RIVER OF LIFE MINISTRY (SANDWELL)

England & Wales · Charity number 1099595

Details

Status	Registered
Legal form	Other
Registered	2003-09-23
Register	View on the Charity Commission register

Contact

Address	River Of Life Church Gilby Road Ladywood Birmingham B16 8RQ
Phone	07785561035
Email	rlm.finance@hotmail.com
Website	rlm.org.uk

Activities

Objects: 1. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN SANDWELL AND THE SURROUNDING AREA AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE WORK OF THE CHARITY.2. TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LOCATION AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: A religious organisation, holding Christian services, Sunday School & prayer meetings. We retain a minister for officiating services. We are based in Ladywood and are open daily for one to one spiritual guidance. Weekly, run a free breakfast morning feeding 15 - 30 homeless. We host hostel tenants for a meal at Christmas. Helping low-income families and an orphanage abroad.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** IN SANDWELL AND THE SURROUNDING AREA AND OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.
- Kenya
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£31,606	£38,276	-	-
2024-03-31	£37,128	£39,368	-	-
2023-03-31	£42,257	£34,337	-	-
2022-03-31	£40,692	£32,968	-	-
2021-03-31	£36,146	£36,695	-	-

Trustees

Name	Role	Appointed
ADEDAMOLA SALAKO		
Caroline Linden		2025-05-15
MIKAEL AXELSSON		

Accounts

CHARITY REGISTRATION NUMBER: 1099595

River of Life Ministry

Unaudited Financial Statements

31 March 2025

River of Life Ministry

Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	River of Life Ministry
Charity registration number	1099595
Principal office	2 Tarragon Gardens Birmingham West Midlands B31 5H
The trustees	
	CL Linden MA Axelsson SA Adedamola
Company secretary	Mrs Pamela Aggrey

Objectives and activities

1. To Advance the Christian Faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Sandwe ll and the surrounding area and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the work of the charity.
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Achievements and performance

In 2024/25
Significant Developments:

(1) On June 27th, 2023, the government approved plans for the regeneration of Ladywood Ward, the neighbourhood where our church building is situated. Berkeley Group and St. Joseph Developers will act as contractors, working with Birmingham City Council, to revitalise Ladywood Ward over the next 20 years. We aim to have one of our ministers involved in the Ladywood Regeneration Steering Group.

(2) In September 2024, Minister A. McBride was ordained as the official chaplain of the River of Life Ministry.

(3) Chaplain A. McBride is presently serving as a volunteer Assistant Chaplain at Sandwell NHS Hospital.

(4) In January, we will launch a "Super Son Day" each month, exploring the Books of Ephesians in the morning service and the Book of Revelation in the evening service.

(5) Additionally, we are establishing two community ministries: a. Esther Group (a women's Christian community service) b. Community Prayer Meeting (bringing together three churches once a month)
(6) Furthermore, the Ministry had a Christmas Community Feeding programme in December 2024,

providing for forty vulnerable adults and children.

Plans for future periods

1. In light of the Ladywood Regeneration, to keep the Ladywood Community informed, RLM plans to open the church doors for surgeries to: a. Birmingham City Council
b. Berkeley & St Joseph Developer
c. Birmingham Minds
d. TPAS "Tenants Participation Advisory Service"
e. ARK Consultancy

2. There are plans to start in May 2025 to create a weekly food and clothes bank called "Open House" for vulnerable families in Ladywood.

3. In June 2025, there are plans to restructure the "Friday Morning Prayer Breakfast" into a "Prayer Brunch", which will involve the Ladywood community during these uncertain times related to the Ladywood Regeneration, turning it into a time of community gathering.

4. There are also plans in June 2025 to restructure the ministry to attract more volunteers.

5. Plans are in place to work with the Church of England, particularly St John's & St Peter's, on youth and Christmas events, aiming to encourage Ladywood residents.

6. Various ventures are being planned: a. Hosting Team b. Church Library
c. Youth Study Corner (for academic work)
d. Media Team
e. Enhancing online presence (Facebook, Instagram)
f. Jibble, a volunteer and safeguard monitoring service.

7. Additional Christmas activities are planned:
a. Moving the Christmas Community Meal from Saturday to Friday afternoon to suit mothers and school closing times. b. Organising a Christmas Community Trivia

The trustees' annual report was approved on .6th February,2026 and signed on behalf of the board of trustees by:

CL Linden
Trustee

Independent Examiner's Report to the Trustees of River of Life Ministry

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of River of Life Ministry ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements 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 financial statements do not accord with those records; or
3. the financial statements 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.

Sylvanus Dzotsi B.A(Hons), FCCA
Association of Chartered Certified Accountants
Yevs House
130 Cape Hill
Smethwick
West Midlands
B66 4PH
Independent Examiner

River of Life Ministry

Statement of Financial Activities

Year ended 31 March 2025

	Note	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	31,535	–	31,535	35,854
Charitable activities	**5**	–	–	–	1,248
Investment income	**6**	71	–	71	26
Total income		31,606	–	31,606	37,128
Expenditure					
Expenditure on charitable activities	**7,8**	37,389	–	37,389	40,048
Other expenditure	**9**	887	–	887	–
Total expenditure		38,276	–	38,276	40,048
Net expenditure		(6,670)	–	(6,670)	(2,920)
Other recognised gains and losses					
Other gains/(losses) user defined 1		–	–	–	(7,027)
Other recognised gains/(losses)		–	7,023	7,023	7,023
Net movement in funds		(6,670)	7,023	353	(2,924)
Reconciliation of funds					
Total funds brought forward		9,039	(639)	8,400	18,347
Total funds carried forward		2,369	6,384	8,753	18,343

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 15 form part of these financial statements.

River of Life Ministry

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	13	1,845	1,845
Current assets			
Debtors	14	2,490	2,272
Cash at bank and in hand		4,425	11,306
		6,915	13,578
Creditors: amounts falling due within one year	15	55	–
Net current assets		6,860	13,578
Total assets less current liabilities		8,705	15,423
Creditors: amounts falling due after more than one year	16	(48)	–
Net assets		8,753	15,423
Funds of the charity			
Restricted funds		6,384	6,384
Unrestricted funds		2,369	11,959
Total charity funds	18	8,753	18,343

These financial statements were approved by the board of trustees and authorised for issue on 6th February 2026, and are signed on behalf of the board by:

The notes on pages 8 to 15 form part of these financial statements.

River of Life Ministry

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(6,670)	(2,920)
Adjustments for:		
Depreciation of tangible fixed assets	–	164
Other interest receivable and similar income	(71)	(26)
Changes in:		
Trade and other debtors	(218)	(2,272)
Trade and other creditors	7	–
Cash generated from operations	(6,952)	(5,054)
Interest received	71	26
Net cash used in operating activities	(6,881)	(5,028)
Net decrease in cash and cash equivalents	(6,881)	(5,028)
Cash and cash equivalents at beginning of year	11,306	–
Cash and cash equivalents at end of year	4,425	(5,028)

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 2 Tarragon Gardens, Birmingham, West Midlands, B31 5HU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds	**Total Funds 2025**	Unrestricted Funds	Total Funds 2024
	£	**£**	£	£
Donations				
Offerings	4,074	4,074	–	4,000
Tithes	734	734	–	770
Other Donations	26,727	26,727	–	31,084
	31,535	31,535	–	35,854

5. Charitable activities

	Total Funds 2025 £	Total Funds 2024 £
Other income from charitable activities type 2	–	1,248

6. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable type 1	71	71	–	26

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Support costs	37,152	37,152	–	40,048
Exceptional costs of charitable activities	237	237	–	–
	37,389	37,389	–	40,048

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Governance costs	–	–	37,152	37,152	40,048
Exceptional cost of charitable activities	74	163	–	237	–
	74	163	37,152	37,389	40,048

9. Other expenditure

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Members Subscription	26	26	–	–
Sundries	861	861	–	–
	887	887	–	–

10. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	–	164

11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	22,693	22,399
Employer contributions to pension plans	983	981
	23,676	23,380

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

12. Trustee remuneration and expenses

There are no Trustee remuneration or expenses for the year.

13. Tangible fixed assets

	Plant and machinery	Motor vehicles	Equipment	**Total**
	£	£	£	**£**
Cost				
At 1 April 2024 and 31 March 2025	3,289	674	41,753	45,716
Depreciation				
At 1 April 2024 and 31 March 2025	1,446	674	41,751	43,871
Carrying amount				
At 31 March 2025	1,843	–	2	1,845
At 31 March 2024	1,843	–	2	1,845

14. Debtors

	2025	2024
	£	£
Trade debtors	2,053	2,053
Other debtors	437	219
	2,490	2,272

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	55	–

16. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Other creditors	(48)	–

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £983 (2024: £981).

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Gains and losses	**At 31 March 2025**
	£	£	£	£	£
General funds	9,039	31,606	(38,276)	–	2,369

	At 1 April 2023	Income	Expenditure	Gains and losses	At 31 March 2024
	£	£	£	£	£
General funds	18,986	–	–	(7,027)	11,959

18. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2024	Income	Expenditure	Gains and losses	**At 31 March 2025**
	£	£	£	£	£
Restricted fund	(639)	–	–	4,108	3,469
Restricted fund -	–	–	–	2,915	2,915
	(639)	–	–	7,023	6,384

	At 1 April 2023	Income	Expenditure	Gains and losses	At 31 March 2024
	£	£	£	£	£
Restricted fund	(639)	–	–	4,108	3,469
Restricted fund	–	–	–	2,915	2,915
	(639)	–	–	7,023	6,384

19. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	**At 31 Mar 2025**
	£	£	**£**
Cash at bank and in hand	11,306	(6,881)	4,425

Accounts

Charity number: 1099595

River of Life Ministry

Trustees' report and financial statements

for the year ended 31 March 2024

River of Life Ministry

Contents

River of Life Ministry

Legal and administrative information

Charity number	1099595
Registered office	2 Tarragon Gardens Birmingham West Midlands B31 5HU
Trustees	Caroline Linden Mikael Axelsson Salako Adedamola
Secretary	Mrs Pamela Aggrey
Accountants	Yevs & Co Yevs House 130 Cape Hill Smethwick West Midlands
Bankers	Barclays Bank Plc 3RD Floor , Westgrove House 38- 40 Hagley Road Edgbaston Birmingham B16 8PE

River of Life Ministry

Report of the trustees
for the year ended 31 March 2024

The trustees present their report and the financial statements for the year ended 31 March 2024. The trustees who served during the year and up to the date of this report are set out on page 1.

Objectives and activities

1. To Advance the Christian Faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Sandwell and the surrounding area and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the work of the charity.
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Achievements and performance

In 2023/24
SIGNIFICANT DEVELOPMENTS:

(1) The Ministry has relaunched the "Friday Breakfast Club," providing complimentary breakfast to vulnerable adults, starting in late 2023.
(2) Additionally, the government is planning the regeneration of Ladywood, the neighbourhood where our church building is located. Berkeley Group and St. Joseph will be the contractors collaborating with Birmingham City Council to rebuild Ladywood over the next twenty years.
(3) Furthermore, the Ministry has restarted the Christmas Community Feeding program in December 2023, serving forty vulnerable adults.

Plans for future periods

(1) Minister A. McBride has completed chaplaincy training and is currently a volunteer chaplain in the NHS.
(2) In September 2024, Minister A. McBride will be ordained as the official chaplain of the River of Life Ministry.
(3) Starting in January, we will launch a "Super Son Day" for each month, where we will go through the Books of Ephesians and the Book of Revelation.
(4) Additionally, we are planning to initiate two community ministries:
a. Esther Group (a ladies' Christian community ministry)
b. Community Prayer Meeting (involving three churches)

River of Life Ministry

Report of the trustees
for the year ended 31 March 2024

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Mrs Pamela Aggrey
Secretary

River of Life Ministry

Independent examiner's report to the trustees on the unaudited financial statements of River of Life Ministry.

I report on the accounts of River of Life Ministry for the year ended 31 March 2024 set out on pages 2 to 11.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

....

Sylvanus Dzotsi BA(Hons),FCCA
ACCA
Independent examiner
Yevs House
130 Cape Hill
Smethwick

B66 4PH

River of Life Ministry

Statement of financial activities

For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	31,624	4,230	35,854	42,048
Investment income	3	26	-	26	209
Other incoming resources	4	1,248	-	1,248	-
Total incoming resources		32,898	4,230	37,128	42,257
Resources expended					
Staff costs	5	23,380	-	23,380	20,205
Establishment costs		4,971	-	4,971	4,446
Motor and travelling expenses		5,869	-	5,869	4,050
Missionary Giving		3,381	-	3,381	732
Professional-Bookkeeping		-	-	-	-
Telephone		248	-	248	240
General expenses		854	-	854	4,447
Printing,Postage & Stationery		500	-	500	53
Depreciation and impairment		164	-	164	164
Charity donations		558	122	680	-
Total resources expended		39,925	122	40,047	34,337
Total funds brought forward		18,986	(639)	18,347	10,427
Total funds carried forward		11,959	3,469	15,428	18,347

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 11 form an integral part of these financial statements.

River of Life Ministry

Balance sheet
as at 31 March 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	7		1,845		2,011
Current assets					
Debtors	8	2,053		11,822	
Cash at bank and in hand		11,311		4,103	
		13,364		15,925	
Creditors: amounts falling due within one year	9	219		411	
Net current assets			13,583		16,336
Net assets			15,428		18,347
Funds					
Restricted income funds			3,469		(639)
Unrestricted income funds			11,959		18,986
Total funds			15,428		18,347

The financial statements were approved by the trustees on and signed on its behalf by

Caroline Linden
Trustee

Notes to financial statements
for the year ended 31 March 2024

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Books,Music & Library	-	5% straight Line
Fixtures, fittings and equipment	-	10% straight line
Motor vehicles	-	10% straight line
Computer Equipment	-	20% straight line

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Offerings	4,000	-	4,000	4,590
Tithes	770	-	770	1,047
Other Donations	26,854	4,230	31,084	30,561
Gift Aid	-	-	-	5,850
	31,624	4,230	35,854	42,048

3. Investment income

	Unrestricted funds £	2024 Total £	2023 Total £
Bank interest receivable	26	26	-
Repayment interest on Gift Aid	-	-	209
	26	26	209

4. Other incoming resources

	Unrestricted funds £	2024 Total £	2023 Total £
Other income	1,248	1,248	-
	1,248	1,248	-

5. Employees

Employment costs	**2024**	**2023**
	£	**£**
Wages and salaries	22,399	19,424
Pension costs	981	781
	23,380	20,205

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	Period ended 2024 Number	**Period ended 2023 Number**
	2	2
Total	2	2

6. Pension costs

-The company operates a defined contribution pension scheme in respect of the Nest. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2024	**2023**
	£	**£**
Pension charge	981	781

7. Tangible fixed assets

	Books, Music & Library £	Fixtures, fittings and equipment £	Motor vehicles £	Computer Equipment £	Total £
Cost					
At 1 April 2023 and At 31 March 2024	3,289	29,169	674	12,584	45,716
Depreciation					
At 1 April 2023	1,282	29,168	674	12,583	43,707
Charge for the year	164	-	-	-	164
At 31 March 2024	1,446	29,168	674	12,583	43,871
Net book values					
At 31 March 2024	1,843	1	-	1	1,845
At 31 March 2023	2,007	1	-	1	2,009

8. Debtors

	2024 £	2023 £
Trade debtors	2,053	11,822

9. Creditors: amounts falling due within one year

	2024 £	2023 £
Church Member Loan	(200)	(200)
Corporation tax	-	781
Other taxes and social security	(19)	(864)
Other creditors	-	(128)
	(219)	(411)

10. Unrestricted funds

	At 1 April 2023 £	Incoming resources £	Outgoing resources £	At 31 March 2024 £
Unrestricted Fund	18,986	32,898	(39,925)	11,959

11. Restricted funds

	At 1 April 2023 £	Incoming resources £	Outgoing resources £	At 31 March 2024 £
Description for Restricted Fund 1	(639)	4,230	(122)	3,469

River of Life Ministry

The following pages do not form part of the statutory accounts.

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2024

	2024		2023	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
Voluntary income				
Offerings		4,000		4,590
Tithes		770		1,047
Other Donations		31,084		30,561
Gift Aid		-		5,850
		35,854		42,048
Investment income				
Bank interest receivable		26		-
Repayment interest on Gift Aid		-		209
		26		209
Total incoming resources from generating funds		35,880		42,257
Other incoming resources				
Other income		1,248		-
		1,248		-
Total incoming resources		37,128		42,257

Resources expended

Costs of generating funds:

Fundraising trading:

cost of goods sold and other costs

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2024

		2024 £		2023 £
Charitable activities				
Activity 9				
Activities undertaken directly				
Charity donations	680		-	
		680		-
Activity 9 total expenditure		680		-
Total charitable activity expenditure		680		-
Governance costs				
Activities undertaken directly				
Staff costs - Wages & salaries	22,399		19,424	
Staff costs - Pension costs	981		781	
Establishment - Repairs & maintenance	1,761		1,444	
Motor vehicle expenses	5,869		3,831	
Foreign Mission	-		219	
Missionary Giving	3,381		732	
Telephone	248		240	
General Expenses	855		4,447	
Printing, Postage & Stationery	500		53	
Depreciation & impairment	164		164	
		36,158		31,335
Support costs				
Support - Establishment - Light & heat	3,210		3,002	
		3,210		3,002
Total governance costs		39,368		34,337
Net incoming/(outgoing) resources for the year		(2,920)		7,920

RIVER OF LIFE MINISTRY (SANDWELL)

England & Wales - Charity number 1099595

Accounts

Charity number: 1099595

River of Life Ministry

Trustees' report and financial statements

for the year ended 31 March 2023

River of Life Ministry

Contents

River of Life Ministry

Legal and administrative information

Charity number	1099595
Registered office	2 Tarragon Gardens Birmingham West Midlands B31 5HU
Trustees	Cassandra Dockery-Pirouzi Mikael Axelsson Salako Adedamola
Secretary	Mrs Pamela Aggrey
Accountants	Yevs & Co Yevs House 130 Cape Hill Smethwick West Midlands
Bankers	Barclays Bank Plc 3RD Floor , Westgrove House 38- 40 Hagley Road Edgbaston Birmingham B16 8PE

River of Life Ministry

Report of the trustees
for the year ended 31 March 2023

The trustees present their report and the financial statements for the year ended 31 March 2023. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Objectives and activities

1. To Advance the Christian Faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Sandwell and the surrounding area and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the work of the charity.
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Achievements and performance

In 2022/23
SIGNIFICANT DEVELOPMENTS:

(1) The Ministry successfully launched six Home Groups in September 2022. These include two groups in Northfield, two in Ladywood, one in Rowley Regis, and one in Dudley.
(2) In October 2022, the Ministry confidently disaffiliated from the Free Methodist Church UK, establishing itself as an independent church. It now operates exclusively under the charity status of "River of Life Ministry (Sandwell)."
(3) Alisha Aggrey began her PhD candidacy in Divinity in September 2022 at St Andrews University in Scotland.
(4) The Brecon Tower in Ladywood was flooded. The residence was relocated to a temporary location. River of Life Ministry feed the residences for two days on 4th & 5th March 2023

Financial review

Plans for future periods

(1) Our ministry with Minister A. McBride is planning an open-air meeting called "Church in the Park" in June.
(2) The Ministry is planning to restart "Friday Breakfast Club", a morning serving free breakfast to vulnerable adults in late 2023
(3) The government is discussing Regeneration for Ladywood, the neighbourhood where our church building is located.
(4) The Ministry plan to restart Christmas Community Feeding in December 2023.

River of Life Ministry

Report of the trustees
for the year ended 31 March 2023

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Mrs Pamela Aggrey
Secretary

Independent examiner's report to the trustees on the unaudited financial statements of River of Life Ministry.

I report on the accounts of River of Life Ministry for the year ended 31 March 2023 set out on pages 2 to 11.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

....

Sylvanus Dzotsi BA(Hons),FCCA
ACCA
Independent examiner
Yevs House
130 Cape Hill
Smethwick

B66 4PH

River of Life Ministry

Statement of financial activities

For the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	42,048	-	42,048	40,692
Investment income	3	209	-	209	-
Total incoming resources		42,257	-	42,257	40,692
Resources expended					
Staff costs	4	20,205	-	20,205	17,954
Establishment costs		4,446	-	4,446	5,801
Motor and travelling expenses		4,050	-	4,050	3,251
Hire of Equipment		-	-	-	18
Missionary Giving		732	-	732	388
Professional-Bookkeeping		-	-	-	-
Telephone		240	-	240	313
General expenses		4,447	-	4,447	3,417
Printing,Postage & Stationery		53	-	53	740
Gifts		-	-	-	115
Subscriptions		-	-	-	260
Depreciation and impairment		164	-	164	164
Charity donations		-	-	-	549
Total resources expended		34,337	-	34,337	32,970
Total funds brought forward		11,066	(639)	10,427	2,703
Total funds carried forward		18,986	(639)	18,347	10,425

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 11 form an integral part of these financial statements.

River of Life Ministry

Balance sheet
as at 31 March 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	6		2,012		2,175
Current assets					
Debtors	7	11,822		5,763	
Cash at bank and in hand		4,103		1,515	
		15,925		7,278	
Creditors: amounts falling due within one year	8	411		971	
Net current assets			16,336		8,249
Net assets			18,348		10,424
Funds					
Restricted income funds			(639)		(639)
Unrestricted income funds			11,066		11,065
Total funds			10,427		10,426

The financial statements were approved by the trustees on and signed on its behalf by

Cassandra Dockery-Pirouzi
Trustee

The notes on pages 7 to 11 form an integral part of these financial statements.

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Notes to financial statements
for the year ended 31 March 2023

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Books,Music & Library	-	5% straight Line
Fixtures, fittings and equipment	-	10% straight line
Motor vehicles	-	10% straight line
Computer Equipment	-	20% straight line

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2023 Total £	2022 Total £
Offerings	4,590	4,590	6,697
Tithes	1,047	1,047	807
Other Donations	30,561	30,561	27,425
Gift Aid	5,850	5,850	5,763
	42,048	42,048	40,692

3. Investment income

	Unrestricted funds £	2023 Total £	2022 Total £
Repayment interest on Gift Aid	209	209	-
	209	209	-

4. Employees

Employment costs	**2023**	**2022**
	£	**£**
Wages and salaries	19,424	17,222
Pension costs	781	732
	20,205	17,954

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	Period ended 2023 Number	**Period ended 2022 Number**
	2	2
Total	2	2

5. Pension costs

-The company operates a defined contribution pension scheme in respect of the Nest. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2023	**2022**
	£	**£**
Pension charge	781	732

Notes to financial statements for the year ended 31 March 2023

6. Tangible fixed assets

	Books, Music & Library	Fixtures, fittings and equipment	Motor vehicles	Computer Equipment	Total
	£	£	£	£	£
Cost					
At 1 April 2022 and At 31 March 2023	3,289	29,169	674	12,584	45,716
Depreciation					
At 1 April 2022	1,117	29,168	674	12,583	43,542
Charge for the year	164	-	-	-	164
At 31 March 2023	1,281	29,168	674	12,583	43,706
Net book values					
At 31 March 2023	2,008	1	-	1	2,010
At 31 March 2022	2,172	1	-	1	2,174

7. Debtors

	2023	2022
	£	£
Trade debtors	11,822	5,763

8. Creditors: amounts falling due within one year

	2023	2022
	£	£
Church Member Loan	(200)	(200)
Corporation tax	781	-
Other taxes and social security	(864)	(643)
Other creditors	(128)	(128)
	(411)	(971)

9. Unrestricted funds

	At 1 April 2022	Incoming resources	Outgoing resources	At 31 March 2023
	£	£	£	£
Unrestricted Fund	3,342	40,692	(32,968)	11,066

10. Restricted funds

	At 1 April 2022 £	At 31 March 2023 £
Description for Restricted Fund 1	(639)	(639)

River of Life Ministry

The following pages do not form part of the statutory accounts.

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2023

	2023		2022	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
Voluntary income				
Offerings		4,590		6,697
Tithes		1,047		807
Other Donations		30,561		27,425
Gift Aid		5,850		5,763
		42,048		40,692
Investment income				
Repayment interest on Gift Aid		209		-
		209		-
Total incoming resources from generating funds		42,257		40,692
Total incoming resources		42,257		40,692
Resources expended				
Costs of generating funds:				
Fundraising trading:				
cost of goods sold and other costs				

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2023

		2023 £		2022 £
Charitable activities				
Activity 9				
Activities undertaken directly				
Charity donations	-		549	
		-		549
Charitable activities - Activity 9 - Support	-		3	
		-		3
Activity 9 total expenditure		-		552
Total charitable activity expenditure		-		552
Governance costs				
Activities undertaken directly				
Staff costs - Wages & salaries	19,424		17,222	
Staff costs - Pension costs	781		732	
Establishment - Rates & water	-		38	
Establishment - Repairs & maintenance	1,444		2,581	
Establishment - Insurance	-		995	
Motor vehicle expenses	3,831		2,989	
Foreign Mission	219		262	
Hire of Equipment	-		18	
Professional -Bookkeeping	-		156	
Missionary Giving	732		232	
Telephone	240		313	
General Expenses	4,447		3,417	
Printing, Postage & Stationery	53		740	
Interest - Other loans	-		98	
Other charges	-		17	
Subscriptions	-		260	
Depreciation & impairment	164		164	
		31,335		30,234
Support costs				
Support - Establishment - Light & heat	3,002		2,184	
		3,002		2,184
Total governance costs		34,337		32,418
Net incoming/(outgoing) resources for the year		7,920		7,722

RIVER OF LIFE MINISTRY (SANDWELL)

England & Wales - Charity number 1099595

Accounts

Charity number: 1099595

River of Life Ministry

Trustees' report and financial statements

for the year ended 31 March 2022

River of Life Ministry

Contents

River of Life Ministry

Legal and administrative information

Charity number	1099595
Registered office	2 Tarragon Gardens Birmingham West Midlands B31 5HU
Trustees	Cassandra Dockery-Pirouzi Mikael Axelsson Salako Adedamola
Secretary	Mrs Pamela Aggrey
Accountants	Yevs & Co Yevs House 130 Cape Hill Smethwick West Midlands
Bankers	Barclays Bank Plc 3RD Floor , Westgrove House 38- 40 Hagley Road Edgbaston Birmingham B16 8PE

River of Life Ministry

Report of the trustees
for the year ended 31 March 2022

The trustees present their report and the financial statements for the year ended 31 March 2022. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Objectives and activities

1. To Advance the Christian Faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Sandwell and the surrounding area and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the work of the charity.
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Achievements and performance

In 2021/22
SIGNIFICANT DEVELOPMENTS:

(1) The Church has employed Ms Elizabeth Cudjoe as a financial administrator for RLM - (October 2021)
(2) Six candidates for baptism service 2021 - 2022.
(3) Mrs Anastra McBride (lay minister) will finish her final year in BA Theological Studies - (June 2022).
(4) Miss Alisha Aggrey has now finished her MA in Literature Hebrew and Greek - (August 2022).
(5) Throughout 2022, Miss Alisha's Sunday Night Bible Study classes online from November 2020 to 2022 from Edinburgh, through Zoom.com, in place of Bible Study class in the church building.
(6) The option of watching Sunday service morning service online was kept throughout 2022 after the lockdown ended.

Financial review

Plans for future periods

(1) The Ministry plans to start Six Home Groups in September 2022.
(2) The Ministry is looking to become unaffiliated with the Free Methodist Church UK and become once again an independent church working only under the "River of Life Ministry (Sandwell)" charity status - October 2022.
(3) There are plans for Alisha Aggrey to do a PhD in Divinity in September 2022

Report of the trustees
for the year ended 31 March 2022

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Mrs Pamela Aggrey
Secretary

River of Life Ministry

Independent examiner's report to the trustees on the unaudited financial statements of River of Life Ministry.

I report on the accounts of River of Life Ministry for the year ended 31 March 2022 set out on pages 2 to 11.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

....

Sylvanus Dzotsi BA(Hons),FCCA
ACCA
Independent examiner
Yevs House
130 Cape Hill
Smethwick

B66 4PH

River of Life Ministry

Statement of financial activities

For the year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total £	2021 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	40,692	-	40,692	36,105
Investment income	3	-	-	-	34
Other incoming resources	4	-	-	-	7
Total incoming resources		40,692	-	40,692	36,146
Resources expended					
Staff costs	5	17,954	-	17,954	20,006
Establishment costs		5,801	-	5,801	4,140
Motor and travelling expenses		3,251	-	3,251	1,310
Hire of Equipment		18	-	18	-
Missionary Giving		232	-	232	9,399
Professional-Bookkeeping		156	-	156	-
Telephone		313	-	313	282
General expenses		3,415	-	3,415	958
Printing,Postage & Stationery		740	-	740	-
Gifts		115	-	115	-
Catering Expenses		-	-	-	15
Subscriptions		260	-	260	-
Depreciation and impairment		164	-	164	586
Charity donations		549	-	549	-
Total resources expended		32,968	-	32,968	36,696
Total funds brought forward		3,342	(639)	2,703	3,252
Total funds carried forward		11,066	(639)	10,427	2,702

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 11 form an integral part of these financial statements.

River of Life Ministry

Balance sheet
as at 31 March 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	7		2,176		2,340
Current assets					
Debtors	8	5,763		5,399	
Cash at bank and in hand		1,517		702	
		7,280		6,101	
Creditors: amounts falling due within one year	9	971		(5,739)	
Net current assets			8,251		362
Net assets			10,427		2,702
Funds					
Restricted income funds			(639)		(639)
Unrestricted income funds			11,066		3,341
Total funds			10,427		2,702

The financial statements were approved by the trustees on and signed on its behalf by

Cassandra Dockery-Pirouzi
Trustee

The notes on pages 7 to 11 form an integral part of these financial statements.

Notes to financial statements
for the year ended 31 March 2022

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Notes to financial statements
for the year ended 31 March 2022

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Books,Music & Library	-	5% straight Line
Fixtures, fittings and equipment	-	10% straight line
Motor vehicles	-	10% straight line
Computer Equipment	-	20% straight line

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	**2022 Total £**	**2021 Total £**
Offerings	6,697	6,697	160
Tithes	807	807	3,452
Other Donations	27,425	27,425	20,924
Gift Aid	5,763	5,763	5,366
Kenya Ophanage Donation	-	-	6,203
	40,692	40,692	36,105

3. Investment income

	2022 Total £	**2021 Total £**
Other interest receivable	-	34
	-	34

4. Other incoming resources

	2022 Total £	**2021 Total £**
Other income	-	7
	-	7

Notes to financial statements
for the year ended 31 March 2022

5. Employees

Employment costs	2022	2021
	£	£
Wages and salaries	17,222	19,210
Pension costs	732	796
	17,954	20,006

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	Period ended 2022 Number	Period ended 2021 Number
	2	2
Total	2	2

6. Pension costs

-The company operates a defined contribution pension scheme in respect of the Nest. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2022	2021
	£	£
Pension charge	732	796

Notes to financial statements for the year ended 31 March 2022

7. Tangible fixed assets

	Books, Music & Library £	Fixtures, fittings and equipment £	Motor vehicles £	Computer Equipment £	Total £
Cost					
At 1 April 2021 and At 31 March 2022	3,289	29,169	674	12,584	45,716
Depreciation					
At 1 April 2021	953	29,168	674	12,583	43,378
Charge for the year	164	-	-	-	164
At 31 March 2022	1,117	29,168	674	12,583	43,542
Net book values					
At 31 March 2022	2,172	1	-	1	2,174
At 31 March 2021	2,336	1	-	1	2,338

8. Debtors

	2022 £	2021 £
Trade debtors	5,763	5,399

9. Creditors: amounts falling due within one year

	2022 £	2021 £
Pension fund loan	-	850
Church Member Loan	(200)	(200)
Other taxes and social security	(643)	-
Other creditors	(128)	5,089
	(971)	5,739

10. Unrestricted funds

	At 1 April 2021 £	Incoming resources £	Outgoing resources £	At 31 March 2022 £
Unrestricted Fund	3,342	40,692	(32,968)	11,066

11. Restricted funds

	At 1 April 2021 £	At 31 March 2022 £
Description for Restricted Fund 1	(639)	(639)

River of Life Ministry

The following pages do not form part of the statutory accounts.

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2022

	2022		2021	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
Voluntary income				
Offerings		6,697		160
Tithes		807		3,452
Other Donations		27,425		20,924
Gift Aid		5,763		5,366
Kenya Ophanage Donation		-		6,203
		40,692		36,105
Investment income				
Other interest receivable		-		34
		-		34
Total incoming resources from generating funds		40,692		36,139
Other incoming resources				
Other income		-		7
		-		7
Total incoming resources		40,692		36,146
Resources expended				
Costs of generating funds:				
Fundraising trading:				
cost of goods sold and other costs				

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2022

		2022 £		2021 £
Charitable activities				
Activity 9				
Activities undertaken directly				
Charity donations	549		-	
		549		-
Charitable activities - Activity 9 - Support	3		-	
		3		-
Activity 9 total expenditure		552		-
Total charitable activity expenditure		552		-
Governance costs				
Activities undertaken directly				
Staff costs - Wages & salaries	17,222		19,210	
Staff costs - Pension costs	732		796	
Establishment - Rates & water	38		-	
Establishment - Repairs & maintenance	2,581		-	
Establishment - Insurance	995		-	
Motor vehicle expenses	2,989		1,310	
Foreign Mission	262		-	
Hire of Equipment	18		-	
Professional -Bookkeeping	156		2,265	
Missionary Giving	232		7,134	
Telephone	313		282	
General Expenses	3,417		958	
Printing, Postage & Stationery	740		-	
Interest - Other loans	98		-	
Other charges	17		-	
Canteen	-		15	
Subscriptions	260		-	
Depreciation & impairment	164		586	
		30,234		32,556
Support costs				
Support - Establishment - Light & heat	2,184		1,702	
Support - Establishment - Repairs & maintenance	-		2,438	
		2,184		4,140
Total governance costs		32,418		36,696
Net incoming/(outgoing) resources for the year		7,722		(550)

RIVER OF LIFE MINISTRY (SANDWELL)

England & Wales - Charity number 1099595

Accounts

Charity number: 1099595

River of Life Ministry

Trustees' report and financial statements

for the year ended 31 March 2021

River of Life Ministry

Contents

River of Life Ministry

Legal and administrative information

Charity number	1099595
Registered office	2 Tarragon Gardens Birmingham West Midlands B31 5HU
Trustees	Cassandra Dockery-Pirouzi Mikael Axelsson Salako Adedamola
Secretary	Mrs Pamela Aggrey
Accountants	Yevs & Co Yevs House 130 Cape Hill Smethwick West Midlands
Bankers	Barclays Bank Plc 3RD Floor , Westgrove House 38- 40 Hagley Road Edgbaston Birmingham B16 8PE

River of Life Ministry

Report of the trustees
for the year ended 31 March 2021

The trustees present their report and the financial statements for the year ended 31 March 2021. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

(1) We had three national lockdowns, which prevented our congregation from meeting. This also hindered a section of offerings/funds coming in. Preventing us from paying our minister a regular monthly wage. In addition, the disruption caused difficulties in church administration and bookkeeping.
(2) The positive side is, our minister (Rev Henry Aggrey) created an online community prayer group to pray for the county as soon as the lockdown commenced, (March 2020 - January2021).
(3) Rev. Aggrey also continued to do online sermons and prayer meetings weekly throughout the lockdown to encourage the RLM congregation.
(4) Mrs Anastra McBride contributed with the community local churches to create a Christmas Carol service online, with over 200 online attendees, (December 2020).
(5) Miss Alisha Aggrey commence, Sunday Night Bible Study classes online November 2020 from Edinburgh, through Zoom.com, in place of Bible Study class in the church building.
(6) Mrs McBride has now become the Sunday School organiser.
(7) Throughout the lockdown these internet forums, Zoom.com and Google Meet, were used to keep ministering for:
a. Sunday Morning Services
b. Biblical Study Classes
c. Prayer Meetings
d. Sunday School
(8) Renaldo Aggrey, during his lockdown at home, started a disciple mentoring online, answering questions and going through the Gospel of Mark, with those who were seeking the faith.
(9) The lockdown also gave us the opportunity to set up a YouTube Channel (January 2021) administrated by Phillip Chapita, to reach not only our members who were in isolation, but this channel also allowed us to keep in touch with those who support the ministry in and outside the UK.
(10) Funds were sent from church members to RLM Kenya Orphanage to build new washrooms, (Sept. 2020) and for hospital fees, (Aug. 2020) and school fees, (Jan. 2021).

Objectives and activities

1. To Advance the Christian Faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Sandwell and the surrounding area and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the work of the charity.
2. To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Achievements and performance

Financial review

Plans for future periods

(11) A baptism service is planned for late 2021
(12) Mrs Anastra McBride (lay minister) will finish her final year in BA Theological Studies, (2022).
(13) Miss Alisha Aggrey has now finished her MA in Biblical Studies (August 2020) and commencing MA Literature Hebrew and Greek. (September 2021/22)
(14) Rev. Henry Aggrey plans to start again 'Community Churches Praying Together' once lockdown rules are no longer enforced. (Jan. 2022)
(15) There are plans still to hold Church service live online when lockdown restriction are lifted. This is after church service resume in the building.
(16) There are plans to employ a financial administrator (Ms Elizabeth Cudjoe) to replace Mrs Pamela Aggrey, who has moved into foster care. (October 2021)

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

River of Life Ministry

Report of the trustees
for the year ended 31 March 2021

On behalf of the board

Mrs Pamela Aggrey
Secretary

River of Life Ministry

Independent examiner's report to the trustees on the unaudited financial statements of River of Life Ministry.

I report on the accounts of River of Life Ministry for the year ended 31 March 2021 set out on pages 2 to 12.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 43(3)(a) of the Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 43(7)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 41 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

....

Sylvanus Dzotsi BA(Hons),FCCA
ACCA
Independent examiner
Yevs House
130 Cape Hill
Smethwick

B66 4PH

River of Life Ministry

Statement of financial activities

For the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	29,902	6,203	36,105	32,802
Investment income	3	34	-	34	-
Other incoming resources	4	7	-	7	-
Total incoming resources		29,943	6,203	36,146	32,802
Resources expended					
Staff costs	5	20,006	-	20,006	21,600
Establishment costs		4,140	-	4,140	4,846
Motor and travelling expenses		1,310	-	1,310	4,859
Missionary Giving		293	6,842	7,135	98
Professional-Bookkeeping		2,265	-	2,265	-
Telephone		282	-	282	297
General expenses		956	-	956	2,690
Printing,Postage & Stationery		-	-	-	92
Catering Expenses		15	-	15	142
Depreciation and impairment		586	-	586	5,130
Total resources expended		29,853	6,842	36,695	39,754
Total funds brought forward		3,252	-	3,252	10,203
Total funds carried forward		3,342	(639)	2,703	3,251

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 8 to 12 form an integral part of these financial statements.

River of Life Ministry

Balance sheet
as at 31 March 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	7		2,339		2,925
Current assets					
Debtors	8	5,399		-	
Cash at bank and in hand		704		1,172	
		6,103		1,172	
Creditors: amounts falling due within one year	9	(5,739)		(846)	
Net current assets			364		326
Net assets			2,703		3,251
Funds					
Restricted income funds			(639)		-
Unrestricted income funds			3,342		3,251
Total funds			2,703		3,251

The financial statements were approved by the trustees on and signed on its behalf by

Cassandra Dockery-Pirouzi
Trustee

The notes on pages 8 to 12 form an integral part of these financial statements.

Notes to financial statements
for the year ended 31 March 2021

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities Act 1993.

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Notes to financial statements
for the year ended 31 March 2021

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Books,Music & Library	-	5% straight Line
Fixtures, fittings and equipment	-	10% straight line
Motor vehicles	-	10% straight line
Computer Equipment	-	20% straight line

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Offerings	160	-	160	1,569
Tithes	3,452	-	3,452	6,434
Other Donations	20,924	-	20,924	20,273
Gift Aid	5,366	-	5,366	4,526
Kenya Ophanage Donation	-	6,203	6,203	-
	29,902	6,203	36,105	32,802

3. Investment income

	Unrestricted funds £	2021 Total £	2020 Total £
Other interest receivable	34	34	-
	34	34	-

4. Other incoming resources

	Unrestricted funds £	2021 Total £	2020 Total £
Other income	7	7	-
	7	7	-

5. Employees

Employment costs	**2021**	**2020**
	£	**£**
Wages and salaries	19,210	20,804
Pension costs	796	796
	20,006	21,600

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	Period ended 2021 Number	**Period ended 2020 Number**
	2	2
Total	2	2

6. Pension costs

-The company operates a defined contribution pension scheme in respect of the Nest. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2021	**2020**
	£	**£**
Pension charge	796	796

Notes to financial statements for the year ended 31 March 2021

7. Tangible fixed assets

	Books, Music & Library £	Fixtures, fittings and equipment £	Motor vehicles £	Computer Equipment £	Total £
Cost					
At 1 April 2020 and At 31 March 2021	3,289	29,169	674	12,584	45,716
Depreciation					
At 1 April 2020	788	28,747	674	12,583	42,792
Charge for the year	164	421	-	-	585
At 31 March 2021	952	29,168	674	12,583	43,377
Net book values					
At 31 March 2021	2,337	1	-	1	2,339
At 31 March 2020	2,501	422	-	1	2,924

8. Debtors

	2021 £	2020 £
Trade debtors	5,399	-

9. Creditors: amounts falling due within one year

	2021 £	2020 £
Pension fund loan	850	55
Church Member Loan	(200)	(200)
Other creditors	5,089	991
	5,739	846

10. Unrestricted funds

	At 1 April 2020 £	Incoming resources £	Outgoing resources £	At 31 March 2021 £
Unrestricted Fund	3,252	29,943	(29,853)	3,342

11. Restricted funds

	At 1 April 2020 £	Incoming resources £	Outgoing resources £	At 31 March 2021 £
Description for Restricted Fund 1	-	6,203	(6,842)	(639)

River of Life Ministry

The following pages do not form part of the statutory accounts.

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2021

	2021 £	2021 £	2020 £	2020 £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income				
Offerings		160		1,569
Tithes		3,452		6,434
Other Donations		20,924		20,273
Gift Aid		5,366		4,526
Kenya Ophanage Donation		6,203		-
		36,105		32,802
Investment income				
Other interest receivable		34		-
		34		-
Total incoming resources from generating funds		36,139		32,802
Other incoming resources				
Other income		7		-
		7		-
Total incoming resources		36,146		32,802
Resources expended				
Costs of generating funds:				
Fundraising trading:				
cost of goods sold and other costs				

River of Life Ministry

Detailed statement of financial activities

For the year ended 31 March 2021

		2021 £		2020 £
Charitable activities				
Governance costs				
Activities undertaken directly				
Staff costs - Wages & salaries	19,210		20,804	
Staff costs - Pension costs	796		796	
Motor vehicle expenses	1,310		4,859	
Professional -Bookkeeping	2,265		-	
Missionary Giving	7,134		98	
Telephone	282		297	
General Expenses	958		2,690	
Printing, Postage & Stationery	-		92	
Canteen	15		142	
Depreciation & impairment	586		5,130	
		32,556		34,908
Support costs				
Support - Establishment - Light & heat	1,702		2,252	
Support - Establishment - Repairs & maintenance	2,438		2,594	
		4,140		4,846
Total governance costs		36,696		39,754
Net incoming/(outgoing) resources for the year		(550)		(6,952)