

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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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

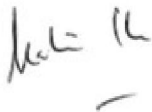
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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	10,572	14,777	(14,190)	-	11,159
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>