

Home Church

England & Wales · Charity number 1082222

Details

| | |
|-------------|---|
| Other names | LIVING WATERS CHRISTIAN CENTRE TORQUAY, RIVIERA LIFE CHURCH, RIVIERA LIFE LIFE-LINK |
| Status | Registered |
| Legal form | Other |
| Registered | 2000-08-31 |
| Register | View on the Charity Commission register |

Contact

| | |
|---------|--|
| Address | Home Church 527 Babbacombe Road Torquay TQ1 1HG |
| Phone | 01803291156 |
| Email | info@home-church.co.uk |
| Website | www.home-church.co.uk |

Activities

Objects: (A) 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; (B) 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 (C) 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.

Activities: Home Church is a multi-generational diverse and vibrant Pentecostal Church with a vision to see God impact the South West of England. Home Church's vision and focuses are Children & Youth (raising & releasing the upcoming generation), Discipleship & Pastoral Care (all learning, growing & caring), Prayer, Prophecy & Worship (Jesus focused, Spirit led), Leadership Development and Church Planting.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** NOT DEFINED, IN PRACTICE TORQUAY
- Devon

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £275,854 | £230,256 | - | - |
| 2023-12-31 | £201,612 | £203,233 | - | - |
| 2022-12-31 | £160,564 | £192,895 | - | - |
| 2021-12-31 | £181,705 | £150,837 | - | - |
| 2020-12-31 | £168,175 | £157,585 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|-------|------------|
| Michael Alan Benson | Chair | 2014-04-01 |
| CHRISTINE ANN SLANEY | | 2014-04-01 |
| Ian Derek Williams | | |
| John Ward | | 2017-09-27 |
| MARK SLANEY | | 2014-04-01 |
| Rachel Martin | | 2025-01-27 |
| Rev Jonathan Baldwin | | 2022-01-01 |
| Rev Jordan Williams | | 2022-01-01 |

Home Church

England & Wales - Charity number 1082222

Accounts

Home Church (previously Riviera Life Church)

Unaudited Financial Statements

Year Ended 31 December 2024

Registered charity number 1082222

Home Church

Charity Information

| | |
|---------------------------|--|
| Registered Charity Number | 1082222 |
| Address | 527 Babbacombe Road Torquay Devon TQ1 1HG |
| Bankers | HSBC Bank Plc 4 The Strand Torquay Devon TQ1 2AB |
| Independent examiner | Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF |
| Trustees | Anita Wise (resigned 31 March 2025) Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward Rev Jordan Williams Rev Jonathan Baldwin |

Home Church

Financial Statements

Year Ended 31 December 2024

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Home Church

Trustees' Report

Year Ended 31 December 2024

The Trustees of Home Church (formerly known as Riviera Life Church) have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2024:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

(1) The advancement of the Christian religion by the proclamation and furtherance of the Word of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).

(2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.

(3) The furtherance of the other charitable work of the Church consistent with the statement.

(4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Home Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

We have seen numbers attending Church services steadily increase during the last twelve months. Provision for under 18's is provided during the service including a parent led creche, teacher led classes for ages 3-7, 8-10 and 11-16. In addition, one Tuesday evening prayer meeting is hosted each month. Baptismal services and child dedications were also held as regularly as possible during 2024. From March 2020 we have been streaming our services live with the added facility to watch later if required. This was started during the pandemic but was always a part of the long-term plan for Home Church. In September of 2024, Riviera Life Church became Home Church. The name change was agreed and actioned as it was felt amongst other things that Church should be like Home. Home Church looks to help other Churches in the future with repurposing or even coming under the wing so to speak of Home Church Torquay, it was therefore felt that Churches from anywhere other than Torbay could not be referred to as Riviera Life Church whereas Home Church fits.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our Sunday morning service.

Creche continues to provide parents/guardians a place to go during our service on a Sunday morning.

Riviera Tots runs every Monday during term time as an open space for parents/carers and their toddlers.

Impact Kids Clubs runs every Thursday evening for children aged 5-10 years old.

Youth Department

Life Group Every other Thursday evening a small group of young people meet to discuss the issues they are currently facing. On the alternative Thursday evenings there is a music and worship night for 11-17s.

Unite (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short devotional time each week. We have seen a steady number in Unite throughout 2024.

Pursue (Sunday mornings – during service) this is a discipleship group for 11-18 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well.

Home Church

Trustees' Report

Year Ended 31 December 2024

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2024 including serving at weddings, funerals and other mainstream events within the Christian calendar. The team has grown its numbers again during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to further upgrade the media streaming abilities of Home Church during 2024, with options to live stream sermons and other events as required and updated the visual system. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason and in house the new system makes everything clearer for all to see.

Other Activities with Home Church

Social Activities - everyone connected to Home Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2024 there were several occasions where social events were held for the Church community, these would normally include (but are not limited too), BBQ's and picnic's in the park during the summer months and a Christmas party night etc. During the last twelve months, initiatives that had been started in 2023 continued with a ladies social group and then a men's social group, these groups meet regularly for breakfasts and fellowship and other social events that differ depending on seasons (walk with ice creams, BBQ's etc in the summer and a curry night in the winter for example).

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a Newcomers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during 2024, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2024 we have again, seen growth within the life groups and we have opened additional life group venues as a result.

Young Adults Hang Out (for 18-30s) met twice a month, at 7.30pm on the first and third Sunday evening of the month for social and pastoral support along with discipleship development during the year. This group has expanded its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Home Church had planned ongoing training during 2024. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment. This is a very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults) each new volunteer in 2024 was taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next training event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Home Church continued to open its doors every Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food hampers and various household items depending on their need(s). This has proven to be an invaluable area of community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Home Church

Trustees' Report

Year Ended 31 December 2024

Community Events

The Church has also again been involved in various outreach events during the year, connecting with vulnerable members of the local community and working in partnership with agencies such as "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting and continue to be supported financially monthly.

Support Provided

Home Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Home Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2024 to help facilitate their mission or support their everyday living. In addition to this, during the 2024 Christmas period we provided in excess of 270 Christmas hampers to local families experiencing hardships that were caused by the current cost of living crisis and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Home Church have continued to help finance and support "Redeeming our Communities" (RoC), and Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through another tough year. The cost of living crisis imposed on us all meant that people were to go without but through the generosity of various partners, Home Church were able to assist many individuals and families with various items, including food bank, food club, baby bank, furniture bank, debt centre, benefits advice, warm space, clothes washing and showers for the homeless.

Finances


The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Reserves

Some of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. During 2023 it was agreed by the Core Leadership Team and Church Management Team to release one of its properties (The RoC Centre in Chelston Torquay). The property was placed on the open market and quite quickly an offer was received for the property, negotiations around that offer led to an increased offer which the Church Management Team considered "as good as was going to be achieved" so was agreed. The completion of this sale took place in the first quarter of 2024. The monies raised from this sale have been placed into secure bank accounts in preparation for the future of Home Church.

Free reserves at 31st December 2024 were £558,955 (2023 - £362,825).

Signed on behalf of the Trustees



Mike Benson
Trustee (Chairman)

Date 19 April 25.

Home Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of Home Church for the year ended 31 December 2024, which are set out on pages 5 to 11.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

Date 13 May 2025

Home Church

Statement of Financial Activities

Year Ended 31 December 2024

| | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2024 Total £ | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2023 Total £ |
|--|-----------------------|-------------------------------|--------------------------|--------------------|-----------------------|-------------------------------|--------------------------|--------------------|
| Income from: | | | | | | | | |
| Collections | 157,622 | 20,182 | 12,172 | 189,976 | 140,176 | 15,636 | 9,587 | 165,399 |
| Gift aid | 24,248 | 2,694 | - | 26,942 | 23,687 | 2,632 | - | 26,319 |
| Interest received | 14,017 | - | - | 14,017 | 7,940 | - | - | 7,940 |
| Profit on disposal of Freehold property | 43,889 | - | - | 43,889 | - | - | - | - |
| Other income | 1,030 | - | - | 1,030 | 1,954 | - | - | 1,954 |
| Total | 240,806 | 22,876 | 12,172 | 275,854 | 173,757 | 18,268 | 9,587 | 201,612 |
| Expenditure on: | | | | | | | | |
| Wages and salaries | 90,492 | - | - | 90,492 | 88,144 | - | - | 88,144 |
| Giving | 1,754 | 25,963 | 6,652 | 34,369 | 2,209 | 15,583 | 9,673 | 27,465 |
| Administrative expenses | 4,461 | - | - | 4,461 | 5,056 | - | - | 5,056 |
| Premises expenses | 31,781 | - | - | 31,781 | 32,140 | - | - | 32,140 |
| Church activities | 35,527 | - | - | 35,527 | 28,262 | - | - | 28,262 |
| Subscriptions and licences | 7,117 | - | - | 7,117 | 6,712 | - | - | 6,712 |
| Other expenses | 26,509 | - | - | 26,509 | 15,454 | - | - | 15,454 |
| Total | 197,641 | 25,963 | 6,652 | 230,256 | 177,977 | 15,583 | 9,673 | 203,233 |
| Net (Expenditure)/ Income | 43,165 | (3,087) | 5,520 | 45,598 | (4,220) | 2,685 | (86) | (1,621) |
| Transfers | 3,259 | - | (3,259) | - | (814) | - | 814 | - |
| Net Movement in funds | 46,424 | (3,087) | 2,261 | 45,598 | (5,034) | 2,685 | 728 | (1,621) |
| Reconciliation of funds | | | | | | | | |
| Funds brought forward | 631,453 | 27,496 | 23,591 | 682,540 | 636,487 | 24,811 | 22,863 | 684,161 |
| Total funds carried forward | 677,877 | 24,409 | 25,852 | 728,138 | 631,453 | 27,496 | 23,591 | 682,540 |
| Represented by: | | | | | | | | |
| Tangible fixed assets | 143,331 | - | - | 143,331 | 296,124 | - | - | 296,124 |
| Current assets | 547,039 | 24,409 | 25,852 | 597,300 | 342,433 | 27,496 | 23,591 | 393,520 |
| Current liabilities | (12,493) | - | - | (12,493) | (7,104) | - | - | (7,104) |
| | 677,877 | 24,409 | 25,852 | 728,138 | 631,453 | 27,496 | 23,591 | 682,540 |

Home Church

Balance Sheet

31 December 2024

| | Note | 2024 £ | 2023 £ |
|---|------|-----------------------|-----------------------|
| Fixed Assets | | | |
| Tangible assets | 4 | 143,331 | 296,124 |
| | | <u>143,331</u> | <u>296,124</u> |
| Current Assets | | | |
| Debtors | 5 | 5,494 | 4,494 |
| Cash at bank and in hand | | 591,806 | 389,026 |
| | | <u>597,300</u> | <u>393,520</u> |
| Creditors: Amounts falling due within one year | 6 | <u>(12,493)</u> | <u>(7,104)</u> |
| Net Current Assets | | <u>584,807</u> | <u>386,416</u> |
| Total Assets Less Current Liabilities | | <u>728,138</u> | <u>682,540</u> |
| | | <u><u>728,138</u></u> | <u><u>682,540</u></u> |
| The funds of the charity | | | |
| General funds | 7 | 677,877 | 631,453 |
| Designated funds | 7 | <u>24,409</u> | <u>27,496</u> |
| Unrestricted funds | | 702,286 | 658,949 |
| Restricted funds | 7 | <u>25,852</u> | <u>23,591</u> |
| Total charity funds | | <u><u>728,138</u></u> | <u><u>682,540</u></u> |

Approved by the Trustees on *19th April 25* and signed on their behalf by



Mike Benson
 Trustee

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

| | 2024 £ | 2023 £ |
|--------------------------------|--------------|--------------|
| Independent examiner's fees: | | |
| For independent examination | 500 | 500 |
| For other accountancy services | 4,812 | 3,490 |
| | <u>5,312</u> | <u>3,990</u> |

3. Staff costs

| | | |
|--|---------------|---------------|
| Wages and salaries | 86,229 | 84,497 |
| Social security costs | 500 | 390 |
| Pension contributions for five (2023 five) employees | 3,763 | 3,257 |
| | <u>90,492</u> | <u>88,144</u> |

The charity employed an average of five members of staff during the year (2023 four).

No employees received employee benefits of more than £60,000

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

| | Salary £ | Pension costs £ | 2024 £ | Salary £ | Pension costs £ | 2023 £ |
|-----------------|---------------|-----------------------|---------------|---------------|-----------------------|---------------|
| Anita Wise | 18,261 | 1,096 | 19,357 | 18,043 | 1,083 | 19,126 |
| Jordan Williams | 31,396 | 1,256 | 32,652 | 31,023 | 1,241 | 32,264 |
| Jon Baldwin | 17,127 | 685 | 17,812 | 16,924 | 677 | 17,601 |
| | <u>66,784</u> | <u>3,037</u> | <u>69,821</u> | <u>65,990</u> | <u>3,001</u> | <u>68,991</u> |

In addition, expenses totalling £720 (primarily for travel and telephone costs) were reimbursed to three trustees (2023 - £1,360 to three trustees).

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

4. Tangible fixed assets

| | Freehold property £ | Equipment and fixtures £ | Total £ |
|----------------------------|---------------------------|--------------------------------|----------------|
| Cost | | | |
| At 1 January 2024 | 347,038 | 44,096 | 391,134 |
| Additions | - | 25,548 | 25,548 |
| Disposals | (198,451) | - | (198,451) |
| At 31 December 2024 | 148,587 | 69,644 | 218,231 |
| Depreciation | | | |
| At 1 January 2024 | 52,602 | 42,408 | 95,010 |
| Charge for the year | 1,486 | 5,744 | 7,230 |
| Eliminated on Disposal | (27,340) | - | (27,340) |
| At 31 December 2024 | 26,748 | 48,152 | 74,900 |
| Net book value | | | |
| At 31 December 2024 | 121,839 | 21,492 | 143,331 |
| At 31 December 2023 | 294,436 | 1,688 | 296,124 |

Tangible fixed assets for the year ended 31 December 2023 included a depreciation charge of £4,155 on freehold property and £1,012 on equipment and fixtures. There were additions of £1,308 of equipment and fixtures.

5. Debtors

| | 2024 £ | 2023 £ |
|---------------------|--------------|--------------|
| Gift aid receivable | 5,225 | 4,225 |
| Other debtors | 269 | 269 |
| | 5,494 | 4,494 |

6. Creditors: Amounts falling due within one year

| | 2024 £ | 2023 £ |
|--------------------|---------------|--------------|
| AOG creditor | 507 | 476 |
| PAYE & NI creditor | 1,493 | 1,811 |
| Accruals | 10,493 | 4,817 |
| | 12,493 | 7,104 |

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

| 7. Funds – current year | 1 January 2024 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2024 £ |
|-------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 480 | 1,780 | (2,580) | 320 | - |
| Building fund | 19,249 | 620 | (156) | - | 19,713 |
| Unite Compassion | 1,043 | 19 | (352) | (707) | 3 |
| Unite (Discretionary) | - | - | - | 707 | 707 |
| Unite Youth Lions | - | 1,286 | (596) | (690) | - |
| Unite (Spree) | - | 388 | (388) | - | - |
| Impact General | 404 | 479 | (465) | - | 418 |
| UKC & HYC Donations | 999 | 1,250 | (755) | - | 1,494 |
| Riviera Toddlers | 159 | 1,491 | (81) | - | 1,569 |
| Youth Adult Conference | 653 | - | (72) | - | 581 |
| Ladies' Events Fund | 187 | 303 | (398) | - | 92 |
| Men's Events Fund | 22 | 551 | (573) | - | - |
| Legacy fund | 395 | 300 | - | - | 695 |
| Worship Team | - | 3,125 | - | (3,125) | - |
| Home School Group | - | 500 | - | - | 500 |
| Austria Mission | - | - | (236) | 236 | - |
| Donations to RLL | - | 80 | - | - | 80 |
| | 23,591 | 12,172 | (6,652) | (3,259) | 25,852 |
| Designated funds | | | | | |
| Gift account | 27,496 | 22,876 | (25,963) | - | 24,409 |
| General funds | 631,453 | 240,806 | (197,641) | 3,259 | 677,877 |
| | 682,540 | 275,854 | (230,256) | - | 728,138 |

Home Church

Notes to the Financial Statements

Year Ended 31 December 2024

Comparative information in respect of the preceding period is as follows:

| Funds previous year | 1 January | Income | Expenditure | Transfers | 31 December |
|-----------------------------|----------------|----------------|------------------|------------|----------------|
| | 2023 | | | | 2023 |
| | £ | £ | £ | £ | £ |
| Restricted funds | | | | | |
| Unite | 497 | 1,407 | (1,424) | - | 480 |
| Unite Sponsored Walk | 110 | - | - | (110) | - |
| Building fund | 18,629 | 620 | - | - | 19,249 |
| Ladies' Events Fund | 341 | 1,900 | (2,054) | - | 187 |
| Men's Events Fund | 100 | 734 | (812) | - | 22 |
| Youth Adult Conference | 784 | 75 | (206) | - | 653 |
| D Williams Legacy fund | 1,390 | - | (995) | - | 395 |
| Jellytots Revenue & Expense | 20 | - | - | (20) | - |
| Worship Team | 123 | - | (216) | 93 | - |
| UKC & HYC Donations | 869 | - | - | 130 | 999 |
| RLC/RLL Income/Expenses | - | 451 | (60) | (391) | - |
| Unite Compassion | - | 1,476 | (413) | (20) | 1,043 |
| Unite Youth Lions | - | 995 | (2,035) | 1,040 | - |
| Impact General | -- | 666 | (262) | - | 404 |
| Earthquake Fund | - | 490 | (582) | 92 | - |
| Men's Uganda Fund | - | 253 | (253) | - | - |
| Riviera Toddlers | - | 159 | - | - | 159 |
| Alan Peart Donations | - | 41 | (41) | - | - |
| Limitless | - | 320 | (320) | - | - |
| | <u>22,863</u> | <u>9,587</u> | <u>(9,673)</u> | <u>814</u> | <u>23,591</u> |
| Designated funds | | | | | |
| Gift account | 24,811 | 18,268 | (15,583) | - | 27,496 |
| General funds | 636,487 | 173,757 | (177,977) | (814) | 631,453 |
| | <u>684,161</u> | <u>201,612</u> | <u>(203,233)</u> | <u>-</u> | <u>682,540</u> |

Home Church

England & Wales - Charity number 1082222

Accounts

Riviera Life Church
Unaudited Financial Statements
Year Ended 31 December 2023

Registered charity number 1082222

Riviera Life Church

Charity Information

| | |
|---------------------------|---|
| Registered Charity Number | 1082222 |
| Address | 527 Babbacombe Road Torquay Devon TQ1 1HG |
| Bankers | HSBC Bank Plc 4 The Strand Torquay Devon TQ1 2AB |
| Independent examiner | Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF |
| Trustees | Anita Wise Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward Rev Jordan Williams Rev Jonathan Baldwin |

Riviera Life Church

Financial Statements

Year Ended 31 December 2023

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| Statement of Financial Activities | 5 |
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| Notes and Accounting Policies | 7 |

Riviera Life Church

Trustees' Report

Year Ended 31 December 2023

The Trustees of Riviera Life Church have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2023:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

(1) The advancement of the Christian religion by the proclamation and furtherance of the Word of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).

(2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.

(3) The furtherance of the other charitable work of the Church consistent with the statement.

(4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Riviera Life Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

We have seen numbers attending Church services steadily increase during the last twelve months. Sunday School (renamed Glow Kids in 2018) is provided during the service. We also operate a session for our Youth group called "Pursue", this too is held during the service most weeks, except when it is felt the Youth would further benefit from staying in the main auditorium. In addition, one Sunday evening prayer meeting is hosted each month. Baptismal and Partnership services were also held as regularly as possible during 2023. From March 2020 we have been streaming our services live with the added facility to watch later (or again) if required. This was started during the pandemic but was always a part of the long-term plan for Riviera Life Church so life could carry on for our Church family via Live Streaming services and Zoom Prayer meetings and Life Groups etc.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our Sunday morning service.

Jelly Babies (a parent led crèche facility) continues to provide parents/guardians a place to go during our service on a Sunday morning.

Youth Department

Unite - (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short devotional time each week. We have seen a steady number in Unite throughout 2023.

Pursue - (Sunday mornings – during service) this is a discipleship group for 11-18 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well.

Riviera Life Church

Trustees' Report

Year Ended 31 December 2023

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2023 including serving at AoG GB Regional events, weddings, funerals and other mainstream events within the Christian calendar. The team has grown its numbers again during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to further upgrade the media streaming abilities of RLC during 2023, with options to live stream sermons and other events as required. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason.

Other Activities with Riviera Life Church

Social Activities - everyone connected to Riviera Life Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2023 there were several occasions where social events were held for the Church community, these would normally include (but are not limited to), BBQ's and picnic's in the park during the summer months and a Christmas party night etc. During the last twelve months, new initiatives have been started with a ladies social group and then a men's social group, these groups meet regularly for breakfasts and fellowship and other social events that differ depending on seasons (walk with ice creams, BBQ's etc in the summer and a curry night in the winter for example).

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a Newcomers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during 2023, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2023 we have again, seen growth within the life groups and we have opened additional life group venues as a result.

XLR8 (for 18-30s) met twice a month, at 7.30pm on the third Saturday evening of the month for social and pastoral support and one Sunday evening a month for discipleship development during the year. This group has expanded its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Riviera Life Church had planned ongoing training during 2023. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment. This is a very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults) each new volunteer in 2023 was taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next training event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Riviera Life Church continued to open its doors every Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food hampers and various household items depending on their need(s). This has proven to be an invaluable area of

Riviera Life Church

Trustees' Report

Year Ended 31 December 2023

community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Community Events

The Church has also again been involved in various outreach events during the year, connecting with vulnerable members of the local community and working in partnership with agencies such as "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting and continue to be supported financially monthly.

Support Provided

Riviera Life Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Riviera Life Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2023 to help facilitate their mission or support their everyday living. In addition to this, during the 2023 Christmas period we provided in excess of 220 Christmas hampers to local families experiencing hardships that were caused by the current cost of living crisis and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Riviera Life Church have continued to help finance and support "Redeeming our Communities" (RoC), and Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through another tough year. The cost-of-living crisis imposed on us all meant that people were to go without but through the generosity of various partners, Riviera Life Church were able to assist many individuals and families with various items, including a venture where we have set up a branch of Storehouse for families with babies, where they can get new and used items for babies, food and formula milk etc. This has been well used since March 2020 and again throughout 2023.

Finances

The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Reserves

Much of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. During 2023 it was agreed by the Core Leadership Team and Church Management Team to release one of its properties (The RoC Centre in Chelston Torquay). The property was placed on the open market and quite quickly an offer was received for the property, negotiations around that offer led to an increased offer which the Church Management Team considered "as good as was going to be achieved" so was agreed. The completion of this sale is due to take place in the first quarter of 2024. The monies raised from this sale will be placed into secure bank accounts in preparation for the future of Riviera Life Church. Free reserves at 31st December 2023 were £362,825 (2022 - £361,315).

Signed on behalf of the Trustees



.....
Mike Benson
Trustee (Chairman)

7th May 24.

Riviera Life Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2023

I report to the trustees on my examination of the accounts of Riviera Life Church for the year ended 31 December 2023, which are set out on pages 5 to 11.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Martin Hobbs BSc ACA

Francis Clark LLP

Chartered Accountants

Sigma House

Oak View Close

Edginswell Park

Torquay

TQ2 7FF

11 June 2024

Riviera Life Church

Statement of Financial Activities

Year Ended 31 December 2023

| | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2023 Total £ | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2022 Total £ |
|------------------------------------|-----------------------|-------------------------------|--------------------------|--------------------|-----------------------|-------------------------------|--------------------------|--------------------|
| Income from: | | | | | | | | |
| Collections | 140,176 | 15,636 | 9,587 | 165,399 | 111,199 | 14,355 | 7,903 | 133,457 |
| Gift aid | 23,687 | 2,632 | - | 26,319 | 20,917 | 2,324 | - | 23,241 |
| Interest received | 7,940 | - | - | 7,940 | 3,155 | - | - | 3,155 |
| Other income | 1,954 | - | - | 1,954 | 711 | - | - | 711 |
| Total | 173,757 | 18,268 | 9,587 | 201,612 | 135,982 | 16,679 | 7,903 | 160,564 |
| Expenditure on: | | | | | | | | |
| Wages and salaries | 88,144 | - | - | 88,144 | 78,278 | 8,914 | 1,086 | 88,278 |
| Giving | 17,792 | - | 9,673 | 27,465 | 2,015 | 9,241 | 6,750 | 18,006 |
| Administrative expenses | 5,056 | - | - | 5,056 | 5,254 | - | - | 5,254 |
| Premises expenses | 32,140 | - | - | 32,140 | 40,956 | - | - | 40,956 |
| Church activities | 28,262 | - | - | 28,262 | 21,695 | - | - | 21,695 |
| Subscriptions and licences | 6,712 | - | - | 6,712 | 6,384 | - | - | 6,384 |
| Other expenses | 15,454 | - | - | 15,454 | 12,322 | - | - | 12,322 |
| Total | 177,977 | 15,583 | 9,673 | 203,233 | 166,904 | 18,155 | 7,836 | 192,895 |
| Net (Expenditure)/ Income | (4,220) | 2,685 | (86) | (1,621) | (30,922) | (1,476) | 67 | (32,331) |
| Transfers | (814) | - | 814 | - | (419) | - | 419 | - |
| Net Movement in funds | (5,034) | 2,685 | 728 | (1,621) | (31,341) | (1,476) | 486 | (32,331) |
| Reconciliation of funds | | | | | | | | |
| Funds brought forward | 636,487 | 24,811 | 22,863 | 684,161 | 667,828 | 26,287 | 22,377 | 716,492 |
| Total funds carried forward | 631,453 | 27,496 | 23,591 | 682,540 | 636,487 | 24,811 | 22,863 | 684,161 |
| Represented by: | | | | | | | | |
| Tangible fixed assets | 296,124 | - | - | 296,124 | 299,983 | - | - | 299,983 |
| Current assets | 342,433 | 27,496 | 23,591 | 393,520 | 340,431 | 24,811 | 22,863 | 388,105 |
| Current liabilities | (7,104) | - | - | (7,104) | (3,927) | - | - | (3,927) |
| | 631,453 | 27,496 | 23,591 | 682,540 | 636,487 | 24,811 | 22,863 | 684,161 |

Riviera Life Church

Balance Sheet

31 December 2023

| | Note | 2023 £ | 2022 £ |
|---|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible assets | 4 | 296,124 | 299,983 |
| | | <u>296,124</u> | <u>299,983</u> |
| Current Assets | | | |
| Debtors | 5 | 4,494 | 3,855 |
| Cash at bank and in hand | | 389,026 | 384,250 |
| | | <u>393,520</u> | <u>388,105</u> |
| Creditors: Amounts falling due within one year | 6 | <u>(7,104)</u> | <u>(3,927)</u> |
| Net Current Assets | | <u>386,416</u> | <u>384,178</u> |
| Total Assets Less Current Liabilities | | <u>682,540</u> | <u>684,161</u> |
| | | <u>682,540</u> | <u>684,161</u> |
| The funds of the charity | | | |
| General funds | 7 | 631,453 | 636,487 |
| Designated funds | 7 | 27,496 | 24,811 |
| | | <u>658,949</u> | <u>661,298</u> |
| Unrestricted funds | | 658,949 | 661,298 |
| Restricted funds | 7 | 23,591 | 22,863 |
| | | <u>682,540</u> | <u>684,161</u> |
| Total charity funds | | <u>682,540</u> | <u>684,161</u> |

Approved by the Trustees on 7th May 24 and signed on their behalf by



Mike Benson
 Trustee

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2023

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2023

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

| | 2023 £ | 2022 £ |
|--------------------------------|--------------|--------------|
| Independent examiner's fees: | | |
| For independent examination | 500 | 500 |
| For other accountancy services | 3,490 | 3,136 |
| | <u>3,990</u> | <u>3,636</u> |

3. Staff costs

| | | |
|--|---------------|---------------|
| Wages and salaries | 84,497 | 84,270 |
| Social security costs | 390 | 302 |
| Pension contributions for five (2022 four) employees | 3,257 | 3,706 |
| | <u>88,144</u> | <u>88,278</u> |

The charity employed an average of four members of staff during the year (2022 six).

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

| | Salary £ | Pension costs £ | 2023 £ | Salary £ | Pension costs | 2022 |
|---|---------------|-----------------------|---------------|---------------|------------------|---------------|
| Anita Wise | 18,043 | 1,083 | 19,126 | 17,391 | 1,044 | 18,435 |
| Ian Williams, including remuneration paid to Mrs Jackie Williams | - | - | - | 10,535 | - | 10,535 |
| Jordan Williams | 31,023 | 1,241 | 32,264 | 29,901 | 1,196 | 31,097 |
| Jon Baldwin | 16,924 | 677 | 17,601 | 16,312 | 652 | 16,964 |
| | <u>65,990</u> | <u>3,001</u> | <u>68,991</u> | <u>74,139</u> | <u>2,892</u> | <u>77,031</u> |

In addition, expenses totalling £1,360 (primarily for travel and telephone costs) were reimbursed to three trustees (2022 - £1,551 to four trustees).

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2023

4. Tangible fixed assets

| | Freehold property £ | Equipment and fixtures £ | Total £ |
|----------------------------|---------------------------|--------------------------------|-----------------------|
| Cost | | | |
| At 1 January 2023 | 347,038 | 42,788 | 389,826 |
| Additions | - | 1,308 | 1,308 |
| At 31 December 2023 | <u>347,038</u> | <u>44,096</u> | <u>391,134</u> |
| Depreciation | | | |
| At 1 January 2023 | 48,447 | 41,396 | 89,843 |
| Charge for the year | 4,155 | 1,012 | 5,167 |
| At 31 December 2023 | <u>52,602</u> | <u>42,408</u> | <u>95,010</u> |
| Net book value | | | |
| At 31 December 2023 | <u>294,436</u> | <u>1,688</u> | <u>296,124</u> |
| At 31 December 2022 | <u>298,591</u> | <u>1,392</u> | <u>299,983</u> |

Tangible fixed assets for the year ended 31 December 2022 included a depreciation charge of £4,155 on freehold property and £1,887 on equipment and fixtures. There were additions of £1,421 of equipment and fixtures.

5. Debtors

| | 2023 £ | 2022 £ |
|---------------------|---------------------|---------------------|
| Gift aid receivable | 4,225 | 3,586 |
| Other debtors | 269 | 269 |
| | <u>4,494</u> | <u>3,855</u> |

6. Creditors: Amounts falling due within one year

| | 2023 £ | 2022 £ |
|--------------------|---------------------|---------------------|
| AOG creditor | 476 | 427 |
| PAYE & NI creditor | 1,811 | - |
| Accruals | 4,817 | 3,500 |
| | <u>7,104</u> | <u>3,927</u> |

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2023

| 7. Funds | 1 January 2023 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2023 £ |
|-----------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 497 | 1,407 | (1,424) | - | 480 |
| Unite Sponsored Walk | 110 | - | - | (110) | - |
| Building fund | 18,629 | 620 | - | - | 19,249 |
| Ladies' Events Fund | 341 | 1,900 | (2,054) | - | 187 |
| Men's Events Fund | 100 | 734 | (812) | - | 22 |
| Youth Adult Conference | 784 | 75 | (206) | - | 653 |
| D Williams Legacy fund | 1,390 | - | (995) | - | 395 |
| Jellytots Revenue & Expense | 20 | - | - | (20) | - |
| Worship Team | 123 | - | (216) | 93 | - |
| UKC & HYC Donations | 869 | - | - | 130 | 999 |
| RLC/RLL Income/Expenses | - | 451 | (60) | (391) | - |
| Unite Compassion | - | 1,476 | (413) | (20) | 1,043 |
| Unite Youth Lions | - | 995 | (2,035) | 1,040 | - |
| Impact General | - | 666 | (262) | - | 404 |
| Earthquake Fund | - | 490 | (582) | 92 | - |
| Men's Uganda Fund | - | 253 | (253) | - | - |
| Riviera Toddlers | - | 159 | - | - | 159 |
| Alan Peart donations | - | 41 | (41) | - | - |
| Limitless | - | 320 | (320) | - | - |
| | <u>22,863</u> | <u>9,587</u> | <u>(9,673)</u> | <u>814</u> | <u>23,591</u> |
| Designated funds | | | | | |
| Gift account | 24,811 | 18,268 | (15,583) | - | 27,496 |
| General funds | 636,487 | 173,757 | (177,977) | (814) | 631,453 |
| | <u>684,161</u> | <u>201,612</u> | <u>(203,233)</u> | <u>-</u> | <u>682,540</u> |

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2023

Comparative information in respect of the preceding period is as follows:

| | 1 January 2022 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2022 £ |
|-----------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 120 | 987 | (610) | - | 497 |
| Unite Sponsored Walk | 110 | - | - | - | 110 |
| Building fund | 18,249 | 380 | - | - | 18,629 |
| Ladies' Events Fund | 341 | - | - | - | 341 |
| Men's Events Fund | 100 | - | - | - | 100 |
| Youth Adult Conference | 961 | 205 | (382) | - | 784 |
| D Williams Legacy fund | 1,390 | - | - | - | 1,390 |
| Jellytots Revenue & Expense | 20 | - | - | - | 20 |
| Gift Collection | 1,086 | - | (1,086) | - | - |
| Worship Team | - | 123 | - | - | 123 |
| Ukraine Fund | - | 1,075 | (1,075) | - | - |
| Ultimate Kids Camp (UKC) | - | 1,798 | (1,798) | - | - |
| Heatree Youth Camp (HYC) | - | 1,795 | (1,795) | - | - |
| UKC & HYC Donations | - | 975 | (106) | - | 869 |
| Janet Hickley Thanksgiving | - | 505 | (505) | - | - |
| RLC/RLL Income/Expenses | - | 60 | (451) | 391 | - |
| Compassion (Unite) | - | - | (28) | 28 | - |
| | <u>22,377</u> | <u>7,903</u> | <u>(7,836)</u> | <u>419</u> | <u>22,863</u> |
| Designated funds | | | | | |
| Gift account | 26,287 | 16,679 | (18,155) | - | 24,811 |
| General funds | 667,828 | 135,982 | (166,904) | (419) | 636,487 |
| | <u>716,492</u> | <u>160,564</u> | <u>192,895</u> | <u>-</u> | <u>684,161</u> |

Home Church

England & Wales - Charity number 1082222

Accounts

Riviera Life Church
Unaudited Financial Statements
Year Ended 31 December 2022

Registered charity number 1082222

Riviera Life Church

Charity Information

| | |
|---------------------------|---|
| Registered Charity Number | 1082222 |
| Address | 527 Babbacombe Road Torquay Devon TQ1 1HG |
| Bankers | HSBC Bank Plc 4 The Strand Torquay Devon TQ1 2AB |
| Independent examiner | Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF |
| Trustees | Anita Wise Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward Rev Jordan Williams (appointed 01 January 2022) Rev Jonathan Baldwin (appointed 01 January 2022) |

Riviera Life Church

Financial Statements

Year Ended 31 December 2022

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Riviera Life Church

Trustees' Report

Year Ended 31 December 2022

The Trustees of Riviera Life Church have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2022:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

- (1) The advancement of the Christian religion by the proclamation and furtherance of the Word of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).
- (2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.
- (3) The furtherance of the other charitable work of the Church consistent with the statement.
- (4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Riviera Life Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

Riviera Life Church after a long period of transition, appointed new senior leaders in January 2022. The new Senior Leaders are Jordan and Naomi Williams, replacing the outgoing (retiring) Senior Leaders (Ian & Jackie Williams). We expressed our heartfelt and sincere thanks to Ian & Jackie for the outstanding work they put in to the Church over the previous 26 years, leaving an amazing legacy for Jordan and Naomi to work with. Our Associate Minister (Jon Baldwin) remains unchanged in this transition (See Special note on page 4 for further details). We have seen numbers attending Church services steadily increase during the last twelve months. Sunday School (renamed Glow Kids in 2018) is provided during the service. We also operate a session for our Youth group called "Pursue", this too is held during the service most weeks, except when it is felt the Youth would further benefit from staying in the main auditorium. In addition, one Sunday evening prayer meeting is hosted each month. Baptismal and Partnership services were also held as regularly as possible during 2022. From March 2020 we have been streaming our services live with the added facility to watch later (or again) if required. This was started during the pandemic but was always a part of the long-term plan for Riviera Life Church so life could carry on for our Church family via Live Streaming services and Zoom Prayer meetings and Life Groups etc.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our Sunday morning service. Glow Kids met via Zoom during the pandemic period into early 2021, this it is felt helped the young people of Riviera Life Church maintain contacts in a very difficult time for them.

Jelly Babies (a parent led crèche facility) continues to provide parents/guardians a place to go during our service on a Sunday morning.

Youth Department

Unite - (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short devotional time each week. We have seen a steady number in Unite throughout 2022.

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2022

Pursue - (Sunday mornings – during service) this is a discipleship group for 11-18 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well.

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2022 including serving at AoG GB Regional events, weddings, funerals and other mainstream events within the Christian calendar. The team has grown its numbers again during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to further upgrade the media streaming abilities of RLC during 2022, with options to live stream sermons and other events as required. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason.

Other Activities with Riviera Life Church

Social Activities - everyone connected to Riviera Life Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2022 there were several occasions where social events were held for the Church community, these would normally included (but are not limited too), BBQ's and picnic's in the park during the summer months and a Christmas party night etc. During the last twelve months, new initiatives have been started with a ladies social group and then a mens social group, these groups meet regularly for breakfasts and fellowship and other social events that differ depending on seasons (walk with ice creams, BBQ's etc in the summer and a curry night in the winter for example).

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a Newcomers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during 2022, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2022 we have again, seen growth within the life groups and we have opened additional life group venues as a result.

XLR8 (for 18-30s) met twice a month, at 7.30pm on the third Saturday evening of the month for social and pastoral support and one Sunday evening a month for discipleship development during the year. This group has maintained its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Riviera Life Church had planned ongoing training during 2022. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment which was planned but due to the COVID restrictions had to be postponed until June 2022 when restrictions being lifted will allow us to facilitate this very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults) each new volunteer in 2022 was taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next training event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Riviera Life Church continued to open its doors every Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2022

hampers and various household items depending on their need(s). This has proven to be an invaluable area of community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Community Events

The Church has also again been involved in various outreach events during the year, connecting with vulnerable members of the local community and working in partnership with agencies such as "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting and continue to be supported financially monthly.

Support Provided

Riviera Life Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Riviera Life Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2022 to help facilitate their mission or support their everyday living. In addition to this, during the 2022 Christmas period we provided in excess of 200 Christmas hampers to local families experiencing hardships that were caused by lockdown, furlough and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Riviera Life Church have continued to help finance and support "Redeeming our Communities" (RoC), and Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through another tough year. The cost of living crisis imposed on us all meant that people were to go without but through the generosity of various partners, Riviera Life Church were able to assist many individuals and families with various items, including a venture where we have set up a branch of Storehouse for families with babies, where they can get new and used items for babies, food and formula milk etc. This has been well used since March 2020 and again throughout 2022.

Finances

The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Reserves

Much of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. Free reserves at 31st December 2022 were £361,315 (2021 - £389,127).

Special Note:

At the end of 2021 Riviera Life Church saw a change in our Senior Leaders. The outgoing Senior Leaders (Ian & Jackie Williams) felt it was their time to step back and pass the baton on to the next generation, assisting them in their time as Senior Leaders if required. A transparent and diligent process was followed between the Church Leadership Team and Church Management Team over the course of 2021 culminating in new Senior Leaders being appointed unanimously to take effect as of January 1st 2022, our new and fully supported Senior Leaders are Jordan & Naomi Williams. Riviera Life Church thanked Ian & Jackie Williams for their incredible leadership, gifting and commitment over the previous 26 years and wholeheartedly welcomed the news of the appointment of Jordan & Naomi Williams in September 2021, we felt it was right to advise the Church three months before official hand over to allow a full and effective handover to take place through that period.

Signed on behalf of the Trustees



.....
Mike Benson
Trustee (Chairman)

Riviera Life Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2022

I report to the trustees on my examination of the accounts of Riviera Life Church for the year ended 31 December 2022, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

17 Aug 2022
.....

Riviera Life Church

Statement of Financial Activities

Year Ended 31 December 2022

| | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2022 Total £ | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2021 Total £ |
|------------------------------------|-----------------------|-------------------------------|--------------------------|--------------------|-----------------------|-------------------------------|--------------------------|--------------------|
| Income from: | | | | | | | | |
| Collections | 111,199 | 14,355 | 7,903 | 133,457 | 111,410 | 12,301 | 3,521 | 127,232 |
| Gift aid | 20,917 | 2,324 | - | 23,241 | 19,178 | 2,131 | - | 21,309 |
| Interest received | 3,155 | - | - | 3,155 | 2,137 | - | - | 2,137 |
| Grants | - | - | - | - | 26,844 | - | - | 26,844 |
| Other income | 711 | - | - | 711 | 4,183 | - | - | 4,183 |
| Total | 135,982 | 16,679 | 7,903 | 160,564 | 163,752 | 14,432 | 3,521 | 181,705 |
| Expenditure on: | | | | | | | | |
| Wages and salaries | 78,278 | 8,914 | 1,086 | 88,278 | 89,055 | - | - | 89,055 |
| Giving | 2,015 | 9,241 | 6,750 | 18,006 | 615 | 4,450 | 941 | 6,006 |
| Administrative expenses | 5,254 | - | - | 5,254 | 5,968 | - | - | 5,968 |
| Premises expenses | 40,956 | - | - | 40,956 | 20,429 | - | - | 20,429 |
| Church activities | 21,695 | - | - | 21,695 | 12,791 | - | - | 12,791 |
| Subscriptions and licences | 6,384 | - | - | 6,384 | 5,013 | - | - | 5,013 |
| Other expenses | 12,322 | - | - | 12,322 | 11,575 | - | - | 11,575 |
| Total | 166,904 | 18,155 | 7,836 | 192,895 | 145,446 | 4,450 | 941 | 150,837 |
| Net (Expenditure)/ Income | (30,922) | (1,476) | 67 | (32,331) | 18,306 | 9,982 | 2,580 | 30,868 |
| Transfers | (419) | - | 419 | - | - | - | - | - |
| Net Movement in funds | (31,341) | (1,476) | 486 | (32,331) | 18,306 | 9,982 | 2,580 | 30,868 |
| Reconciliation of funds | | | | | | | | |
| Funds brought forward | 667,828 | 26,287 | 22,377 | 716,492 | 649,522 | 16,305 | 19,797 | 685,624 |
| Total funds carried forward | 636,487 | 24,811 | 22,863 | 684,161 | 667,828 | 26,287 | 22,377 | 716,492 |
| Represented by: | | | | | | | | |
| Tangible fixed assets | 299,983 | - | - | 299,983 | 304,988 | - | - | 304,988 |
| Current assets | 340,431 | 24,811 | 22,863 | 388,105 | 366,716 | 26,287 | 22,377 | 415,380 |
| Current liabilities | (3,927) | - | - | (3,927) | (3,876) | - | - | (3,876) |
| | 636,487 | 24,811 | 22,863 | 684,161 | 667,828 | 26,287 | 22,377 | 716,492 |

Riviera Life Church

Balance Sheet

31 December 2022

| | Note | 2022 £ | 2021 £ |
|---|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible assets | 5 | 299,983 | 304,988 |
| | | <u>299,983</u> | <u>304,988</u> |
| Current Assets | | | |
| Debtors | 6 | 3,855 | 17,699 |
| Cash at bank and in hand | | 384,250 | 397,681 |
| | | <u>388,105</u> | <u>415,380</u> |
| Creditors: Amounts falling due within one year | 7 | <u>(3,927)</u> | <u>(3,876)</u> |
| Net Current Assets | | <u>384,178</u> | <u>411,504</u> |
| Total Assets Less Current Liabilities | | <u>684,161</u> | <u>716,492</u> |
| | | <u>684,161</u> | <u>716,492</u> |
| The funds of the charity | | | |
| General funds | 8 | 636,487 | 667,828 |
| Designated funds | 8 | 24,811 | 26,287 |
| | | <u>661,298</u> | <u>694,115</u> |
| Unrestricted funds | | 22,863 | 22,377 |
| Restricted funds | 8 | | |
| | | <u>684,161</u> | <u>716,492</u> |
| Total charity funds | | <u>684,161</u> | <u>716,492</u> |

Approved by the Trustees on 27th July 2023 and signed on their behalf by



Mike Benson
 Trustee

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2022

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2022

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

| | 2022 £ | 2021 £ |
|--------------------------------|--------------|--------------|
| Independent examiner's fees: | | |
| For independent examination | 500 | 500 |
| For other accountancy services | 3,136 | 6,630 |
| | <u>3,636</u> | <u>7,130</u> |

3. Government grants

During the year the charity received cash grants of £nil (2021: £26,844) under the Coronavirus Job Retention Scheme ("CJRS")

4. Staff costs

| | | |
|--|---------------|---------------|
| Wages and salaries | 79,270 | 76,252 |
| Social security costs | 5,302 | 4,921 |
| Pension contributions for four (2021 five) employees | 3,706 | 7,882 |
| | <u>88,278</u> | <u>89,055</u> |

The charity employed an average of four members of staff during the year (2021 six).

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

| | Salary & NI £ | Pension costs £ | 2022 £ | Salary & NI £ | Pension costs | 2021 |
|---|------------------|-----------------------|---------------|------------------|------------------|---------------|
| Anita Wise | 17,391 | 1,044 | 18,435 | 17,391 | 1,044 | 18,435 |
| Ian Williams, including remuneration paid to Mrs Jackie Williams (2021 also included Jordan Williams) | 10,535 | - | 10,535 | 41,676 | 6,186 | 47,862 |
| Jordan Williams | 29,901 | 1,196 | 31,097 | - | - | - |
| Jon Baldwin | 16,312 | 652 | 16,964 | - | - | - |
| | <u>74,139</u> | <u>2,892</u> | <u>77,031</u> | <u>59,067</u> | <u>7,230</u> | <u>66,297</u> |

In addition, expenses totalling £1,511 (primarily for travel and telephone costs) were reimbursed to four trustees (2021 - £703 to two trustees).

Jordan Williams received a gift card of £500 as a 30th birthday gift.

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2022

5. Tangible fixed assets

| | Freehold property £ | Equipment and fixtures £ | Total £ |
|----------------------------|---------------------------|--------------------------------|----------------|
| Cost | | | |
| At 1 January 2022 | 347,038 | 42,788 | 389,826 |
| Additions | - | - | - |
| At 31 December 2022 | 347,038 | 42,788 | 389,826 |
| Depreciation | | | |
| At 1 January 2022 | 44,292 | 40,546 | 84,838 |
| Charge for the year | 4,155 | 850 | 5,005 |
| At 31 December 2022 | 48,447 | 41,396 | 89,843 |
| Net book value | | | |
| At 31 December 2022 | 298,591 | 1,392 | 299,983 |
| At 31 December 2021 | 302,746 | 2,242 | 304,988 |

Tangible fixed assets for the year ended 31 December 2021 included a depreciation charge of £4,155 on freehold property and £1,887 on equipment and fixtures. There were additions of £1,421 of equipment and fixtures.

6. Debtors

| | 2022 £ | 2021 £ |
|---------------------|--------------|---------------|
| Gift aid receivable | 3,586 | 17,430 |
| Other debtors | 269 | 269 |
| | 3,855 | 17,699 |

7. Creditors: Amounts falling due within one year

| | 2022 £ | 2021 £ |
|--------------|--------------|--------------|
| AOG creditor | 427 | 376 |
| Accruals | 3,500 | 3,500 |
| | 3,927 | 3,876 |

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2022

8. Funds

| | 1 January 2022 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2022 £ |
|-----------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 120 | 987 | (610) | - | 497 |
| Unite Sponsored Walk | 110 | - | - | - | 110 |
| Building fund | 18,249 | 380 | - | - | 18,629 |
| Ladies' Events Fund | 341 | - | - | - | 341 |
| Men's Events Fund | 100 | - | - | - | 100 |
| Youth Adult Conference | 961 | 205 | (382) | - | 784 |
| D Williams Legacy fund | 1,390 | - | - | - | 1,390 |
| Jellytots Revenue & Expense | 20 | - | - | - | 20 |
| Gift Collection | 1,086 | - | (1,086) | - | - |
| Worship Team | - | 123 | - | - | 123 |
| Ukraine Fund | - | 1,075 | (1,075) | - | - |
| Ultimate Kids Camp (UKC) | - | 1,798 | (1,798) | - | - |
| Heatree Youth Camp (HYC) | - | 1,795 | (1,795) | - | - |
| UKC & HYC Donations | - | 975 | (106) | - | 869 |
| Janet Hickley Thanksgiving | - | 505 | (505) | - | - |
| RLC/RLL Income/Expenses | - | 60 | (451) | 391 | - |
| Compassion (Unite) | - | - | (28) | 28 | - |
| | <u>22,377</u> | <u>7,903</u> | <u>(7,836)</u> | <u>419</u> | <u>22,863</u> |
| Designated funds | | | | | |
| Gift account | 26,287 | 16,679 | (18,155) | - | 24,811 |
| General funds | 667,828 | 135,982 | (166,904) | (419) | 636,487 |
| | <u>716,492</u> | <u>160,564</u> | <u>192,895</u> | <u>-</u> | <u>684,161</u> |

Comparative information in respect of the preceding period is as follows:

| | 1 January 2021 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2021 £ |
|------------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 546 | 515 | (941) | - | 120 |
| Unite Sponsored Walk | 110 | - | - | - | 110 |
| Building fund | 17,719 | 530 | - | - | 18,249 |
| Harvest donations | - | - | - | - | - |
| Live Free Ladies' Conference | 341 | - | - | - | 341 |
| Amen Conference | 100 | - | - | - | 100 |
| Youth Adult Conference | 961 | - | - | - | 961 |
| D Williams Legacy fund | - | 1,390 | - | - | 1,390 |
| Jellytots Revenue & Expense | 20 | - | - | - | 20 |
| Gift Collection | - | 1,086 | - | - | 1,086 |
| | <u>19,797</u> | <u>3,521</u> | <u>(941)</u> | <u>-</u> | <u>22,377</u> |
| Designated funds | | | | | |
| Gift account | 16,305 | 14,432 | (4,450) | - | 26,287 |
| General funds | 649,522 | 163,752 | (145,446) | - | 667,828 |
| | <u>685,624</u> | <u>181,705</u> | <u>(150,837)</u> | <u>-</u> | <u>716,492</u> |

Home Church

England & Wales - Charity number 1082222

Accounts

Riviera Life Church

Unaudited Financial Statements

Year Ended 31 December 2021

Registered charity number 1082222

Riviera Life Church

Charity Information

| | |
|---------------------------|--|
| Registered Charity Number | 1082222 |
| Address | 527 Babbacombe Road Torquay Devon TQ1 1HG |
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| Independent examiner | Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF |
| Trustees | Anita Wise Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward Rev Jordan Williams (appointed 01 January 2022) Jon Baldwin (appointed 01 January 2022) |

Riviera Life Church

Financial Statements

Year Ended 31 December 2021

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Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2021

The Trustees of Riviera Life Church have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2021:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

(1) The advancement of the Christian religion by the proclamation and furtherance of the Word of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).

(2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.

(3) The furtherance of the other charitable work of the Church consistent with the statement.

(4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Riviera Life Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

We have maintained numbers attending Church services and have felt it is important to continue to meet in person on Sundays when COVID restrictions allowed. Sunday School (renamed Glow Kids in 2018) is provided during the service. We also operate a session for our Youth group called "Pursue", this too is held during the service most weeks, except when it is felt the Youth would further benefit from staying in the main auditorium. In addition, one Sunday evening prayer meeting is hosted each month. Baptismal and Partnership services were also held as regularly as possible during 2021. From March 2020 we have been streaming our services live with the added facility to watch later (or again) if required. This was started during the pandemic but was always a part of the long term plan for Riviera Life Church so life could carry on for our Church family via Live Streaming services and Zoom Prayer meetings and Life Groups etc. Some of 2021 saw restrictions around COVID remain in force with the reduction in numbers meeting in person rising gradually through the year back to pre-pandemic numbers by year end.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our Sunday morning service. Glow Kids met via Zoom during the pandemic period into early 2021, this it is felt helped the young people of Riviera Life Church maintain contacts in a very difficult time for them.

Jelly Babies (a crèche facility) continues to provide parents/guardians a place to go during our service on a Sunday morning.

Youth Department

Unite - (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short devotional time each week. We have seen a steady number in Unite throughout 2021 despite some Friday evenings being held via Zoom through the early part of the year, again we met in person as soon as we were

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2021

permitted and again with strict number limitations and a booking system in place initially with restrictions easing, numbers grew again back to pre-pandemic levels.

Pursue - (Sunday mornings – during service) this is a discipleship group for 11-16 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well. This again has continued via Zoom throughout the COVID restricted periods in early 2021 but moved back to in person as soon as permitted.

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2021 including serving at weddings, funerals and other mainstream events within the Christian calendar. The team has grown its numbers again during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to further upgrade the media streaming abilities of RLC during 2021, with options to live stream sermons and other events as required. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason.

Other Activities with Riviera Life Church

Social Activities - everyone connected to Riviera Life Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2021 there were several occasions where social events were held for the Church community, these would normally included (but are not limited too), BBQ's and picnic's in the park during the summer months and a Christmas party night etc, but due to COVID restrictions, social activities in the early part of year had to be maintained albeit in reduced numbers via Zoom (Quiz nights etc.). It was hoped that all pre-existing social groups will resume in person once permitted to do so and we are seeing as more and more people feel safer to get back together that the need for these social activities remains and is once more gaining momentum. The regular social groups are designed to be age appropriate, affinity and common interest groups.

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a Newcomers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during 2021, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2021 we have again, seen growth within the life groups and we have opened additional life group venues as a result. As mentioned previously, Life Groups continued via Zoom when COVID restrictions meant they could not happen in person.

XLR8 (for 18-30s) met twice a month, at 7.30pm on the third Saturday evening of the month for social and pastoral support and one Sunday evening a month for discipleship development during the year. Continuing on a reduced scale through the COVID restrictions. This group has maintained its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Riviera Life Church had planned ongoing training during 2021. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment which was planned but due to the COVID restrictions had to be postponed until June 2022 when restrictions being lifted will allow us to facilitate this very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults)

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2021

each new volunteer in 2021 was taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next training event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Riviera Life Church continued to open its doors every Tuesday & Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food hampers and various household items depending on their need(s). This has proven to be an invaluable area of community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Community Events

The Church has also again been involved in various outreach events during the first quarter of the year, connecting with vulnerable members of the local community and working in partnership with agencies such as "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting during the COVID restrictions and continue to be supported financially monthly.

Support Provided

Riviera Life Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Riviera Life Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2021 to help facilitate their mission or support their everyday living. In addition to this, during the 2021 Christmas period we provided in excess of 150 Christmas hampers to local families experiencing hardships that were caused by lockdown, furlough and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Riviera Life Church have continued to help finance and support "Redeeming our Communities" (RoC), and Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through another tough year. The restrictions imposed on us all meant that people were to go without but through the generosity of various partners, Riviera Life Church were able to assist many individuals and families with various items, including a new venture where we have set up a branch of Storehouse for families with babies, where they can get new and used items for babies, food and formula milk etc. This has been well used since March 2020 and throughout 2021.

Finances

The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Reserves

Much of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. Free reserves at 31st December 2021 were £390,127 (2020 - £356,228)

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2021

Trustees' Covid-19 Report

As per government's Covid-19 guidelines, Riviera Life Church ceased from holding its usual Sunday Church Services from 23rd March 2020. Although since this time guidelines for Churches have changed, Riviera Life Church's Trustees refrained from restarting its Sunday Services until the last few weeks of 2020, numbers of people feeling it was again safe to meet in person saw a steady increase throughout 2021, back to pre-pandemic numbers by year end.

Prior to the start of Covid-19, most of Riviera Life Church's income came in through its collections from its Sunday Services. Some congregation members have started to give directly into the Charity's bank account, although not all.

The Trustees are pleased to report that their income has remained stable but are aware this continued income is not guaranteed. The Trustees have and will continue to review its finances on a month-by-month basis. In light of the current level of income to December 2021 and the fact that free reserves at the end of 2021 would cover just under two years of the amount of expenditure per 2021 accounts, the Trustees are confident the Charity is a going concern.

Special Note:

At the end of 2021 Riviera Life Church saw a change in our Senior Leaders. The outgoing Senior Leaders (Ian & Jackie Williams) felt it was their time to step back and pass the baton on to the next generation, assisting them in their time as Senior Leaders if required. A transparent and diligent process was followed between the Church Leadership Team and Church Management Team over the course of 2021 culminating in new Senior Leaders being appointed unanimously to take effect as of January 1st 2022, our new and fully supported Senior Leaders are Jordan & Naomi Williams. Riviera Life Church thanked Ian & Jackie Williams for their incredible leadership, gifting and commitment over the previous 26 years and wholeheartedly welcomed the news of the appointment of Jordan & Naomi Williams in September 2021, we felt it was right to advise the Church three months before official handover to allow a full and effective handover to take place through that period.

Signed on behalf of the Trustees



.....
Mike Benson
Trustee (Chairman)

Riviera Life Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2021

I report to the trustees on my examination of the accounts of Riviera Life Church for the year ended 31 December 2021, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Martin Hobbs BSc ACA

Francis Clark LLP

Chartered Accountants

Sigma House

Oak View Close

Edginswell Park

Torquay

TQ2 7FF

5 August 2021

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Riviera Life Church

Statement of Financial Activities

Year Ended 31 December 2021

| | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2021 Total £ | General Funds £ | Desig- nated Funds £ | Restricted Funds £ | 2020 Total £ |
|------------------------------------|-----------------------|-------------------------------|--------------------------|--------------------|-----------------------|-------------------------------|--------------------------|--------------------|
| Income from: | | | | | | | | |
| Collections | 111,410 | 12,301 | 3,521 | 127,232 | 94,494 | 10,499 | 3,026 | 108,019 |
| Gift aid | 19,178 | 2,131 | - | 21,309 | 19,214 | 2,135 | - | 21,349 |
| Interest received | 2,137 | - | - | 2,137 | 3,586 | - | - | 3,586 |
| Grants | 26,844 | - | - | 26,844 | 32,543 | - | - | 32,543 |
| Other income | 4,183 | - | - | 4,183 | 2,678 | - | - | 2,678 |
| Total | 163,752 | 14,432 | 3,521 | 181,705 | 152,515 | 12,634 | 3,026 | 168,175 |
| Expenditure on: | | | | | | | | |
| Wages and salaries | 89,055 | - | - | 89,055 | 95,764 | - | - | 95,764 |
| Giving | 615 | 4,450 | 941 | 6,006 | 52 | 8,141 | 3,628 | 11,821 |
| Administrative expenses | 5,968 | - | - | 5,968 | 5,056 | - | - | 5,056 |
| Premises expenses | 20,429 | - | - | 20,429 | 19,267 | - | - | 19,267 |
| Church activities | 12,791 | - | - | 12,791 | 12,373 | - | - | 12,373 |
| Subscriptions and licences | 5,013 | - | - | 5,013 | 4,940 | - | - | 4,940 |
| Other expenses | 11,575 | - | - | 11,575 | 8,364 | - | - | 8,364 |
| Total | 145,446 | 4,450 | 941 | 150,837 | 145,816 | 8,141 | 3,628 | 157,585 |
| Net Income (Expenditure) | 18,306 | 9,982 | 2,580 | 30,868 | 6,699 | 4,493 | (602) | 10,590 |
| Transfers | - | - | - | - | (29) | 653 | (624) | - |
| Net Movement in funds | 18,306 | 9,982 | 2,580 | 30,868 | 6,670 | 5,146 | (1,226) | 10,590 |
| Reconciliation of funds | | | | | | | | |
| Funds brought forward | 649,522 | 16,305 | 19,797 | 685,624 | 642,852 | 11,159 | 21,023 | 675,034 |
| Total funds carried forward | 667,828 | 26,287 | 22,377 | 716,492 | 649,522 | 16,305 | 19,797 | 685,624 |
| Represented by: | | | | | | | | |
| Tangible fixed assets | 304,988 | - | - | 304,988 | 309,609 | - | - | 309,609 |
| Current assets | 366,716 | 26,287 | 22,377 | 415,380 | 342,847 | 16,305 | 19,797 | 378,949 |
| Current liabilities | (3,876) | - | - | (3,876) | (2,934) | - | (2,934) | |
| | 667,828 | 26,287 | 22,377 | 716,492 | 649,522 | 16,305 | 19,797 | 685,624 |

Riviera Life Church

Balance Sheet

31 December 2021

| | Note | 2021 £ | 2020 £ |
|---|------|-----------------------|-----------------------|
| Fixed Assets | | | |
| Tangible assets | 5 | 304,988 | 309,609 |
| | | <u>304,988</u> | <u>309,609</u> |
| Current Assets | | | |
| Debtors | 6 | 17,699 | 3,946 |
| Cash at bank and in hand | | 397,681 | 375,003 |
| | | <u>415,380</u> | <u>378,949</u> |
| Creditors: Amounts falling due within one year | 7 | <u>(3,876)</u> | <u>(2,934)</u> |
| Net Current Assets | | <u>411,504</u> | <u>376,015</u> |
| Total Assets Less Current Liabilities | | <u>716,492</u> | <u>685,624</u> |
| | | <u><u>716,492</u></u> | <u><u>685,624</u></u> |
| The funds of the charity | | | |
| General funds | 8 | 667,828 | 649,522 |
| Designated funds | 8 | 26,287 | 16,305 |
| | | <u>694,115</u> | <u>665,827</u> |
| Unrestricted funds | | | |
| Restricted funds | 8 | 22,377 | 19,797 |
| | | <u>716,492</u> | <u>685,624</u> |
| Total charity funds | | <u><u>716,492</u></u> | <u><u>685,624</u></u> |

Approved by the Trustees on 27 July 2022 and signed on their behalf by


Mike Benson
 Trustee

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2021

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. Please refer to the 'Covid-19' section of the Trustees' Report on page 3 for more details of the implications of the Covid-19 pandemic on the going concern status of the charity.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2021

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

| | 2021 £ | 2020 £ |
|--------------------------------|--------------|--------------|
| Independent examiner's fees: | | |
| For independent examination | 500 | 500 |
| For other accountancy services | 6,630 | 4,690 |
| | <u>7,130</u> | <u>5,190</u> |

3. Government grants

During the year the charity received cash grants of £26,844 (2020: £29,843) under the Coronavirus Job Retention Scheme ("CJRS")

4. Staff costs

| | | |
|--|---------------|---------------|
| Wages and salaries | 76,252 | 83,238 |
| Social security costs | 4,921 | 4,583 |
| Pension contributions for five (2020 five) employees | 7,882 | 7,943 |
| | <u>89,055</u> | <u>95,764</u> |

The charity employed an average of six members of staff during the year (2020 six).

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

| | Salary & NI £ | Pension costs £ | 2021 £ | Salary & NI £ | Pension costs | 2020 |
|---|------------------|-----------------------|---------------|------------------|------------------|---------------|
| Anita Wise | 17,391 | 1,044 | 18,435 | 17,391 | 1,044 | 18,435 |
| Ian Williams (including remuneration paid to Mrs Jackie Williams and Jordan Williams) | 41,676 | 6,186 | 47,862 | 43,209 | 6,248 | 49,457 |
| | <u>59,067</u> | <u>7,230</u> | <u>66,297</u> | <u>60,600</u> | <u>7,292</u> | <u>67,892</u> |

Part of the remuneration shown above was paid on behalf of other organisations and subsequently repaid to the charity; this remuneration is therefore not reflected in the charity's total staff costs.

In addition, expenses totalling £703, (primarily for travelling and telephone costs) were reimbursed to two trustees (2020 - £1,753 to three trustees).

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2021

Ian Williams, Jackie Williams, Jordan Williams and Anita Wise received gift cards of £150 each as a thank you regarding COVID. Anita Wise also received a gift of £1,000 in recognition of her 20 years' service.

Ian and Jackie Williams ceased their paid roles within the church 30 June 2021 and 31 December 2021 respectively. Their pension scheme continued to be paid until February 2022.

5. Tangible fixed assets

| | Freehold property £ | Equipment and fixtures £ | Total £ |
|----------------------------|---------------------------|--------------------------------|----------------|
| Cost | | | |
| At 1 January 2021 | 347,038 | 41,367 | 388,405 |
| Additions | - | 1,421 | 1,421 |
| At 31 December 2021 | 347,038 | 42,788 | 389,826 |
| Depreciation | | | |
| At 1 January 2021 | 40,137 | 38,659 | 78,796 |
| Charge for the year | 4,155 | 1,887 | 6,042 |
| At 31 December 2021 | 44,292 | 40,546 | 84,838 |
| - | | | |
| Net book value | | | |
| At 31 December 2021 | 302,746 | 2,242 | 304,988 |
| At 31 December 2020 | 306,901 | 2,708 | 309,609 |

Tangible fixed assets for the year ended 31 December 2020 included a depreciation charge of £4,155 on freehold property and £1,870 on equipment and fixtures. There were additions of £330 of equipment and fixtures.

6. Debtors

| | 2021 £ | 2020 £ |
|---------------------|---------------|--------------|
| Gift aid receivable | 17,430 | 3,372 |
| Other debtors | 269 | 574 |
| | 17,699 | 3,946 |

7. Creditors: Amounts falling due within one year

| | 2021 £ | 2020 £ |
|--------------|--------------|--------------|
| AOG creditor | 376 | 354 |
| Accruals | 3,500 | 2,580 |
| | 3,876 | 2,934 |

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2021

8. Funds

| | 1 January 2021 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2021 £ |
|------------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 546 | 515 | (941) | - | 120 |
| Unite Sponsored Walk | 110 | - | - | - | 110 |
| Building fund | 17,719 | 530 | - | - | 18,249 |
| Harvest donations | - | - | - | - | - |
| Live Free Ladies' Conference | 341 | - | - | - | 341 |
| Amen Conference | 100 | - | - | - | 100 |
| Youth Adult Conference | 961 | - | - | - | 961 |
| D Williams Legacy fund | - | 1,390 | - | - | 1,390 |
| Jellytots Revenue & Expense | 20 | - | - | - | 20 |
| Gift Collection | - | 1,086 | - | - | 1,086 |
| | <u>19,797</u> | <u>3,521</u> | <u>(941)</u> | <u>-</u> | <u>22,377</u> |
| Designated funds | | | | | |
| Gift account | 16,305 | 14,432 | (4,450) | - | 26,287 |
| General funds | 649,522 | 163,752 | (145,446) | - | 667,828 |
| | <u>685,624</u> | <u>181,705</u> | <u>(150,837)</u> | <u>-</u> | <u>716,492</u> |

Comparative information in respect of the preceding period is as follows:

| | 1 January 2020 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2020 £ |
|---------------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 485 | 326 | (265) | - | 546 |
| Unite Sponsored Walk | - | 110 | - | - | 110 |
| Building fund | 4,010 | 600 | - | 13,109 | 17,719 |
| Christmas hamper donations | 401 | 735 | (1,165) | 29 | - |
| Live Free Ladies' Conference | 341 | - | - | - | 341 |
| Amen Conference | 100 | - | - | - | 100 |
| Emergency Relief Fund | 1,305 | - | (652) | (653) | - |
| Youth Adult Conference | 903 | 1,215 | (1,157) | - | 961 |
| Jellytots Revenue & Expense | - | 40 | (20) | - | 20 |
| Christmas Party | 368 | - | (368) | - | - |
| Gift Day (church refurbishment) | 13,109 | - | - | (13,109) | - |
| Christmas Giveaway | 1 | - | (1) | - | - |
| | <u>21,023</u> | <u>3,026</u> | <u>(3,628)</u> | <u>(624)</u> | <u>19,797</u> |
| Designated funds | | | | | |
| Gift account | 11,159 | 12,634 | (8,141) | 653 | 16,305 |
| General funds | 642,852 | 152,515 | (145,816) | (29) | 649,522 |
| | <u>675,034</u> | <u>168,175</u> | <u>(157,585)</u> | <u>-</u> | <u>685,624</u> |

Home Church

England & Wales - Charity number 1082222

Accounts

Riviera Life Church

Unaudited Financial Statements

Year Ended 31 December 2020

Registered charity number 1082222

Riviera Life Church

Charity Information

| | |
|---------------------------|--|
| Registered Charity Number | 1082222 |
| Address | 527 Babbacombe Road Torquay Devon TQ1 1HG |
| Bankers | HSBC Bank Plc 4 The Strand Torquay Devon TQ1 2AB |
| Independent examiner | Martin Hobbs BSc ACA Francis Clark LLP Chartered Accountants Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF |
| Trustees | Anita Wise Rev Ian Williams Christine Slaney Mark Slaney Mike Benson (Chairman) John Ward |

Riviera Life Church

Financial Statements

Year Ended 31 December 2020

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| Statement of Financial Activities | 6 |
| Balance Sheet | 7 |
| Notes and Accounting Policies | 8 |

Riviera Life Church

Trustees' Report

Year Ended 31 December 2020

The Trustees of Riviera Life Church have pleasure in presenting their report and the unaudited financial statements of the Charity for the year ended 31 December 2020:

Governing Document

The Governing Document of the charitable company is its constitution adopted on 25 April 1999, as amended on 6 August 2000.

Objects of the Charity

(1) The advancement of the Christian religion by the proclamation and furtherance of the gospel of God concerning His Son Jesus Christ the Lord and the preaching and teaching of the Word of God by the Church in accordance with the Statement of Fundamental Truths of Assemblies of God in Great Britain as approved by the General Council from time to time (the Statement).

(2) Such other charitable purposes as shall further the attainment of the above objectives of the Church or any other objective put forward.

(3) The furtherance of the other charitable work of the Church consistent with the statement.

(4) The furtherance of the work of Assemblies of God in Great Britain and Ireland and the promotion of the spiritual teaching and the maintenance of the statement and the promotion of religious observances that manifest the Statement.

Organisational Structure

Riviera Life Church Trustees are appointed to the board by recommendation of the Chairperson and by a subsequent majority vote of existing Trustees. Bi-monthly Trustee (Church Management) meetings make decisions in relation to the affairs of the Charity Compliance, to ensure that all activities and achievements provide benefit to the community. The Church Management Team authorises the delegation of limited powers to the Core Leadership Team (CLT) in order to enable faster decision-making. This includes spending authorisation up to a pre-approved level. The Trustees have had due regard to the Charity Commission's guidance on public benefit in deciding which activities the Charity should undertake.

Sunday Services

We have maintained numbers attending Church services and have felt it is important to continue to meet twice on Sundays (excluding the first Sunday of the month and special occasions). Sunday School (renamed Glow Kids in 2018) is provided during the second service (when applicable). In addition, one Sunday evening prayer meeting is hosted each month. Baptismal and Partnership services were also held during the first quarter of 2020. From March 2020 through to approximately September 2020, no "in house" Services were permitted, however life continued for our Church family via Live Streaming services and Zoom Prayer meetings and Life Groups etc. Once in house services were again permitted, albeit with strict numbers and booking protocols in place, we resumed meeting at the Church with Live-Streaming events to those unable to make it or who chose in the current circumstance to stay at home.

It has been a part of the Church vision to broadcast its events to catch a wider audience for some time now and procedures have now been put in place to facilitate this on a permanent basis past the restrictions of COVID once they are fully lifted.

Children's Department

Glow Kids for ages 3-11 (Sunday School) takes place during our second Sunday morning service. Glow Kids have met via Zoom during the pandemic period.

Jelly Babies (a crèche facility) continues to provide parents/guardians a place to go during our second service on a Sunday morning.

Youth Department

Unite - (Friday) runs on a weekly basis during school term times and caters for young people between 11 years and 18 years old. Unite offers a safe place for its numbers and consists of games, social time, snacks and a short

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2020

devotional time each week. We have seen a steady number in Unite throughout 2020 despite most Friday evenings being held via Zoom since March, again we met in person briefly from September whilst permitted and again with strict number limitations and a booking system in place.

Pursue - (Sunday mornings – during second service) this is a discipleship group for 11-16 year olds that runs in conjunction with the Sunday morning service. The purpose of the group is to encourage, support and provide building blocks to live life well. This again has continued via Zoom throughout the COVID restricted periods.

Worship Department

The Worship Team has again continued to support the Church's main services throughout 2020 including serving at weddings, funerals and other main stream events within the Christian calendar. The team has grown its numbers during the year with many talented musicians, singers and technicians being encouraged to stretch themselves in their gifting. The leadership within the worship team has again invested significant time, energy and resources into the development of the group and has attracted a number of new team members from across all generations. Considerable effort has also been made to upgrade the media streaming abilities of RLC during 2020, with options to live stream sermons and other events as required. This facility will mean that Church community members will never have to miss out if they are ever unable to attend in person for whatever reason.

Other Activities with Riviera Life Church

Social Activities - everyone connected to Riviera Life Church is encouraged to engage in a wide and varied social calendar that helps build friendship, and a caring and supportive community. During 2020 there were several occasions where social events were held for the Church community, these would normally include (but are not limited too), BBQ's and picnic's in the park during the summer months and a Christmas party night etc, but due to COVID restrictions, social activities have been maintained albeit in reduced numbers via Zoom (Quiz nights etc.). It is hoped that all pre-existing social groups will resume in person once permitted to do so. The regular social groups are designed to be age appropriate, affinity and common interest groups.

Welcome Department - the stewarding and refreshment teams serve on a weekly basis during our Sunday services and are invaluable in making church attendees feel comfortable and welcome at all church activities and programmes. A new area added to the Welcome Department during 2017 was a New Comers Team, the members of which are there to make sure that anyone in Church for the first time is chatted to and made aware of the different groups and activities that we have in place that might be of interest. This area had again seen a steady stream of people welcomed through as new to the Church during the first quarter of 2020, some have come back (via Live Streaming etc.) and some haven't as we would expect, those that have come back have been encouraged by the whole Church Family approach (some of those that haven't come back were holidaying in Torbay).

Life Groups - Life Groups have a variation of meeting times and geographical locations allowing more people to engage and participate. Life Groups continue to implement the "3 Qs" programme to strengthen teaching and improve pastoral care. During 2020 we have again, seen growth within the life groups and we have opened additional life group venues as a result. As mentioned previously, Life Groups continued via Zoom when COVID restrictions meant they could not happen in person.

XLR8 (for 18-30s) met twice a month, at 7.30pm on the third Saturday evening of the month for social and pastoral support and one Sunday evening a month for discipleship development in the first quarter of 2020. Continuing on a reduced scale through the COVID restrictions. This group has maintained its numbers over the year and endeavors to provide a vibrant and healthy environment for the attendees to nurture authentic relationships.

Training - Riviera Life Church had planned ongoing training during 2020. The planned training was varied and diverse in its content and where held via Zoom (Alpha Course etc) it was delivered to a high standard. In addition, we have continued to look at another course on Safeguarding within the Church environment which was planned but due to the COVID restrictions had to be postponed until 2021 when restrictions being lifted will allow us to facilitate this very important course to our Church Family members that haven't yet attended (new volunteers since last course). This is a compulsory attendance for anyone working with children and/or vulnerable adults)

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2020

each new volunteer in 2020 will be taken through the Safeguarding steps on a one-to-one basis and will be expected to attend the next full day event.

Activities and Achievements for Public Benefit

The main achievements of the Charity during the year have been the continuation of welfare support, teaching and outreach to all who come into contact with the Charity or its partners. The Charity has fulfilled its ongoing objectives in advancing the Christian faith to all age groups and has worked alongside other charitable agencies to provide assistance and help within its community and beyond. Riviera Life Church continued to open its doors every Tuesday & Thursday to vulnerable people from the individual to entire family, who are in a time of need to their "Storehouse" Project. This sees those who turn up directed to sources of valuable information, to provision of food hampers and various household items depending on their need(s). This has proven to be an invaluable area of community support and is well known by the appropriate external agencies throughout Torbay as somewhere to direct people knowing they will be looked after.

Community Events

The Church has also again been involved in various outreach events during the first quarter of the year, connecting with vulnerable members of the local community and working in partnership with agencies such as Christians Against Poverty, Torbay (CAP) until its closure in August 2020, "Redeeming Our Communities" (ROC), and Linx Christian Youth Trust. RoC and Linx were also supported via gifting during the COVID restrictions.

Support Provided

Riviera Life Church continues to have Welfare and Gift Funds available. The Welfare Fund is designated to help those who are experiencing hardship within the Charity's local community, with the Gift Fund being used to meet needs within the wider community/world. Both Funds are released at the discretion of the Trustees and through recommendations from Riviera Life Church congregation members and partnering agencies. An increased number of organisations/individuals have received gifts during 2020 to help facilitate their mission or support their everyday living. In addition to this, during the 2020 Christmas period we provided in excess of 120 Christmas hampers to local families experiencing hardships that were caused by lockdown, furlough and job losses etc. Also, we assisted financially several local families with gifts ranging from £50 to £200 depending on need, as part of our "Make Christmas Great" initiative.

Riviera Life Church have continued to help finance and support a Christians Against Poverty (CAP) Debt Centre in Torquay, until its closure and helped finance the ongoing Linx Schools Team within Torbay secondary schools.

Other information.

The Church has maintained a presence both for the Church family and the surrounding communities through a tough year. The restrictions imposed on us all meant that people were to go without but through the generosity of various partners, Riviera Life Church were able to assist many individuals and families with various items, including a new venture where we have set up a branch of Storehouse for families with babies, where they can get new and used items for babies, food and formula milk etc. This has been well used especially through the last 11 months since March 2020.

Finances

The Charity has remained financially viable through the generous giving of its partners and supporters and the careful managing of resources. Additional financial planning is still being implemented including the close analysis and setting of budgets for each department and spending limits.

Trustees Covid-19 Report (13 April 2021)

As per government's Covid-19 guidelines, Riviera Life Church ceased from holding its usual Sunday Church Services from 23rd March. Although since this time guidelines for Churches have changed, Riviera Life Church's Trustees refrained from restarting its Sunday Services until the last few weeks of 2020.

Prior to the start of Covid-19, most of Riviera Life Church's income came in through its collections from its Sunday Services. Some congregation members have started to give directly into the Charity's bank account, although not all.

Riviera Life Church

Trustees' Report (continued)

Year Ended 31 December 2020

The Trustees are pleased to report that their income has remained stable but are aware this continued income is not guaranteed. The Trustees have and will continue to review its finances on a month by month basis.

In light of the current level of income to April 2021 and the fact that free reserves at the end of 2020 would cover over two years of the amount of expenditure per 2020 accounts, the Trustees are confident the Charity is a going concern.

Reserves

Much of the Charity's reserves are tied up in its properties. The Trustees plan to retain a modest level of free reserves (unrestricted reserves that are freely available to the Charity) as a contingency fund against future demands on the Charity, which are, to a certain extent, unpredictable in nature. Free reserves at 31st December 2020 were £356,228

Signed on behalf of the Trustees



.....
Mike Benson
Trustee (Chairman)

Riviera Life Church

Independent Examiner's Report to the Trustees

Year Ended 31 December 2020

I report to the trustees on my examination of the accounts of Riviera Life Church for the year ended 31 December 2020, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Martin Hobbs BSc ACA

Francis Clark LLP

Chartered Accountants

Sigma House

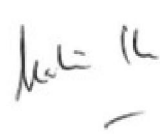
Oak View Close

Edginswell Park

Torquay

TQ2 7FF

17 June 2021



Riviera Life Church

Statement of Financial Activities

Year Ended 31 December 2020

| | General Funds £ | Designated Funds £ | Restricted Funds £ | 2020 Total £ | General Funds £ | Designated Funds £ | Restricted Funds £ | 2019 Total £ |
|------------------------------------|-----------------------|--------------------------|--------------------------|--------------------|-----------------------|--------------------------|--------------------------|--------------------|
| Income from: | | | | | | | | |
| Collections | 94,494 | 10,499 | 3,026 | 108,019 | 93,518 | 12,752 | 4,584 | 110,854 |
| Gift aid | 19,214 | 2,135 | - | 21,349 | 14,847 | 2,025 | - | 16,872 |
| Interest received | 3,586 | - | - | 3,586 | 3,170 | - | - | 3,170 |
| Grants | 32,543 | - | - | 32,543 | - | - | - | - |
| Other income | 2,678 | - | - | 2,678 | 2,410 | - | - | 2,410 |
| Total | 152,515 | 12,634 | 3,026 | 168,175 | 113,945 | 14,777 | 4,584 | 133,306 |
| Expenditure on: | | | | | | | | |
| Wages and salaries | 95,764 | - | - | 95,764 | 87,596 | - | - | 87,596 |
| Giving | 52 | 8,141 | 3,628 | 11,821 | 810 | 14,190 | 3,900 | 18,900 |
| Administrative expenses | 5,056 | - | - | 5,056 | 6,215 | - | - | 6,215 |
| Premises expenses | 19,267 | - | - | 19,267 | 27,747 | - | - | 27,747 |
| Church activities | 12,373 | - | - | 12,373 | 21,665 | - | - | 21,665 |
| Subscriptions and licences | 4,940 | - | - | 4,940 | 4,830 | - | - | 4,830 |
| Other expenses | 8,364 | - | - | 8,364 | 10,577 | - | - | 10,577 |
| Total | 145,816 | 8,141 | 3,628 | 157,585 | 159,440 | 14,190 | 3,900 | 177,530 |
| Net Income (Expenditure) | 6,699 | 4,493 | (602) | 10,590 | (45,495) | 587 | 684 | (44,224) |
| Transfers | (29) | 653 | (624) | - | - | - | - | - |
| Net Movement in funds | 6,670 | 5,146 | (1,226) | 10,590 | (45,495) | 587 | 684 | (44,224) |
| Reconciliation of funds | | | | | | | | |
| Funds brought forward | 642,852 | 11,159 | 21,023 | 675,034 | 688,347 | 10,572 | 20,339 | 719,258 |
| Total funds carried forward | 649,522 | 16,305 | 19,797 | 685,624 | 642,852 | 11,159 | 21,023 | 675,034 |
| Represented by: | | | | | | | | |
| Tangible fixed assets | 309,609 | - | - | 309,609 | 315,304 | - | - | 315,304 |
| Current assets | 342,847 | 16,305 | 19,787 | 378,949 | 330,373 | 11,159 | 21,023 | 362,555 |
| Current liabilities | (2,934) | - | - | (2,934) | (2,825) | - | - | (2,825) |
| | 649,522 | 16,305 | 19,787 | 685,624 | 642,852 | 11,159 | 21,023 | 675,034 |

Riviera Life Church

Balance Sheet

31 December 2020

| | Note | 2020 £ | 2019 £ |
|---|------|----------------|----------------|
| Fixed Assets | | | |
| Tangible assets | 4 | 309,609 | 315,304 |
| | | <u>309,609</u> | <u>315,304</u> |
| Current Assets | | | |
| Debtors | 5 | 3,946 | 2,065 |
| Cash at bank and in hand | | 375,003 | 360,490 |
| | | <u>378,949</u> | <u>362,555</u> |
| Creditors: Amounts falling due within one year | 6 | <u>(2,934)</u> | <u>(2,825)</u> |
| Net Current Assets | | <u>376,015</u> | <u>359,730</u> |
| Total Assets Less Current Liabilities | | <u>685,624</u> | <u>675,034</u> |
| | | <u>685,624</u> | <u>675,034</u> |
| The funds of the charity | | | |
| General funds | 7 | 649,522 | 642,852 |
| Designated funds | 7 | 16,305 | 11,159 |
| | | <u>665,827</u> | <u>654,011</u> |
| Unrestricted funds | | 665,827 | 654,011 |
| Restricted funds | 7 | 19,797 | 21,023 |
| | | <u>685,624</u> | <u>675,034</u> |
| Total charity funds | | <u>685,624</u> | <u>675,034</u> |

Approved by the Trustees on 14 June 2021 and signed on their behalf by:


.....
Mike Benson
Trustee

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2020

1. Accounting policies

(a) Basic of preparation and assessment of going concern

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)) the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust meets the definition of a public benefit entity under FRS 102.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. Please refer to the 'Covid-19' section of the Trustees' Report on page 3 for more details of the implications of the Covid-19 pandemic on the going concern status of the charity.

(b) Income recognition

The income shown in the Statement of Financial Activities (SOFA) represents amounts receivable during the period. Income is recognised when the charity is legally entitled to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

(c) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measure reliably.

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

(d) Pension contributions

The charity contributes to the defined contribution pension schemes on behalf of certain employees. The amount charged to the SOFA represents the amounts of contributions made during the year.

(e) Fixed assets and depreciation

All fixed assets are initially recorded at cost. Depreciation is calculated so as to write off the cost of fixed assets other than freehold land by equal annual instalments over their estimated useful economic lives as follows:

- Freehold buildings 50 years
- Equipment and fixtures 5 years

(f) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2020

(h) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The charity holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

2. Income

Net income/(expenditure) is stated after charging:

| | 2020 | 2019 |
|--------------------------------|--------------|--------------|
| | £ | £ |
| Independent examiner's fees: | | |
| For independent examination | 500 | 500 |
| For other accountancy services | 4,690 | 2,944 |
| | <u>5,190</u> | <u>3,444</u> |

3. Staff costs

| | | |
|--|---------------|---------------|
| Wages and salaries | 83,238 | 74,173 |
| Social security costs | 4,583 | 5,184 |
| Pension contributions for five (2019 five) employees | 7,943 | 8,239 |
| | <u>95,764</u> | <u>87,596</u> |

The charity employed an average of six members of staff during the year (2019 six).

During the year, remuneration was paid to the trustees (including their connected persons) under the authority given in the charity's constitution as follows:

| | Salary & NI | Pension costs | 2020 | Salary & NI | Pension costs | 2019 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| | £ | £ | £ | £ | £ | £ |
| Anita Wise | 17,391 | 1,044 | 18,435 | 24,830 | 1,490 | 26,320 |
| Ian Williams (including remuneration paid to Mrs Jackie Williams and Jordan Williams) | 43,209 | 6,248 | 49,457 | 25,934 | 5,557 | 31,491 |
| | <u>60,600</u> | <u>7,292</u> | <u>67,892</u> | <u>50,764</u> | <u>7,047</u> | <u>57,811</u> |

Part of the remuneration shown above was paid on behalf of other organisations and subsequently repaid to the charity; this remuneration is therefore not reflected in the charity's total staff costs.

In addition, expenses totalling £1,753, (primarily for travelling and telephone costs) were reimbursed to three trustees (2019 - £2,390 to three trustees).

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2020

4. Tangible fixed assets

| | Freehold property £ | Equipment and fixtures £ | Total £ |
|----------------------------|---------------------------|--------------------------------|----------------|
| Cost | | | |
| At 1 January 2020 | 347,038 | 41,037 | 388,075 |
| Additions | - | 330 | 330 |
| At 31 December 2020 | 347,038 | 41,367 | 388,405 |
| Depreciation | | | |
| At 1 January 2020 | 35,982 | 36,789 | 72,771 |
| Charge for the year | 4,155 | 1,870 | 6,025 |
| At 31 December 2020 | 40,137 | 38,659 | 78,796 |
| Net book value | | | |
| At 31 December 2020 | 306,901 | 2,708 | 309,609 |
| At 31 December 2019 | 311,056 | 4,248 | 315,304 |

Tangible fixed assets for the year ended 31 December 2019 included a depreciation charge of £4,155 on freehold property and £4,444 on equipment and fixtures. There were additions of £2,022 of equipment and fixtures.

5. Debtors

| | 2020 £ | 2019 £ |
|---------------------|--------------|--------------|
| Gift aid receivable | 3,372 | 1,491 |
| Other debtors | 574 | 574 |
| | 3,946 | 2,065 |

6. Creditors: Amounts falling due within one year

| | 2020 £ | 2019 £ |
|--------------|--------------|--------------|
| AOG creditor | 354 | 325 |
| Accruals | 2,580 | 2,500 |
| | 2,934 | 2,825 |

Riviera Life Church

Notes to the Financial Statements

Year Ended 31 December 2020

7. Funds

| | 1 January 2020 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2020 £ |
|---------------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 485 | 326 | (265) | - | 546 |
| Unite Sponsored Walk | - | 110 | - | - | 110 |
| Building fund | 4,010 | 600 | - | 13,109 | 17,719 |
| Christmas hamper donations | 401 | 735 | (1,165) | 29 | - |
| Live Free Ladies' Conference | 341 | - | - | - | 341 |
| Amen Conference | 100 | - | - | - | 100 |
| Emergency Relief Fund | 1,305 | - | (652) | (653) | - |
| Youth Adult Conference | 903 | 1,215 | (1,157) | - | 961 |
| Jellytots Revenue & Expense | - | 40 | (20) | - | 20 |
| Christmas Party | 368 | - | (368) | - | - |
| Gift Day (church refurbishment) | 13,109 | - | - | (13,109) | - |
| Christmas Giveaway | 1 | - | (1) | - | - |
| | <u>21,023</u> | <u>3,026</u> | <u>(3,628)</u> | <u>(624)</u> | <u>19,797</u> |
| Designated funds | | | | | |
| Gift account | 11,159 | 12,634 | (8,141) | 653 | 16,305 |
| General funds | <u>642,852</u> | <u>152,515</u> | <u>(145,816)</u> | <u>(29)</u> | <u>649,522</u> |
| | <u>675,034</u> | <u>168,175</u> | <u>(157,585)</u> | <u>-</u> | <u>685,624</u> |

Comparative information in respect of the preceding period is as follows:

| | 1 January 2019 £ | Income £ | Expenditure £ | Transfers £ | 31 December 2019 £ |
|---------------------------------|------------------------|----------------|------------------|----------------|--------------------------|
| Restricted funds | | | | | |
| Unite | 468 | 441 | (195) | (229) | 485 |
| Unite Sponsored Walk | 867 | 2,104 | (3,200) | 229 | - |
| Building fund | 3,410 | 600 | - | - | 4,010 |
| Christmas hamper donations | 401 | - | - | - | 401 |
| Live Free Ladies' Conference | 237 | 200 | (96) | - | 341 |
| Amen Conference | 100 | - | - | - | 100 |
| Emergency Relief Fund | 1,305 | - | - | - | 1,305 |
| Youth Adult Conference | 387 | 685 | (169) | - | 903 |
| Jellytots Revenue & Expense | - | 186 | (186) | - | - |
| Christmas Party | - | 368 | - | - | 368 |
| Gift Day (church refurbishment) | 13,109 | - | - | - | 13,109 |
| Christmas Giveaway | 55 | - | (54) | - | 1 |
| | <u>20,339</u> | <u>4,584</u> | <u>(3,900)</u> | <u>-</u> | <u>21,023</u> |
| Designated funds | | | | | |
| Gift account | <u>10,572</u> | <u>14,777</u> | <u>(14,190)</u> | <u>-</u> | <u>11,159</u> |
| General funds | <u>688,347</u> | <u>113,945</u> | <u>(159,440)</u> | <u>-</u> | <u>642,852</u> |
| | <u>719,258</u> | <u>133,306</u> | <u>(177,530)</u> | <u>-</u> | <u>675,034</u> |