloh Road
Landore
Swansea
SA1 2PJ

Riverside Christian Fellowship
For the year ended 31st December 2023

Total Statement of Financial Activities

	<i>notes</i>	2023	2022
		£	£
INCOMING RESOURCES			
Voluntary Income	3	116,843	98,758
Investment Income	3	263	22
		117,106	98,780
Total incoming resources		117,106	98,780
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	1,901	254
Charitable Activities	4	94,924	129,224
Governance Costs	4	27,997	24,891
		124,822	154,369
Total resources expended		124,822	154,369
 NET INCOMING/(OUTGOING) RESOURCES		- 7,716	- 55,589

Riverside Christian Fellowship
For the year ended 31st December 2023

Riverside Christian Fellowship Statement of Financial Activities

	<i>notes</i>	2023	2022
		£	£
INCOMING RESOURCES			
Voluntary Income	3	10,484	23,066
Investment Income	3	263	22
		10,748	23,088
Total incoming resources		10,748	23,088
RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	1,901	254
Charitable Activities	4	19,413	4,479
Governance Costs	4	22,274	20,163
		43,589	24,896
Total resources expended		43,589	24,896
NET INCOMING/(OUTGOING) RESOURCES		- 32,841 -	1,808

Swansea Foodbank Statement of Financial Activities

	<i>notes</i>	2022	2021
		£	£
INCOMING RESOURCES			
Voluntary Income	3	106,359	75,691
Investment Income	3	-	-
		106,359	75,691
Total incoming resources		106,359	75,691
RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	-
Charitable Activities	4	75,511	124,745
Governance Costs	4	5,723	4,728
		81,234	129,473
Total resources expended		81,234	129,473
NET INCOMING/(OUTGOING) RESOURCES		25,125 -	53,782

Riverside Christian Fellowship
For the year ended 31st December 2023

Balance Sheet as as 31st December 2023

	<i>notes</i>	2023 £	2023 £	2023 £	2022 £
		RCF	FOODBANK	TOTAL	TOTAL
FIXED ASSETS					
Land and Buildings		12,909	4,190	17,099	17,099
CURRENT ASSETS					
Cash in Hand and at Bank	6	16,187	59,235	75,422	78,674
Food Stock	7	-	12,500	12,500	16,064
Debtors	8	-	-	-	-
		16,187	71,735	87,922	94,738
CREDITORS					
Amounts falling due within one year	9	900	900	1,800	900
NET CURRENT ASSETS		15,287	70,835	86,122	93,838
NET ASSETS		28,196	75,025	103,221	110,937
FUNDS					
Unrestricted Funds					
RCF	10			6,040	38,881
Restricted Funds					
Foodbank	10			97,181	72,056
				103,221	110,937

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

SIGNED

TRUSTEE DATE

SIGNED

TRUSTEE DATE

The notes form part of these financial statements.

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the historic cost basis of accounting, and are in accordance with applicable accounting standards, the SORP "Accounting and Reporting by Charities" (issued in March 2005) and the Charities Act.

2. INCOMING RESOURCES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA when they are received.

Investment Income

Investment income is included in the accounts when receivable.

EXPENDITURE & LIABILITIES

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Costs of Generating Funds

This comprises those costs attributable to generating incoming resources from all sources other than those from undertaking charitable activities.

Charitable Activities

This comprises all expenditure directly relating to the objects of the Charity.

Notes to the Financial Statements (continued)

Governance Costs

Governance costs comprise costs incurred in the governance of the Charity. These costs include costs relating to Independent Examination, together with apportionment of overhead and support costs where appropriate.

Taxation

The Charity is exempt from taxation.

ASSETS

Fixed Assets

Fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

Stocks and Work in Progress

Stock held is of food donated during the year but not yet distributed. Stock is valued by weight of stock held multiplied by an external valuation figure.

3. ANALYSIS OF INCOMING RESOURCES

Incoming Resources from Charitable Activities

	2023	2022
	£	£
Donations		
Christian Fellowship	9,300	22,210
Foodbank	94,762	60,757
Trussell Trust	5,794	10,070
Gift Aid		
Christian Fellowship	1,184	856
Foodbank	5,803	4,864
TOTAL	116,843	98,758

Riverside Christian Fellowship
For the year ended 31st December 2023

Notes to the Financial Statements (continued)

Investment Income

	2023 £	2022 £
Bank Interest		
Christian Fellowship	263	22
Foodbank	-	-
TOTAL	263	22

4. ANALYSIS OF RESOURCES EXPENDED

Fundraising Costs

	2023 £	2022 £
Christian Fellowship		
Projects Tithe Money	-	-
Refund of Tithe	-	-
Good Friday Meal	-	-
Hire of Halls	1,901	254
Petrol Costs	-	-
Carol Service	-	-
Café Revive Costs	-	-
Men's Breakfast	-	-
TOTAL	1,901	254

Riverside Christian Fellowship
For the year ended 31st December 2023

Notes to the Financial Statements (continued)

Charitable Activities

	2023 £	2022 £
Christian Fellowship		
Admin & Outreach	-	-
Swansea Pregnancy	600	600
EFGA RE Wales & South	50	40
Siloam Running Costs	15,822	753
Telephone, Fax & Internet	1,429	844
Gifts & Donations	1,045	1,881
PO Box	468	360
Foodbank		
Food Boxes	-	-
Opening Food Stock	16,064	24,411
Food Purchases	30,602	29,197
Other Purchases	-	49
Closing Food Stock	- 12,500	- 16,064
Gifts & Donations	-	18,849
St Thomas Room & Admin	10,192	16,562
Wages	31,153	51,741
TOTAL	94,924	129,223

Governance Costs

	2023 £	2022 £
Christian Fellowship		
Pastoral Payments	18,630	18,278
PCCA CCPAS	-	-
Copyright Licences	176	168
Accountancy	450	450
Insurance	2,834	1,227
EA Membership	-	-
Legal & Professional	185	40
Foodbank		
Trussell Trust Franchise Fee	350	360
Printing, Postage, Ink & Stationary	401	57
Other Foodbank Costs	987	474
Telephone	386	222
Equipment	2,228	2,253
Accountancy	706	450
Rent, Heat & Light	425	672
Bank Charges	240	240
TOTAL	27,997	24,891

Notes to the Financial Statements (continued)

5. DETAILS OF CERTAIN ITEMS OF EXPENDITURE

Fees for the examination or audit of the Accounts

	2023	2022
	£	£
Accountancy and Independent Examination Fees		
Christian Fellowship	450	450
Foodbank	450	450
	900	900

6. CASH IN HAND & AT BANK

	2023	2022
	£	£
Riverside Christian Fellowship	14,082	4,366
Foodbank	59,235	48,737
Deposit Account	2,104	25,570
	75,422	78,673

7. FOOD STOCK

Food stock held at the year end had a value of £12,500. This includes food that was donated during the year end to 31st December 2023 that had not yet been distributed.

Stock Reconciliation

	£
Opening Stock as at 1st January 2023	16,064
Food Purchased	30,602
Food Donated	5,500
Out of Date/Damaged Stock	220
Stock Issued	39,446
Closing Stock as at 31st December 2023	12,500

8. DEBTORS & PREPAYMENTS

	2023	2022
	£	£
Tesco Gift Card	-	-
	-	-

Riverside Christian Fellowship
For the year ended 31st December 2023

Notes to the Financial Statements (continued)

9. CREDITORS & ACCRUALS

	2023	2022
	£	£
Accruals	900	900
Food Undistributed	-	-
	900	900

10. FUNDS

	2023	2022
	£	£
Riverside Christian Fellowship	6,040	38,881
Foodbank	97,181	72,056
	103,221	110,937

11. SOURCES & APPLICATIONS OF RESTRICTED FUNDS DURING THE YEAR

Source of Funds	Received	Spent	Balance
	£	£	£
Digital Inclusion	8,000.00	-	8,000.00
	-	-	-
	-	-	-
	8,000.00	-	8,000.00

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Accounts

Charity Number: 1060756
Registered in England & Wales

The Riverside Christian Fellowship

Report to the Trustees and Unaudited
Financial Statements

For the year ended 31st December 2022

Riverside Christian Fellowship
For the year ended 31st December 2022

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Riverside Christian Fellowship
For the year ended 31st December 2022

Charity Information

Trustees	Miss Caroline Addy Mr Gary Hope Mr Wayne Phillips Mrs Julie Rees Mr Chris Davies
Registered Number	1060756
Registered Office	Riverside Christian Fellowship St Pauls Terrace Gorseinon Swansea
Independent Examiners	Swansea Accountancy Limited 58 Lan Coed Winch Wen Swansea SA1 7LL
Bankers	Barclays Bank plc Llanelli Branch

Report to the Trustees

The Trust is registered with the Charity Commission (No. 1060756). Its governing document is a Trust Deed dated 20th January 1997.

No new trustees were added during the year and there were no resignations.

The object of the Trust is the advancement of the Christian religion in accordance with the tenets of belief set out as part of the original Trust Deed, employing means as outlined in the original Deed.

During the year, the various aspects of ministry carried out under the auspices of Riverside Christian Fellowship have continued. Riverside, however, also seeks to support members of the public of all ages through a variety of means.

The normal running of the Food Bank Café was interrupted by Covid-19 restrictions during March 2020 however the Trustees are pleased to report that the Café was reopened in July 2022 in collaboration with St Catherines Church in Gorseinon.

We continue to work in partnership with both charitable and non-charitable organisations in various ways to support the wider community across the City & County of Swansea.

Swansea Foodbank, which was opened in Riverside in 2010 continued to expand its operations during the year and we continue to work with a growing number of agencies, with support from various churches, schools and individuals from local communities across the City & County of Swansea. The main activities are to provide emergency food parcels to individuals and families who have suffered from a change in circumstances which is often followed by a delay in receiving their State Benefit entitlement.

In September 2021, with the support of 'Financial Inclusion' grant funding from Trussell Trust, the Trustees decided to employ a benefit advisor.

There are no serious incidents to report during the year ended 31st December 2022.

Reserves

The Trustees are mindful of the commitment to provide security of employment for the newly appointed Benefit Advisor and in this context decided to maintain a reserve equivalent to the associated annual costs of employment including salary, employer's pension and employers' National Insurance Contributions.

The Trustees are convinced that the value being delivered by this new service entirely justify their decision to maintain and expand capacity in order to reach out and help more clients.

Accordingly, it was decided to ensure that, for as long as possible, a rolling reserve of approximately £50,000 would be maintained to underwrite the ongoing provision and expansion of the Benefit Advisor service.

Report to the Trustees (cont)

Looking to the Future

The Trustees recognise the growth in activity of the Foodbank and Benefit Advice services across the City & County of Swansea and are now keen to transfer stewardship of the expanding vision of Trussell Trust to a new team of Trustees with wider representation from other participating Churches, organisations and individuals.

A new CIO was formed in May 2023 which adopts an objects clause which is fully aligned with the widening vision of Trussell Trust to address some of the root causes which have resulted in increased demand for Foodbanks. The Foodbank activities are therefore being transferred across to the new CIO from the middle of 2023 which will be reflected in the next financial year.

Declaration:

I declare in my capacity as a trustee that:

The trustees have approved the above report, and
Have authorised me to sign it on their behalf

Signature:

Full Name:

Position: Chairman of the Trustees

Date:

**Independent Examiner's Report to the Trustees of
Riverside Christian Fellowship**

I report on the accounts for the year ended 31st December 2022 set out on pages 5 to 7.

Respective responsibilities of the 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 the independent examiner's report

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.

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

..... Date:

Mrs Lisa Allen ACCA
Swansea Accountancy Limited
58 Lan Coed
Winch Wen
Swansea
SA1 7LL

Riverside Christian Fellowship
For the year ended 31st December 2022

Total Statement of Financial Activities

	<i>notes</i>	2022	2021
		£	£
INCOMING RESOURCES			
Voluntary Income	3	98,758	163,586
Investment Income	3	22	1
		<hr/>	<hr/>
Total incoming resources		98,780	163,587
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	254	132
Charitable Activities	4	129,224	109,895
Governance Costs	4	24,891	19,718
		<hr/>	<hr/>
Total resources expended		154,369	129,745
 NET INCOMING/(OUTGOING) RESOURCES		 -	 55,589
		<hr/>	<hr/>
		33,842	

Riverside Christian Fellowship
For the year ended 31st December 2022

Riverside Christian Fellowship Statement of Financial Activities

	<i>notes</i>	2022	2021
		£	£
INCOMING RESOURCES			
Voluntary Income	3	23,066	30,868
Investment Income	3	22	1
		<hr/>	<hr/>
Total incoming resources		23,088	30,869
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	254	132
Charitable Activities	4	4,479	4,993
Governance Costs	4	20,163	15,160
		<hr/>	<hr/>
Total resources expended		24,896	20,285
 NET INCOMING/(OUTGOING) RESOURCES		 -	 1,808
		<hr/>	<hr/>
		10,584	

Swansea Foodbank Statement of Financial Activities

	<i>notes</i>	2022	2021
		£	£
INCOMING RESOURCES			
Voluntary Income	3	75,691	132,717
Investment Income	3	-	-
		<hr/>	<hr/>
Total incoming resources		75,691	132,717
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	-
Charitable Activities	4	124,745	104,902
Governance Costs	4	4,728	4,558
		<hr/>	<hr/>
Total resources expended		129,473	109,460
 NET INCOMING/(OUTGOING) RESOURCES		 -	 23,257
		<hr/>	<hr/>

Riverside Christian Fellowship
For the year ended 31st December 2022

Balance Sheet as as 31st December 2021

	<i>notes</i>	2022 £	2022 £	2022 £	2021 £
		RCF	FOODBANK	TOTAL	TOTAL
FIXED ASSETS					
Land and Buildings		12,909	4,190	17,099	17,099
CURRENT ASSETS					
Cash in Hand and at Bank	6	29,936	48,737	78,674	125,916
Food Stock	7	-	16,064	16,064	24,411
Debtors	8	-	-	-	-
		29,936	64,801	94,738	150,327
CREDITORS					
Amounts falling due within one year	9	450	450	900	900
NET CURRENT ASSETS		29,486	64,351	93,838	149,427
NET ASSETS		42,395	68,541	110,937	166,526
FUNDS					
Unrestricted Funds					
RCF	10			38,881	40,689
Restricted Funds					
Foodbank	10			72,056	125,838
				110,938	166,527

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

SIGNED

TRUSTEE DATE

SIGNED

TRUSTEE DATE

The notes form part of these financial statements.

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the historic cost basis of accounting, and are in accordance with applicable accounting standards, the SORP "Accounting and Reporting by Charities" (issued in March 2005) and the Charities Act.

2. INCOMING RESOURCES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA when they are received.

Investment Income

Investment income is included in the accounts when receivable.

EXPENDITURE & LIABILITIES

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Costs of Generating Funds

This comprises those costs attributable to generating incoming resources from all sources other than those from undertaking charitable activities.

Charitable Activities

This comprises all expenditure directly relating to the objects of the Charity.

Notes to the Financial Statements (continued)

Governance Costs

Governance costs comprise costs incurred in the governance of the Charity. These costs include costs relating to Independent Examination, together with apportionment of overhead and support costs where appropriate.

Taxation

The Charity is exempt from taxation.

ASSETS

Fixed Assets

Fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

Stocks and Work in Progress

Stock held is of food donated during the year but not yet distributed. Stock is valued by weight of stock held multiplied by an external valuation figure.

3. ANALYSIS OF INCOMING RESOURCES

Incoming Resources from Charitable Activities

	2022	2021
	£	£
Donations		
Christian Fellowship	22,210	24,243
Foodbank	60,757	93,265
Trussell Trust	10,070	25,950
Gift Aid		
Christian Fellowship	856	6,625
Foodbank	4,864	13,502
TOTAL	98,758	163,585

Riverside Christian Fellowship
For the year ended 31st December 2022

Notes to the Financial Statements (continued)

Investment Income

	2022	2021
	£	£
Bank Interest		
Christian Fellowship	22	1
Foodbank	-	-
TOTAL	22	1

4. ANALYSIS OF RESOURCES EXPENDED

Fundraising Costs

	2022	2021
	£	£
Christian Fellowship		
Projects Tithe Money	-	-
Refund of Tithe	-	-
Good Friday Meal	-	-
Hire of Halls	254	132
Petrol Costs	-	-
Carol Service	-	-
Café Revive Costs	-	-
Men's Breakfast	-	-
TOTAL	254	132

Riverside Christian Fellowship
For the year ended 31st December 2022

Notes to the Financial Statements (continued)

Charitable Activities

	2022 £	2021 £
Christian Fellowship		
Admin & Outreach	-	-
Swansea Pregnancy	600	600
EFGA RE Wales & South	40	240
Siloam Running Costs	753	1,104
Telephone, Fax & Internet	844	839
Gifts & Donations	1,881	1,850
PO Box	360	360
Foodbank		
Food Boxes	-	-
Opening Food Stock	24,411	36,882
Food Purchases	29,197	13,603
Other Purchases	49	1,800
Closing Food Stock	- 16,064	- 24,411
Gifts & Donations	18,849	35,000
St Thomas Room & Admin	16,562	18,341
Wages	51,741	23,687
TOTAL	129,224	109,895

Governance Costs

	2022 £	2021 £
Christian Fellowship		
Pastoral Payments	18,278	13,608
PCCA CCPAS	-	-
Copyright Licences	168	80
Accountancy	450	450
Insurance	1,227	891
EA Membership	-	90
Legal & Professional	40	40
Foodbank		
Trussell Trust Franchise Fee	360	360
Printing, Postage, Ink & Stationary	57	688
Other Foodbank Costs	474	-
Telephone	222	282
Equipment	2,253	1,588
Accountancy	450	750
Rent, Heat & Light	672	650
Bank Charges	240	240
TOTAL	24,891	19,717

Notes to the Financial Statements (continued)

5. DETAILS OF CERTAIN ITEMS OF EXPENDITURE

Fees for the examination or audit of the Accounts

	2022 £	2021 £
Accountancy and Independent Examination Fees		
Christian Fellowship	450	450
Foodbank	450	450
	900	900

6. CASH IN HAND & AT BANK

	2022 £	2021 £
Riverside Christian Fellowship	4,366	11,546
Foodbank	48,737	97,687
Deposit Account	25,570	16,684
	78,674	125,917

7. FOOD STOCK

Food stock held at the year end had a value of £16,064. This includes food that was donated during the year end to 31st December 2022 that had not yet been distributed.

Stock Reconciliation

	£
Opening Stock as at 1st January 2022	24,411
Food Purchased	13,610
Food Donated	181,842
Out of Date/Damaged Stock	10,500
Stock Issued	193,299
Closing Stock as at 31st December 2022	16,064

8. DEBTORS & PREPAYMENTS

	2022 £	2021 £
Tesco Gift Card	-	-
	-	-

Riverside Christian Fellowship
For the year ended 31st December 2022

Notes to the Financial Statements (continued)

9. CREDITORS & ACCRUALS

	2022	2021
	£	£
Accruals	900	900
Food Undistributed	-	-
	900	900

10. FUNDS

	2022	2021
	£	£
Riverside Christian Fellowship	38,881	40,689
Foodbank	72,056	125,838
	110,938	166,527

11. SOURCES & APPLICATIONS OF RESTRICTED FUNDS DURING THE YEAR

Source of Funds	Received	Spent	Balance
	£	£	£
ASDA Fight Hunger Grant	-	-	-
Trussell Trust Financial Inclusion Grant	-	-	-
City & County of Swansea PP Grant	-	-	-
	-	-	-

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Accounts

The Riverside Christian Fellowship
Report to the Trustees and Unaudited
Financial Statements
For the year ended 31st December 2021

Riverside Christian Fellowship
For the year ended 31st December 2021

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Riverside Christian Fellowship
For the year ended 31st December 2021

Charity Information

Trustees	Miss Caroline Addy Mr Gary Hope Mr Wayne Phillips Mrs Julie Rees Mr Chris Davies
Registered Number	1060756
Registered Office	Riverside Christian Fellowship St Pauls Terrace Gorseinon Swansea
Independent Examiners	Swansea Accountancy Limited 58 Lan Coed Winch Wen Swansea SA1 7LL
Bankers	Barclays Bank plc Llanelli Branch

Report to the Trustees

The Trust is registered with the Charity Commission (No. 1060756). Its governing document is a Trust Deed dated 20th January 1997.

No new trustees were added during the year and there were no resignations.

The object of the Trust is the advancement of the Christian religion in accordance with the tenets of belief set out as part of the original Trust Deed, employing means as outlined in the original Deed.

During the year, the various aspects of ministry carried out under the auspices of Riverside Christian Fellowship have continued. Riverside, however, also seeks to support members of the public of all ages through a variety of means.

The normal running of the Food Bank Café was interrupted by Covid-19 restrictions during March 2020 however the Trustees are pleased to report that the Café was reopened in July 2022 in collaboration with St Catherines Church in Gorseinon.

We continue to work in partnership with both charitable and non-charitable organisations in various ways to support the wider community across the City & County of Swansea.

Swansea Foodbank, which was opened in Riverside in 2010 continued to expand its operations during the year and we continue to work with a growing number of agencies, with support from various churches, schools and individuals from local communities across the City & County of Swansea. The main activities are to provide emergency food parcels to individuals and families who have suffered from a change in circumstances which is often followed by a delay in receiving their State Benefit entitlement.

In September 2021, with the support of 'Financial Inclusion' grant funding from Trussell Trust, the Trustees decided to employ a benefit advisor and are pleased to include an impact statement as an appendix to this report (Page 14). This excellent initiative has delivered significant positive outcomes for 109 clients (up to May 2022) with total benefit awards amounting to £402,846.56.

There are no serious incidents to report during the year ended 31st December 2021.

Reserves

The Trustees are mindful of the commitment to provide security of employment for the newly appointed Benefit Advisor and in this context decided to maintain a reserve equivalent to the associated annual costs of employment including salary, employer's pension and employers' National Insurance Contributions.

The Trustees are convinced that the value being delivered by this new service entirely justify their decision to maintain and expand capacity in order to reach out and help more clients.

Accordingly, it was decided to ensure that, for as long as possible, a rolling reserve of approximately £50,000 would be maintained to underwrite the ongoing provision and expansion of the Benefit Advisor service.

Report to the Trustees (cont)

Looking to the Future

The Trustees recognise the growth in activity of the Foodbank and Benefit Advice services across the City & County of Swansea and are now keen to transfer stewardship of the expanding vision of Trussell Trust to a new team of Trustees with wider representation from other participating Churches, organisations and individuals.

It is anticipated that a new CIO will be formed before the end of 2022 and this new Charitable organisation will adopt an objects clause which is fully aligned with the widening vision of Trussell Trust to address some of the root causes which have resulted in increased demand for Foodbanks.

Declaration:

I declare in my capacity as a trustee that:

The trustees have approved the above report, and
Have authorised me to sign it on their behalf

Signature:

Full Name:

Position: Chairman of the Trustees

Date:

**Independent Examiner's Report to the Trustees of
Riverside Christian Fellowship**

I report on the accounts for the year ended 31st December 2021 set out on pages 5 to 7.

Respective responsibilities of the 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 the independent examiner's report

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.

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

..... Date:

Mrs Lisa Allen ACCA
Swansea Accountancy Limited
58 Lan Coed
Winch Wen
Swansea
SA1 7LL

Riverside Christian Fellowship
For the year ended 31st December 2021

Total Statement of Financial Activities

	<i>notes</i>	2021	2020
		£	£
INCOMING RESOURCES			
Voluntary Income	3	163,586	137,438
Investment Income	3	1	6
		<hr/>	<hr/>
Total incoming resources		163,587	137,444
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	132	400
Charitable Activities	4	109,895	51,834
Governance Costs	4	19,718	17,170
		<hr/>	<hr/>
Total resources expended		129,745	69,404
 NET INCOMING/(OUTGOING) RESOURCES		 <hr/>	 <hr/>
		33,842	68,040

Riverside Christian Fellowship
For the year ended 31st December 2021

Riverside Christian Fellowship Statement of Financial Activities

	<i>notes</i>	2021	2020
		£	£
INCOMING RESOURCES			
Voluntary Income	3	30,868	47,005
Investment Income	3	1	6
		<hr/>	<hr/>
Total incoming resources		30,870	47,011
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	132	400
Charitable Activities	4	4,993	3,336
Governance Costs	4	15,160	13,985
		<hr/>	<hr/>
Total resources expended		20,285	17,721
		 <hr/>	 <hr/>
NET INCOMING/(OUTGOING) RESOURCES		10,584	29,290

Swansea Foodbank Statement of Financial Activities

	<i>notes</i>	2021	2020
		£	£
INCOMING RESOURCES			
Voluntary Income	3	132,717	90,433
Investment Income	3	-	-
		<hr/>	<hr/>
Total incoming resources		132,717	90,433
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	-
Charitable Activities	4	104,902	48,498
Governance Costs	4	4,558	3,185
		<hr/>	<hr/>
Total resources expended		109,460	51,683
		 <hr/>	 <hr/>
NET INCOMING/(OUTGOING) RESOURCES		23,257	38,750

Riverside Christian Fellowship
For the year ended 31st December 2021

Balance Sheet as as 31st December 2021

	<i>notes</i>	2021 £	2021 £	2021 £	2020 £
		RCF	FOODBANK	TOTAL	TOTAL
FIXED ASSETS					
Land and Buildings		12,909	4,190	17,099	12,909
CURRENT ASSETS					
Cash in Hand and at Bank	6	28,230	97,687	125,916	84,675
Food Stock	7	-	24,411	24,411	36,882
Debtors	8	-	-	-	-
		28,230	122,098	150,328	121,557
CREDITORS					
Amounts falling due within one year	9	450	450	900	1,780
NET CURRENT ASSETS		27,780	121,648	149,428	119,777
NET ASSETS		40,689	125,838	166,527	132,686
FUNDS					
Unrestricted Funds					
RCF	10			40,689	23,699
Restricted Funds					
Foodbank	10			125,838	108,987
				166,527	132,686

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

SIGNED

TRUSTEE DATE

SIGNED

TRUSTEE DATE

The notes form part of these financial statements.

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the historic cost basis of accounting, and are in accordance with applicable accounting standards, the SORP "Accounting and Reporting by Charities" (issued in March 2005) and the Charities Act.

2. INCOMING RESOURCES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA when they are received.

Investment Income

Investment income is included in the accounts when receivable.

EXPENDITURE & LIABILITIES

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Costs of Generating Funds

This comprises those costs attributable to generating incoming resources from all sources other than those from undertaking charitable activities.

Charitable Activities

This comprises all expenditure directly relating to the objects of the Charity.

Notes to the Financial Statements (continued)

Governance Costs

Governance costs comprise costs incurred in the governance of the Charity. These costs include costs relating to Independent Examination, together with apportionment of overhead and support costs where appropriate.

Taxation

The Charity is exempt from taxation.

ASSETS

Fixed Assets

Fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

Stocks and Work in Progress

Stock held is of food donated during the year but not yet distributed. Stock is valued by weight of stock held multiplied by an external valuation figure.

3. ANALYSIS OF INCOMING RESOURCES

Incoming Resources from Charitable Activities

	2021	2020
	£	£
Donations		
Christian Fellowship	24,243	47,005
Foodbank	93,265	66,162
Trussell Trust	25,950	20,484
Gift Aid		
Christian Fellowship	6,625	-
Foodbank	13,502	3,786
TOTAL	163,586	137,437

Riverside Christian Fellowship
For the year ended 31st December 2021

Notes to the Financial Statements (continued)

Investment Income

	2021 £	2020 £
Bank Interest		
Christian Fellowship	1	6
Foodbank	-	-
TOTAL	1	6

4. ANALYSIS OF RESOURCES EXPENDED

Fundraising Costs

	2021 £	2020 £
Christian Fellowship		
Projects Tithe Money	-	-
Refund of Tithe	-	-
Good Friday Meal	-	-
Hire of Halls	132	400
Petrol Costs	-	-
Carol Service	-	-
Café Revive Costs	-	-
Men's Breakfast	-	-
TOTAL	132	400

Riverside Christian Fellowship
For the year ended 31st December 2021

Notes to the Financial Statements (continued)

Charitable Activities

	2021 £	2020 £
Christian Fellowship		
Admin & Outreach	-	43
Swansea Pregnancy	600	600
EFGA RE Wales & South	240	240
Siloam Running Costs	1,104	1,073
Telephone, Fax & Internet	839	757
Gifts & Donations	1,850	270
PO Box	360	353
Foodbank		
Food Boxes	-	-
Opening Food Stock	36,882	31,046
Food Purchases	13,603	3,053
Other Purchases	1,800	378
Closing Food Stock	- 24,411	- 36,882
Gifts & Donations	35,000	37,600
St Thomas Room & Admin	18,341	-
Casual Wages	23,687	13,303
TOTAL	109,895	51,834

Governance Costs

	2021 £	2020 £
Christian Fellowship		
Pastoral Payments	13,608	12,240
PCCA CCPAS	-	-
Copyright Licences	80	157
Accountancy	450	445
Insurance	891	859
EA Membership	90	90
Legal & Professional	40	194
Foodbank		
Trussell Trust Franchise Fee	360	360
Printing, Postage, Ink & Stationary	688	566
Clothing	19	504
Telephone	282	360
Equipment	1,569	161
Accountancy	750	445
Rent, Heat & Light	650	550
Bank Charges	240	240
TOTAL	19,718	17,171

Notes to the Financial Statements (continued)

5. DETAILS OF CERTAIN ITEMS OF EXPENDITURE

Fees for the examination or audit of the Accounts

	2021 £	2020 £
Accountancy and Independent Examination Fees		
Christian Fellowship	450	445
Foodbank	450	445
	900	890

6. CASH IN HAND & AT BANK

	2021 £	2020 £
Riverside Christian Fellowship	11,546	746
Foodbank	97,687	72,995
Deposit Account	16,684	10,933
	125,916	84,674

7. FOOD STOCK

Food stock held at the year end had a value of £24,411. This includes food that was donated during the year end to 31st December 2021 that had not yet been distributed.

Stock Reconciliation

	£
Opening Stock as at 1st January 2021	36,882
Food Purchased	13,603
Food Donated	149,077
Out of Date/Damaged Stock	12,105
Stock Issued	163,046
Closing Stock as at 31st December 2021	24,411

8. DEBTORS & PREPAYMENTS

	2021 £	2020 £
Tesco Gift Card	-	-
	-	-

Riverside Christian Fellowship
For the year ended 31st December 2021

Notes to the Financial Statements (continued)

9. CREDITORS & ACCRUALS

	2021 £	2020 £
Accruals	900	1,780
Food Undistributed	-	-
	900	1,780

10. FUNDS

	2021 £	2020 £
Riverside Christian Fellowship	40,689	23,699
Foodbank	125,838	108,987
	166,527	132,686

11. SOURCES & APPLICATIONS OF RESTRICTED FUNDS DURING THE YEAR

Source of Funds	Received £	Spent £	Balance £
ASDA Fight Hunger Grant	8,870.99	8,870.99	-
Trussell Trust Financial Inclusion Grant	10,519.42	10,519.42	-
City & County of Swansea PP Grant	1,800.00	1,800.00	-
	21,190.41	21,190.41	-

Appendix to the Trustees Report - Benefit Advice Service Newsletter



INITIAL PROJECT END REPORT - MAY 2022

I first want to say a huge thank you to everyone for their hard work, support and patience, ensuring that the new Welfare Benefit Advice Service has got on to a flying start and been a real success. We have now completed the calculations from the start of the project up to the end of April and the stats are quite impressive:

The total number of people referred to the benefit advice service - 178

The total number of people who actively received advice -152

Average wait time (in days) to attend a first appointment with the adviser - 3.5 days

Total number of clients from the food bank with projected or confirmed income gains following their contact with the benefit advice service - 109

The total amount (£) of projected or confirmed annual income gains for food bank clients following contact with the benefit advice service - £402,846.56

Clients also received support from:

The Community Phone project - giving free smartphones with free calls, texts and data for 12 months

Baby Basics – giving free baby items including baths, Moses-baskets, clothes, nappies, etc.

NEST – who provide free insulation and replacement boilers as well as energy advice to home owners and tenants of private landlords

Christians Against Poverty – giving face to face free debt advice for some of our most vulnerable clients

The Sharing Table - Free Christmas hampers to feed a family of 6

As you can see the amount of increased income is very substantial, and represents just how much additional support our clients have been missing out on. One most notable case involves a client who has missed out on the carer premium in her means-tested benefits for over 20 years, due to an official error by DWP. That case is ongoing, but once resolved, the client should receive over £35,000 in backdated benefit awards. None of this would have been possible without your help and support, and the overwhelming kindness of our donors, who have enabled us to continue to support these clients with food whilst we wait for their statutory benefit entitlement to be resolved. So, on behalf of all my clients, **THANK YOU!**

RIVERSIDE CHRISTIAN FELLOWSHIP

England & Wales - Charity number 1060756

Accounts

The Riverside Christian Fellowship
Report to the Trustees and Unaudited
Financial Statements
For the year ended 31st December 2020

Riverside Christian Fellowship
For the year ended 31st December 2020

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Riverside Christian Fellowship
For the year ended 31st December 2020

Charity Information

Trustees	Miss Caroline Addy Mr Gary Hope Mr Wayne Phillips Mrs Julie Rees Mr Chris Davies
Registered Number	1060756
Registered Office	Riverside Christian Fellowship St Pauls Terrace Gorseinon Swansea
Independent Examiners	Swansea Accountancy Limited 58 Lan Coed Winch Wen Swansea SA1 7LL
Bankers	Barclays Bank plc Llanelli Branch

Report to the Trustees

The Trust is registered with the Charity Commission (No. 1060756). Its governing document is a Trust Deed dated 20th January 1997.

No new trustees were added during the year.

The object of the Trust is the advancement of the Christian religion in accordance with the tenets of belief set out as part of the original Trust Deed, employing means as outlined in the original Deed.

During the year, the various aspects of ministry carried out under the auspices of Riverside Christian Fellowship have continued. Accounts for the year ended 31st December 2020 show a surplus of £68,040, and as at 31st December, there was a total of £84,675 held in the Bank Accounts.

The trustees have decided that it remains unnecessary to set aside a reserve fund.

We are concerned with the spiritual well-being of those individuals and families who regard themselves as part of the Fellowship. Riverside, however, also seeks to be of benefit to members of the public of all ages through a variety of means.

The normal running of our weekly Café was interrupted by Covid-19 related restrictions during March 2020 and we aim to resume operations as soon as it is safe to do so.

We continue to work in partnership with others in various ways to benefit the community at large. This includes links with other churches in the Gorseinon area as well as through the growing Swansea HOPE network of churches across the City.

The Foodbank, which was opened by Riverside in December 2010, continued to develop and grow during the year. We continue to work in partnership with a growing number of agencies, with support from various churches, schools and individuals in the community and throughout the City of Swansea to provide emergency food parcels for people in crisis. We have been able to help single people, couples, families and senior citizens by means of this initiative. Plans for future growth and spread of this initiative are being considered and discussed.

There are no serious incidents or other matters relating to Riverside Christian Fellowship over the financial year ended 31st December 2020 to report.

Declaration:

I declare in my capacity as a trustee that:

The trustees have approved the above report, and
Have authorised me to sign it on their behalf

Signature:

Full Name:

Position:

Date:

**Independent Examiner's Report to the Trustees of
Riverside Christian Fellowship**

I report on the accounts for the year ended 31st December 2020 set out on pages 5 to 7.

Respective responsibilities of the 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 the independent examiner's report

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.

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

..... Date:

Mrs Lisa Allen ACCA
Swansea Accountancy Limited
58 Lan Coed
Winch Wen
Swansea
SA1 7LL

Riverside Christian Fellowship
For the year ended 31st December 2020

Total Statement of Financial Activities

	<i>notes</i>	2020 £	2019 £
INCOMING RESOURCES			
Voluntary Income	3	137,438	49,865
Investment Income	3	6	17
		137,444	49,882
Total incoming resources		137,444	49,882
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	400	2,215
Charitable Activities	4	51,834	3,922
Governance Costs	4	17,170	19,239
		69,404	17,532
Total resources expended		69,404	17,532
 NET INCOMING/(OUTGOING) RESOURCES		68,040	32,350

Riverside Christian Fellowship
For the year ended 31st December 2020

Riverside Christian Fellowship Statement of Financial Activities

	<i>notes</i>	2020	2019
		£	£
INCOMING RESOURCES			
Voluntary Income	3	47,005	35,726
Investment Income	3	6	17
		47,011	35,743
Total incoming resources		47,011	35,743
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	400	2,215
Charitable Activities	4	3,336	6,389
Governance Costs	4	13,985	16,134
		17,721	24,738
Total resources expended		17,721	24,738
 NET INCOMING/(OUTGOING) RESOURCES		29,290	11,005

Swansea Foodbank Statement of Financial Activities

	<i>notes</i>	2020	2019
		£	£
INCOMING RESOURCES			
Voluntary Income	3	90,433	14,139
Investment Income	3	-	-
		90,433	14,139
Total incoming resources		90,433	14,139
 RESOURCES EXPENDED			
Costs of Generating Voluntary Income	4	-	-
Fundraising Trading Costs	4	-	-
Charitable Activities	4	48,498 -	10,311
Governance Costs	4	3,185	3,105
		51,683 -	7,206
Total resources expended		51,683 -	7,206
 NET INCOMING/(OUTGOING) RESOURCES		38,750	21,345

Riverside Christian Fellowship
For the year ended 31st December 2020

Balance Sheet as as 31st December 2020

	<i>notes</i>	2020 £	2020 £	2020 £	2019 £
		RCF	FOODBANK	TOTAL	TOTAL
FIXED ASSETS					
Land and Buildings		12,909	-	12,909	12,909
CURRENT ASSETS					
Cash in Hand and at Bank	6	11,680	72,995	84,675	22,471
Food Stock	7	-	36,882	36,882	31,046
Debtors	8	-	-	-	-
		11,680	109,877	121,557	53,517
CREDITORS					
Amounts falling due within one year	9	445	445	890	890
NET CURRENT ASSETS		11,235	109,432	120,667	52,627
NET ASSETS		24,144	109,432	133,576	65,536
FUNDS					
Unrestricted Funds					
RCF	10			24,144	20,549
Restricted Funds					
Foodbank	10			109,432	44,987
				133,576	65,536

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

SIGNED

TRUSTEE DATE

SIGNED

TRUSTEE DATE

The notes form part of these financial statements.

Notes to the Financial Statements

1. ACCOUNTING POLICIES

The Financial Statements have been prepared under the historic cost basis of accounting, and are in accordance with applicable accounting standards, the SORP "Accounting and Reporting by Charities" (issued in March 2005) and the Charities Act.

2. INCOMING RESOURCES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SoFA) when:

- The charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA when they are received.

Investment Income

Investment income is included in the accounts when receivable.

EXPENDITURE & LIABILITIES

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Costs of Generating Funds

This comprises those costs attributable to generating incoming resources from all sources other than those from undertaking charitable activities.

Charitable Activities

This comprises all expenditure directly relating to the objects of the Charity.

Notes to the Financial Statements (continued)

Governance Costs

Governance costs comprise costs incurred in the governance of the Charity. These costs include costs relating to Independent Examination, together with apportionment of overhead and support costs where appropriate.

Taxation

The Charity is exempt from taxation.

ASSETS

Fixed Assets

Fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

Stocks and Work in Progress

Stock held is of food donated during the year but not yet distributed. Stock is valued by weight of stock held multiplied by an external valuation figure.

3. ANALYSIS OF INCOMING RESOURCES

Incoming Resources from Charitable Activities

	2020	2019
	£	£
Donations		
Christian Fellowship	47,005	22,504
Foodbank	66,162	13,222
Trussell Trust	20,484	12,432
Gift Aid		
Christian Fellowship	-	789
Foodbank	3,786	918
TOTAL	137,438	49,865

Riverside Christian Fellowship
For the year ended 31st December 2020

Notes to the Financial Statements (continued)

Investment Income

	2020 £	2019 £
Bank Interest		
Christian Fellowship	6	17
Foodbank	-	-
TOTAL	6	17

4. ANALYSIS OF RESOURCES EXPENDED

Fundraising Costs

	2020 £	2019 £
Christian Fellowship		
Projects Tithe Money	-	-
Refund of Tithe	-	-
Good Friday Meal	-	-
Hire of Halls	400	2,215
Petrol Costs	-	-
Carol Service	-	-
Café Revive Costs	-	-
Men's Breakfast	-	-
TOTAL	400	2,215

Riverside Christian Fellowship
For the year ended 31st December 2020

Notes to the Financial Statements (continued)

Charitable Activities

	2020 £	2019 £
Christian Fellowship		
Admin & Outreach	43	253
Swansea Pregnancy	600	600
EFGA RE Wales & South	240	240
Siloam Running Costs	1,073	1,050
Telephone, Fax & Internet	757	606
Gifts & Donations	270	3,640
PO Box	353	-
Foodbank		
Food Boxes	-	805
Opening Food Stock	31,046	-
Food Purchases	3,053	6,300
Other Purchases	378	-
Closing Food Stock	- 36,882	- 31,046
Gifts & Donations	37,600	600
Casual Wages	13,303	13,030
TOTAL	51,834	3,922

Governance Costs

	2020 £	2019 £
Christian Fellowship		
Pastoral Payments	12,240	14,502
PCCA CCPAS	-	120
Copyright Licences	157	153
Accountancy	445	445
Insurance	859	784
EA Membership	90	90
Legal & Professional	194	40
Foodbank		
Trussell Trust Franchise Fee	360	360
Printing, Postage, Ink & Stationary	566	723
Clothing	504	98
Telephone	360	352
Equipment	161	227
Accountancy	445	445
Rent, Heat & Light	550	900
Bank Charges	240	-
TOTAL	17,170	19,239

Notes to the Financial Statements (continued)

5. DETAILS OF CERTAIN ITEMS OF EXPENDITURE

Fees for the examination or audit of the Accounts

	2020	2019
	£	£
Accountancy and Independent Examination Fees		
Christian Fellowship	445	445
Foodbank	445	445
	890	890

6. CASH IN HAND & AT BANK

	2020	2019
	£	£
Riverside Christian Fellowship	746	920
Foodbank	72,995	14,386
Deposit Account	10,933	7,165
	84,675	22,471

7. FOOD STOCK

Food stock held at the year end had a value of £36,882.05. This includes food that was donated during the year end to 31st December 2020 that had not yet been distributed.

Stock Reconciliation

	£
Opening Stock as at 1st January 2020	31,046
Food Purchased	6,125
Food Donated	158,790
Out of Date/Damaged Stock	909
Stock Issued	158,170
Closing Stock as at 31st December 2020	36,882

8. DEBTORS & PREPAYMENTS

	2020	2019
	£	£
Tesco Gift Card	-	-
	-	-

Riverside Christian Fellowship
For the year ended 31st December 2020

Notes to the Financial Statements (continued)

9. CREDITORS & ACCRUALS

	2020	2019
	£	£
Accruals	890	890
Food Undistributed	-	-
	890	890

10. FUNDS

	2020	2019
	£	£
Riverside Christian Fellowship	24,144	20,549
Foodbank	109,432	44,987
	133,576	65,536