

RIVERS OF LIFE CHURCH

England & Wales · Charity number 1115184

Details

Status Registered

Legal form Trust

Registered 2006-07-10

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

Contact

Address 123 Edgeway Road
Marston
Oxford
OX3 0HF

Phone 01865434620

Email rolchurch@gmail.com

Website www.riversoflife.org.uk

Activities

Objects: A TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN OXFORD 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 CHARITABLE WORK OF THE TRUST.B 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: Rivers of Life Church gather together local people to care for one another. Activities this year have included working with youth, single parent families, travellers and the elderly. In 2007 we started a project to build the local community with regular breakfast gatherings in Marston, Oxford. This continues to grow and has been attended by local councillors. Please see www.streetprayer.org.uk

Classification

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

Geography

- **Area of benefit:** OXFORD
- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£86,365	£40,554	-	-
2023-12-31	£61,936	£34,653	-	-
2022-12-31	£45,332	£38,262	-	-
2021-12-31	£59,189	£28,708	-	-
2020-12-31	£44,049	£27,547	-	-

Trustees

Name	Role	Appointed
DAVID JOHN MCCULLOCH		
MARCUS FRIND ROBERTS		
STEPHEN JOHN GIBBS		
Stephen David Roberts		2013-12-14

RIVERS OF LIFE CHURCH

England & Wales - Charity number 1115184

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2024 Period start date to 31/12/2024 Period end date

Charity name: Rivers of Life Church

Charity registration number: 1115184

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust seeks to demonstrate the Christian faith in action by being a church in the Oxford area. Jesus Christ taught us to “Love God with all our heart, mind, soul and strength and to love our neighbour as ourselves”. Our first focus is therefore on prayer and praise to God and secondly on loving one another and serving the local community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Holding regular Church meetings, a baptism and also picnics and other meals together to which we invite neighbours. Working with single parent families and the elderly in the area. We host a weekly food bank distribution centre for the Northway area. We give ongoing support to Majanaim, a children’s home in Misiones, Argentina. We sent our main leadership team to the Rivers of Life network’s European and Global conferences to develop relationships, vision and for training.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit and because nearly all of the services that Rivers of Life Church provides are open to all and free of charge, we have no doubt that we follow the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We currently don't do any grant making and therefore don't need a policy in place
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	None
Other		

Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Regular church meetings on Sundays, meals and meetings on Tuesdays and biweekly meals and meetings on Fridays is the main focus of the church. On Tuesdays, we meet in small groups around the county of Oxfordshire, with three groups running throughout 2024, two in Oxford and one in Abingdon. Most of the gatherings include a community bring and share meal, reading and studying of the Bible together, as well as a time of worship and prayer. In Abingdon, we have rented a room in St Ethelwold's House nearly every Tuesday, at the charity's expense. Other activities include working with youth, weekends away and working with single parent families. In 2015 we started regular free English lessons for immigrants, which we host in our building. In 2024, there were three lesson slots during the week. We work together with members of other churches in the city, who also volunteer as teachers. We've found there is a great need and believe that this activity is helping to give more social adhesion in the city. There is a need for more teachers to volunteer.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We don't set specific objectives.
Performance of fundraising activities against objectives set	Para 1.41	We haven't undertaken any fundraising
Investment performance against objectives	Para 1.41	We are continuing to invest £1000 per month into a building fund.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's unrestricted general reserves at the year end were £97,829. The charity also has a designated property reserve of £137,082, as described above, and a number of restricted reserves, totalling £15,867. See note 5 of the accounts for details. We are very solid financially and have increased our investment by over £12,000 during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	There is no policy in writing for holding reserves. However, the charity has always aimed to own property to use for church ministry, therefore the funds are kept for the charity to be in a position to capitalise on opportunities that may arise. This has always been discussed and agreed in leadership and trustees' meetings.
Amount of reserves held	Para 1.22	£250,777 as at 31.12.24 of which £15,866 are restricted
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Offerings given by members of the church
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A

A description of the principal risks facing the charity	Para 1.46	There are many risks, common to all church congregations in the nation. Top of the risk register would be disunity in the church's main leadership core.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Governed by a trust deed dated 14th Feb 2006
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Church, unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selected by other trustees and confirmed by members at the AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees are required to receive safeguarding training from Thirtyone:eight. The course is called "SAFEGUARDING FOR TRUSTEES".
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity works with other Rivers of Life churches around the world (known as Ríos de Vida in Spanish). The charity also works with other Oxford churches.
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Rivers of Life Church
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Other name the charity uses	
Registered charity number	1115184
Charity's principal address	123 Edgeway Road Oxford OX3 0HF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marcus Frind Roberts	Chairman & Secretary		
2	David John McCulloch			
3	Stephen John Gibbs			
4	Stephen David Roberts	Assistant secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Marcus Roberts	Stephen Roberts
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Position (eg
Secretary, Chair, etc)

Chairman	Assistant secretary
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Date

24/09/2025

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

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Receipts and Payments Account	5
Statement of Assets and Liabilities	6
Notes to the Accounts	7-8

**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2024**

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
GOVERNING DOCUMENT	Declaration of Trust dated 14 February 2006
CHARITY REGISTRATION NUMBER	1115184
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Marcus Frind Roberts David John McCulloch Stephen John Gibbs Stephen Roberts
BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

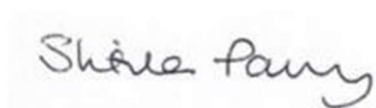
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date 22/10/25

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2024

		General Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Notes						
Income receipts						
Donations, legacies and grants		61,188	-	4,307	65,495	46,391
Gift Aid receipts		19,932	-	-	19,932	12,936
Income from charitable activities		-	-	920	920	382
Interest received		2,345	-	-	2,345	2,227
Room hire income		2,900	-	-	2,900	-
		<u>86,365</u>	<u>-</u>	<u>5,227</u>	<u>91,592</u>	<u>61,936</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	31,849	-	2,823	34,672	23,997
Grants paid in relation to charitable activities undertaken by others	3	8,705	-	6,073	14,778	10,656
		<u>40,554</u>	<u>-</u>	<u>8,896</u>	<u>49,450</u>	<u>34,653</u>
Net receipts / payments before transfers		45,811	-	- 3,669	42,142	27,283
Transfers between funds	5	- 13,274	12,000	1,274	-	-
Net movement in funds		<u>32,537</u>	<u>12,000</u>	<u>- 2,395</u>	<u>42,142</u>	<u>27,283</u>
Cash funds as at FY 2022-23 end		65,292	125,082	18,261	208,635	181,352
Cash funds as at FY 2023-24 end		<u>97,829</u>	<u>137,082</u>	<u>15,866</u>	<u>250,777</u>	<u>208,635</u>

The notes on p7-8 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2024

	General Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
A Cash Funds					
Held at Bank	86,510	137,082	15,866	239,458	197,672
Kingdom Bank 12 month savings bond	11,319	-	-	11,319	10,963
	<u>97,829</u>	<u>137,082</u>	<u>15,866</u>	<u>250,777</u>	<u>208,635</u>
B Other monetary assets					
Gift Aid due to charity	34,178	-	-	34,178	42,668
	<u>34,178</u>	<u>-</u>	<u>-</u>	<u>34,178</u>	<u>42,668</u>
C Liabilities					
Accounts preparation and independent examination 2024	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					<u>5,000</u>
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:

Stephen Roberts

Date:

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Rent for hire of halls	10,420	-	-	10,420	8,795
Streetprayer ministry	-	-	1,922	1,922	93
Travel & Conferences	3,503	-	-	3,503	6,923
Church office	13,246	-	-	13,246	4,829
Minor equipment	-	-	-	-	116
Insurance	267	-	-	267	256
English Classes	-	-	901	901	
Sunday school, Children's Camp	1,701	-	-	1,701	258
Copyright Licenses and professional fees	1,142	-	-	1,142	1,828
Other costs	1,570	-	-	1,570	899
	<u>31,849</u>	<u>-</u>	<u>2,823</u>	<u>34,672</u>	<u>23,997</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	-	-	-	-	3,000
Other evangelical churches in Spain	4,006	-	-	4,006	3,747
Rosa Gonzales	1,800	-	-	1,800	1,227
Oxford Churches	1,220	-	-	1,220	
Economic help to church in India	-	-	1,619	1,619	1,876
Economic help to Children's Home Arg	-	-	4,454	4,454	-
Organisations < £1,000	-	-	-	-	806
Individuals	1,679	-	-	1,679	-
	<u>8,705</u>	<u>-</u>	<u>6,073</u>	<u>14,778</u>	<u>10,655</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2024 (2023: nil).

There were no payments to related parties (2023: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2024 £
Designated funds					
Property fund	125,082	-	-	12,000	137,082
	<u>125,082</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>137,082</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	5,744	1,748	- 1,922	-	5,570
English Classes	-	920	- 901	-	18
Ukraine	900	-	-	-	900
Economic help to Children's Home Arg	3,134	2,214	- 4,454		895
Church in India	-	345	- 1,619	1,274	-
Other	882	-	-	-	882
	<u>18,261</u>	<u>5,227</u>	<u>- 8,896</u>	<u>1,274</u>	<u>15,866</u>
Unrestricted General Funds	<u>65,292</u>	<u>86,365</u>	<u>- 40,554</u>	<u>- 13,274</u>	<u>97,829</u>

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

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RIVERS OF LIFE CHURCH
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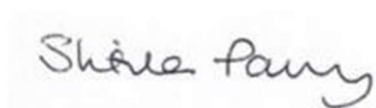
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Sheila Parry FCCA

Date 22/10/25

RIVERS OF LIFE CHURCH

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		<u>86,365</u>	<u>-</u>	<u>5,227</u>	<u>91,592</u>	<u>61,936</u>
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RIVERS OF LIFE CHURCH
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31 DECEMBER 2024

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B Other monetary assets					
Gift Aid due to charity	34,178	-	-	34,178	42,668
	<u>34,178</u>	<u>-</u>	<u>-</u>	<u>34,178</u>	<u>42,668</u>
C Liabilities					
Accounts preparation and independent examination 2024	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					<u>5,000</u>
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:

Stephen Roberts

Date:

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of accounting

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Cash accounting records

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2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Rent for hire of halls	10,420	-	-	10,420	8,795
Streetprayer ministry	-	-	1,922	1,922	93
Travel & Conferences	3,503	-	-	3,503	6,923
Church office	13,246	-	-	13,246	4,829
Minor equipment	-	-	-	-	116
Insurance	267	-	-	267	256
English Classes	-	-	901	901	
Sunday school, Children's Camp	1,701	-	-	1,701	258
Copyright Licenses and professional fees	1,142	-	-	1,142	1,828
Other costs	1,570	-	-	1,570	899
	<u>31,849</u>	<u>-</u>	<u>2,823</u>	<u>34,672</u>	<u>23,997</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	-	-	-	-	3,000
Other evangelical churches in Spain	4,006	-	-	4,006	3,747
Rosa Gonzales	1,800	-	-	1,800	1,227
Oxford Churches	1,220	-	-	1,220	
Economic help to church in India	-	-	1,619	1,619	1,876
Economic help to Children's Home Arg	-	-	4,454	4,454	-
Organisations < £1,000	-	-	-	-	806
Individuals	1,679	-	-	1,679	-
	<u>8,705</u>	<u>-</u>	<u>6,073</u>	<u>14,778</u>	<u>10,655</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2024 (2023: nil).

There were no payments to related parties (2023: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2024 £
Designated funds					
Property fund	125,082	-	-	12,000	137,082
	<u>125,082</u>	<u>-</u>	<u>-</u>	<u>12,000</u>	<u>137,082</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	5,744	1,748	- 1,922	-	5,570
English Classes	-	920	- 901	-	18
Ukraine	900	-	-	-	900
Economic help to Children's Home Arg	3,134	2,214	- 4,454		895
Church in India	-	345	- 1,619	1,274	-
Other	882	-	-	-	882
	<u>18,261</u>	<u>5,227</u>	<u>- 8,896</u>	<u>1,274</u>	<u>15,866</u>
Unrestricted General Funds	<u>65,292</u>	<u>86,365</u>	<u>- 40,554</u>	<u>- 13,274</u>	<u>97,829</u>

RIVERS OF LIFE CHURCH

England & Wales - Charity number 1115184

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2023 Period start date to 31/12/2023 Period end date

Charity name: Rivers of Life Church

Charity registration number: 1115184

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust seeks to demonstrate the Christian faith in action by being a church in the Oxford area. Jesus Christ taught us to “Love God with all our heart, mind, soul and strength and to love our neighbour as ourselves”. Our first focus is therefore on prayer and praise to God and secondly on loving one another and serving the local community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Holding regular Church meetings, a baptism and also picnics and other meals together to which we invite neighbours. Working with single parent families and the elderly in the area. We host a weekly food bank distribution centre for the Northway area. We still give ongoing support to Majanaim, a children’s home in Misiones, Argentina. We send our main leadership team to develop relationships, vision, and to be trained to the Rivers of Life network’s European and Global conferences.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit and because nearly all of the services that Rivers of Life Church provides are open to all and free of charge, we have no doubt that we follow the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We currently don't do any grant making and therefore don't need a policy in place
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	None
Other		

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Regular church meetings on Sundays, meals and meetings on Tuesdays and biweekly meals and meetings on Fridays is the main focus of the church. Other activities include working with young people, visiting retirement homes, family camp and working with single parent families. More recently (since late 2014) we have become involved in trying to help the integration of the East Timorese community in Oxford, the majority of whom have arrived in the last five years. They are said to number about 3000. In 2015 we started regular free English lessons for them, and other immigrants have since joined these. There are now three lesson slots during the week, two in our building and one online. We've found there is a great need and believe that this activity is helping to give more social adhesion in the city. We are supported by the council who have assigned workers to help. There is a great need for more teachers to volunteer. Apart from the regular church meetings, we wanted to contribute to the sense of community in the area and invited all our neighbours to a prayer breakfast. This started as a pilot scheme on Edgeway Road, Marston, which has about 100 houses. Around 20 people came to the first event in September 2007. This project, called "Streetprayer" and expanded across the city of Oxford and elsewhere. More information can be found on the website www.streetprayer.org.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We don't set specific objectives.
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Performance of fundraising activities against objectives set	Para 1.41	We haven't undertaken any fundraising
Investment performance against objectives	Para 1.41	We are continuing to invest £1000 per month into a building fund.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We are very solid financially and have increased our investment by over £12,000 during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity's unrestricted general reserves at the year end were £65,292. The charity also has a designated property reserve of £125,082, as described above, and a number of restricted reserves, totalling £18,261. See note 5 of the accounts for details.
Amount of reserves held	Para 1.22	Over £208,635 as at 31.12.23
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Offerings given by members of the church
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	There are many risks, common to all church congregations in the nation. Top of the risk register would be disunity in the church's main leadership core.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Governed by a trust deed dated 14th Feb 2006
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Church, unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selected by other trustees and confirmed by members at the AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustees attended safeguarding training from Thirtyone:eight. The course is called "SAFEGUARDING FOR TRUSTEES"
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity works with other Rivers of Life churches around the world (known as Ríos de Vida in Spanish). The charity also works with other Oxford churches.
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Rivers of Life Church
Other name the charity uses	

Registered charity number	1115184
Charity's principal address	123 Edgeway Road Oxford OX3 0HF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marcus Frind Roberts	Chairman & Secretary		
2	David John McCulloch			
3	Stephen John Gibbs			
4	Stephen David Roberts	Assistant secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

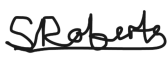
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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Marcus Roberts	Stephen Roberts
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Position (eg
Secretary, Chair, etc)

Chairman	Assistant secretary
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Date

30/09/2024

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2023**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2023

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Receipts and Payments Account	5
Statement of Assets and Liabilities	6
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**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2023**

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
GOVERNING DOCUMENT	Declaration of Trust dated 14 February 2006
CHARITY REGISTRATION NUMBER	1115184
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Marcus Frind Roberts David John McCulloch Stephen John Gibbs Stephen Roberts
BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2023

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

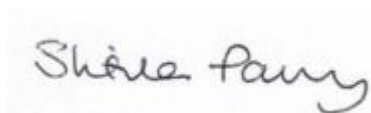
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date 16/10/2024

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2023

		General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
	Notes					
Income receipts						
Donations, legacies and grants		38,605	-	7,786	46,391	44,860
Gift Aid receipts		12,936	-	-	12,936	-
Income from charitable activities		382	-	-	382	-
Interest received		288	1,939	-	2,227	472
		<u>52,211</u>	<u>1,939</u>	<u>7,786</u>	<u>61,936</u>	<u>45,332</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	23,904	-	93	23,997	14,655
Grants paid in relation to charitable activities undertaken by others	3	8,780	-	1,876	10,656	23,607
		<u>32,684</u>	<u>-</u>	<u>1,969</u>	<u>34,653</u>	<u>38,262</u>
Net receipts / payments before transfers		19,527	1,939	5,817	27,283	7,070
Transfers between funds	5	- 12,640	12,000	640	-	-
Net movement in funds		<u>6,887</u>	<u>13,939</u>	<u>6,457</u>	<u>27,283</u>	<u>7,070</u>
Cash funds as at last year end		58,405	111,143	11,804	181,352	174,282
Cash funds as at this year end		<u>65,292</u>	<u>125,082</u>	<u>18,261</u>	<u>208,635</u>	<u>181,352</u>

The notes on p7-8 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2023

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
A Cash Funds					
Held at Bank	54,330	125,082	18,261	197,673	170,678
Kingdom Bank 12 month savings bond	10,963	-	-	10,963	10,674
	<u>65,292</u>	<u>125,082</u>	<u>18,261</u>	<u>208,635</u>	<u>181,352</u>
B Other monetary assets					
Gift Aid due to charity	42,668	-	-	42,668	46,301
	<u>42,668</u>	<u>-</u>	<u>-</u>	<u>42,668</u>	<u>46,301</u>
C Liabilities					
Accounts preparation and independent examination 2023	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:

Stephen Roberts



Date:21/10/2024....

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Rent for hire of halls	8,795	-	-	8,795	2,191
Streetprayer ministry	-	-	93	93	856
Gulshat	-	-	-	-	-
Travel & Conferences	6,923	-	-	6,923	4,843
Church office	4,829	-	-	4,829	4,647
Minor equipment	116	-	-	116	538
Insurance	256	-	-	256	247
Sunday school, Children's Camp	258	-	-	258	23
Copyright Licenses and professional fees	1,828	-	-	1,828	1,202
Church meals	-	-	-	-	29
Other costs	899	-	-	899	79
	<u>23,904</u>	<u>-</u>	<u>93</u>	<u>23,997</u>	<u>14,655</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	3,000	-	-	3,000	2,919
Other evangelical churches in Spain	3,747	-	-	3,747	3,653
Rosa Gonzales	1,227	-	-	1,227	1,451
Economic help to church in India	-	-	1,876	1,876	-
Children's home Argentina	-	-	-	-	6,870
Ukraine	-	-	-	-	7,924
Organisations < £1,000	806	-	-	806	790
Individuals	-	-	-	-	-
	<u>8,780</u>	<u>-</u>	<u>1,876</u>	<u>10,656</u>	<u>23,607</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2023 (2022: nil).

There were no payments to related parties (2022: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2023 £
Designated funds					
Property fund	111,143	1,939	-	12,000	125,082
	<u>111,143</u>	<u>1,939</u>	<u>-</u>	<u>12,000</u>	<u>125,082</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	4,217	1,620	- 93	-	5,744
Children's Home Fund	- 857	3,991	-	-	3,134
Ukraine	-	900	-	-	900
Church in India	-	1,235	- 1,875	640	-
Other	843	40	-	-	883
	<u>11,804</u>	<u>7,786</u>	<u>- 1,969</u>	<u>640</u>	<u>18,261</u>
Unrestricted General Funds	<u>58,405</u>	<u>52,211</u>	<u>- 32,684</u>	<u>- 12,640</u>	<u>65,292</u>

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2023**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2023

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**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2023

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 5 to 8.

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It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

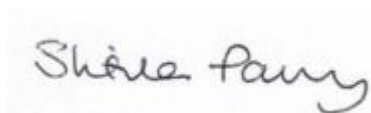
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have not been met; or

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



Sheila Parry FCCA

Date 16/10/2024

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2023

		General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
	Notes					
Income receipts						
Donations, legacies and grants		38,605	-	7,786	46,391	44,860
Gift Aid receipts		12,936	-	-	12,936	-
Income from charitable activities		382	-	-	382	-
Interest received		288	1,939	-	2,227	472
		<u>52,211</u>	<u>1,939</u>	<u>7,786</u>	<u>61,936</u>	<u>45,332</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	23,904	-	93	23,997	14,655
Grants paid in relation to charitable activities undertaken by others	3	8,780	-	1,876	10,656	23,607
		<u>32,684</u>	<u>-</u>	<u>1,969</u>	<u>34,653</u>	<u>38,262</u>
Net receipts / payments before transfers		19,527	1,939	5,817	27,283	7,070
Transfers between funds	5	- 12,640	12,000	640	-	-
Net movement in funds		<u>6,887</u>	<u>13,939</u>	<u>6,457</u>	<u>27,283</u>	<u>7,070</u>
Cash funds as at last year end		58,405	111,143	11,804	181,352	174,282
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The notes on p7-8 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2023

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
A Cash Funds					
Held at Bank	54,330	125,082	18,261	197,673	170,678
Kingdom Bank 12 month savings bond	10,963	-	-	10,963	10,674
	<u>65,292</u>	<u>125,082</u>	<u>18,261</u>	<u>208,635</u>	<u>181,352</u>
B Other monetary assets					
Gift Aid due to charity	42,668	-	-	42,668	46,301
	<u>42,668</u>	<u>-</u>	<u>-</u>	<u>42,668</u>	<u>46,301</u>
C Liabilities					
Accounts preparation and independent examination 2023	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:

Stephen Roberts



Date:21/10/2024....

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Rent for hire of halls	8,795	-	-	8,795	2,191
Streetprayer ministry	-	-	93	93	856
Gulshat	-	-	-	-	-
Travel & Conferences	6,923	-	-	6,923	4,843
Church office	4,829	-	-	4,829	4,647
Minor equipment	116	-	-	116	538
Insurance	256	-	-	256	247
Sunday school, Children's Camp	258	-	-	258	23
Copyright Licenses and professional fees	1,828	-	-	1,828	1,202
Church meals	-	-	-	-	29
Other costs	899	-	-	899	79
	<u>23,904</u>	<u>-</u>	<u>93</u>	<u>23,997</u>	<u>14,655</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	3,000	-	-	3,000	2,919
Other evangelical churches in Spain	3,747	-	-	3,747	3,653
Rosa Gonzales	1,227	-	-	1,227	1,451
Economic help to church in India	-	-	1,876	1,876	-
Children's home Argentina	-	-	-	-	6,870
Ukraine	-	-	-	-	7,924
Organisations < £1,000	806	-	-	806	790
Individuals	-	-	-	-	-
	<u>8,780</u>	<u>-</u>	<u>1,876</u>	<u>10,656</u>	<u>23,607</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2023 (2022: nil).

There were no payments to related parties (2022: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2023 £
Designated funds					
Property fund	111,143	1,939	-	12,000	125,082
	<u>111,143</u>	<u>1,939</u>	<u>-</u>	<u>12,000</u>	<u>125,082</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	4,217	1,620	- 93	-	5,744
Children's Home Fund	- 857	3,991	-	-	3,134
Ukraine	-	900	-	-	900
Church in India	-	1,235	- 1,875	640	-
Other	843	40	-	-	883
	<u>11,804</u>	<u>7,786</u>	<u>- 1,969</u>	<u>640</u>	<u>18,261</u>
Unrestricted General Funds	<u>58,405</u>	<u>52,211</u>	<u>- 32,684</u>	<u>- 12,640</u>	<u>65,292</u>

RIVERS OF LIFE CHURCH

England & Wales - Charity number 1115184

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2022 Period start date to 31/12/2022 Period end date

Charity name: Rivers of Life Church

Charity registration number: 1115184

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust seeks to demonstrate the Christian faith in action by being a church in the Oxford area. Jesus Christ taught us to "Love God with all our heart, mind, soul and strength and to love our neighbour as ourselves". Our first focus is therefore on prayer and praise to God and secondly on loving one another and serving the local community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Holding regular Church meetings and also meals together to which we invite neighbours. Working with single parent families and the elderly in the area. The project to build the local community with the occasional breakfast gatherings, is being maintained and we held a community breakfast in May 2022 as well as a brunch to welcome new students in September 2022. We still give ongoing support to a children's home in Argentina. We have developed a working relationship with a church in Vellore, India, helping them with their Children's home and relief of the poor. Since the start of the war in Ukraine, we have been contributing to humanitarian aid, through a contact in a church in Chervonohrad, near Lviv, Ukraine.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We currently don't do any grant making and therefore don't need a policy in place
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	None
Other		

Achievements and Performance

	SORP reference	
--	----------------	--

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Regular church meetings on Sundays and Tuesdays is the main focus of the church. During the beginning of 2021, these were entirely online but during the spring, we started meeting together again in person. Since then, Tuesday gatherings have been held in different venues around the county. Apart from the regular church meetings, we wanted to contribute to the sense of community in the area and invited all our neighbours to a prayer breakfast. This started as a pilot scheme on Edgeway Road, Marston, which has about 100 houses. Around 20 people came to the first event in September 2007. This project, called "streetprayer" and expanded across the city of Oxford and elsewhere. More information can be found on the website www.streetprayer.org This has developed into a new project called "New Marston Hub" whereby we are encouraging neighbours to get together for meals and to find things they can share such as home grown produce, lifts, etc. The meetings have been attended by local councillors and neighbourhood police, who are very supportive. Other activities include working with young people, visiting retirement homes, family camp and working with single parent families. More recently (since late 2014) we have become involved in trying to help the integration of the East Timorese community in Oxford, the majority of whom have arrived in the last five years. They are said to number about 3000. In 2015 we started regular free English lessons for them, and other immigrants have since joined these. We've found there is a great need and believe that this activity is helping to give more social adhesion in the city. We are supported by the council who have assigned workers to help. There is a great need for more teachers to volunteer.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We don't set specific objectives.
Performance of fundraising activities against objectives set	Para 1.41	We haven't undertaken any fund raising
Investment performance against objectives	Para 1.41	We are continuing to invest £1000 per month into a building fund.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We are very solid financially and have increased our investment by over £12,000 during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held to build up a deposit for buying a building.
Amount of reserves held	Para 1.22	Over £181,000 as at 31.12.22
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Offerings given by members of the church
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	None
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Governed by a trust deed dated 14th Feb 2006
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Church, unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selected by other trustees and confirmed by members at the AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Training of the accounts team by Stewardship Services. Trustees attended safeguarding training from Thirtyone:eight. The course was called "SAFEGUARDING FOR TRUSTEES"
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Independent church working together with other churches in Oxford and abroad.
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Rivers of Life
Other name the charity uses	
Registered charity number	1115184
Charity's principal address	123 Edgeway Road Oxford OX3 0HF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marcus Frind Roberts	Chairman & Secretary		
2	David John McCulloch			
3	Stephen John Gibbs			
4	Stephen David Roberts	Assistant secretary		
5				
6				
7				
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14				
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16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
---------------	--	--

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

	SRoberts
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Full name(s)

Marcus Roberts	Stephen Roberts
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Position (eg
Secretary, Chair, etc)

Chairman	Assistant secretary
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Date

29/09/2022

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2022**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2022

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Statement of Assets and Liabilities	6
Notes to the Accounts	7-8

**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2022**

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
GOVERNING DOCUMENT	Declaration of Trust dated 14 February 2006
CHARITY REGISTRATION NUMBER	1115184
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Marcus Frind Roberts David John McCulloch Stephen John Gibbs Stephen Roberts
BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2022

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

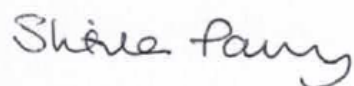
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date16 October 2023.....

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2022

		General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
	Notes					
Income receipts						
Donations, legacies and grants		36,067	-	8,793	44,860	51,581
Gift Aid receipts		-	-	-	-	7,400
Income from charitable activities		-	-	-	-	20
Interest received		21	451	-	472	188
Other		-	-	-	-	-
		<u>36,088</u>	<u>451</u>	<u>8,793</u>	<u>45,332</u>	<u>59,189</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	13,799	-	856	14,655	10,752
Grants paid in relation to charitable activities undertaken by others	3	8,813	-	14,794	23,607	17,956
		<u>22,612</u>	<u>-</u>	<u>15,650</u>	<u>38,262</u>	<u>28,708</u>
Net receipts / payments before transfers		13,476	451	- 6,857	7,070	30,481
Transfers between funds	5	- 15,917	12,000	3,917	-	-
Net movement in funds		<u>- 2,441</u>	<u>12,451</u>	<u>- 2,940</u>	<u>7,070</u>	<u>30,481</u>
Cash funds as at last year end		60,846	98,692	14,744	174,282	143,801
Cash funds as at this year end		<u>58,405</u>	<u>111,143</u>	<u>11,804</u>	<u>181,352</u>	<u>174,282</u>

The notes on p7-8 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2022

	General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
A Cash Funds					
Held at Bank	47,731	111,143	11,804	170,678	163,629
Kingdom Bank 12 month savings bond	10,674	-	-	10,674	10,653
Petty cash	-	-	-	-	-
	<u>58,405</u>	<u>111,143</u>	<u>11,804</u>	<u>181,352</u>	<u>174,282</u>
B Other monetary assets					
Gift Aid due to charity	46,301	-	-	46,301	35,726
	<u>46,301</u>	<u>-</u>	<u>-</u>	<u>46,301</u>	<u>35,726</u>
C Liabilities					
Accounts preparation and independent examination 2022	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:



Stephen Roberts

Date: 07/10/2023

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Rent for hire of halls	2,191	-	-	2,191	1,924
Streetprayer ministry	-	-	856	856	-
Gulshat	-	-	-	-	-
Travel & Conferences	4,843	-	-	4,843	-
Church office	4,647	-	-	4,647	6,498
Minor equipment	538	-	-	538	1,909
Insurance	247	-	-	247	-
Sunday school, Children's Camp	23	-	-	23	173
Copyright Licenses and professional fees	1,202	-	-	1,202	247
Church meals	29	-	-	29	-
Other costs	79	-	-	79	-
	<u>13,799</u>	<u>-</u>	<u>856</u>	<u>14,655</u>	<u>10,752</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	2,919	-	-	2,919	2,905
Other evangelical churches in Spain	3,653	-	-	3,653	3,571
Rosa Gonzales	1,451	-	-	1,451	1,450
Covid help	-	-	-	-	360
Economic help to church in India	-	-	-	-	8,993
Children's home Argentina	-	-	6,870	6,870	-
Ukraine	-	-	7,924	7,924	-
Organisations < £1,000	790	-	-	790	677
Individuals	-	-	-	-	-
	<u>8,813</u>	<u>-</u>	<u>14,794</u>	<u>23,607</u>	<u>17,956</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2022 (2021: nil).

There were no payments to related parties (2021: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2022 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
Designated funds					
Property fund	98,692	451	-	12,000	111,143
	<u>98,692</u>	<u>451</u>	<u>-</u>	<u>12,000</u>	<u>111,143</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	3,388	1,685	- 856	-	4,217
Children's Home Fund	3,755	2,258	- 6,870	-	- 857
Ukraine	-	4,007	- 7,924	3,917	-
Other	-	843	-	-	843
	<u>14,744</u>	<u>8,793</u>	<u>- 15,650</u>	<u>3,917</u>	<u>11,804</u>
Unrestricted General Funds	<u>60,846</u>	<u>36,088</u>	<u>- 22,612</u>	<u>- 15,917</u>	<u>58,405</u>

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2022**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2022

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**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2022**

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
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CHARITY REGISTRATION NUMBER	1115184
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BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2022

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

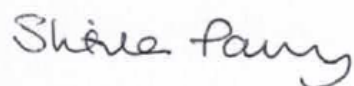
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date16 October 2023.....

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2022

		General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Notes						
Income receipts						
Donations, legacies and grants		36,067	-	8,793	44,860	51,581
Gift Aid receipts		-	-	-	-	7,400
Income from charitable activities		-	-	-	-	20
Interest received		21	451	-	472	188
Other		-	-	-	-	-
		<u>36,088</u>	<u>451</u>	<u>8,793</u>	<u>45,332</u>	<u>59,189</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	13,799	-	856	14,655	10,752
Grants paid in relation to charitable activities undertaken by others	3	8,813	-	14,794	23,607	17,956
		<u>22,612</u>	<u>-</u>	<u>15,650</u>	<u>38,262</u>	<u>28,708</u>
Net receipts / payments before transfers		13,476	451	- 6,857	7,070	30,481
Transfers between funds	5	- 15,917	12,000	3,917	-	-
Net movement in funds		<u>- 2,441</u>	<u>12,451</u>	<u>- 2,940</u>	<u>7,070</u>	<u>30,481</u>
Cash funds as at last year end		60,846	98,692	14,744	174,282	143,801
Cash funds as at this year end		<u>58,405</u>	<u>111,143</u>	<u>11,804</u>	<u>181,352</u>	<u>174,282</u>

The notes on p7-8 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2022

	General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
A Cash Funds					
Held at Bank	47,731	111,143	11,804	170,678	163,629
Kingdom Bank 12 month savings bond	10,674	-	-	10,674	10,653
Petty cash	-	-	-	-	-
	<u>58,405</u>	<u>111,143</u>	<u>11,804</u>	<u>181,352</u>	<u>174,282</u>
B Other monetary assets					
Gift Aid due to charity	46,301	-	-	46,301	35,726
	<u>46,301</u>	<u>-</u>	<u>-</u>	<u>46,301</u>	<u>35,726</u>
C Liabilities					
Accounts preparation and independent examination 2022	720	-	-	720	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee:



Stephen Roberts

Date: 07/10/2023

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Rent for hire of halls	2,191	-	-	2,191	1,924
Streetprayer ministry	-	-	856	856	-
Gulshat	-	-	-	-	-
Travel & Conferences	4,843	-	-	4,843	-
Church office	4,647	-	-	4,647	6,498
Minor equipment	538	-	-	538	1,909
Insurance	247	-	-	247	-
Sunday school, Children's Camp	23	-	-	23	173
Copyright Licenses and professional fees	1,202	-	-	1,202	247
Church meals	29	-	-	29	-
Other costs	79	-	-	79	-
	<u>13,799</u>	<u>-</u>	<u>856</u>	<u>14,655</u>	<u>10,752</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	2,919	-	-	2,919	2,905
Other evangelical churches in Spain	3,653	-	-	3,653	3,571
Rosa Gonzales	1,451	-	-	1,451	1,450
Covid help	-	-	-	-	360
Economic help to church in India	-	-	-	-	8,993
Children's home Argentina	-	-	6,870	6,870	-
Ukraine	-	-	7,924	7,924	-
Organisations < £1,000	790	-	-	790	677
Individuals	-	-	-	-	-
	<u>8,813</u>	<u>-</u>	<u>14,794</u>	<u>23,607</u>	<u>17,956</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2022 (2021: nil).

There were no payments to related parties (2021: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2022	Receipts	Payments	Transfers	Balance at 31 Dec 2022
	£	£	£	£	£
Designated funds					
Property fund	98,692	451	-	12,000	111,143
	<u>98,692</u>	<u>451</u>	<u>-</u>	<u>12,000</u>	<u>111,143</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	3,388	1,685	- 856	-	4,217
Children's Home Fund	3,755	2,258	- 6,870	-	- 857
Ukraine	-	4,007	- 7,924	3,917	-
Other	-	843	-	-	843
	<u>14,744</u>	<u>8,793</u>	<u>- 15,650</u>	<u>3,917</u>	<u>11,804</u>
Unrestricted General Funds	<u>60,846</u>	<u>36,088</u>	<u>- 22,612</u>	<u>- 15,917</u>	<u>58,405</u>

RIVERS OF LIFE CHURCH

England & Wales - Charity number 1115184

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2021 **Period start date to** 31/12/2021 **Period end date**

Charity name: Rivers of Life Church

Charity registration number: 1115184

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust seeks to demonstrate the Christian faith in action by being a church in the Oxford area. Jesus Christ taught us to "Love God with all our heart, mind, soul and strength and to love our neighbour as ourselves". Our first focus is therefore on prayer and praise to God and secondly on loving one another and serving the local community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Holding regular Church meetings and also meals together to which we invite neighbours. Working with single parent families and the elderly in the area. The project to build the local community with the occasional breakfast gatherings is being maintained and we held a community breakfast in May 2022 as well as brunch to welcome new students in September 2022. We still give ongoing support to a children's home in Argentina. We have developed a working relationship with a church in Vellore, India, helping them with their Children's home and relief of the poor. Since the start of the war in Ukraine, we have been contributing to humanitarian aid, through a contact in a church in Chervonohrad, near Lviv, Ukraine.
Statement confirming whether the trustees have had regard to the guidance issued by the	Para 1.18	

Charity Commission on public benefit		
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We currently don't do any grant making and therefore don't need a policy in place
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	None
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Regular church meetings on Sundays and Tuesdays is the main focus of the church. During the beginning of 2021, there were entirely online but during the spring, we started meeting together again in person. Since then, Tuesday gatherings have been held in different venues around the county. Apart from the regular church meetings, we wanted to contribute to the sense of community in the area and invited all our neighbours to a prayer breakfast. This started as a pilot scheme on Edgeway Road, Marston, which has about 100 houses. Around 20 people came to the first event in September 2007. This project, called "streetprayer" and expanded across the city of Oxford and elsewhere. More information can be found on the website www.streetprayer.org

		This has developed into a new project called “New Marston Hub” whereby we are encouraging neighbours to get together for meals and to find things they can share such as home grown produce, lifts, etc. The meetings have been attended by local councillors and neighbourhood police, who are very supportive. Other activities include working with young people, visiting retirement homes, family camp and working with single parent families. More recently (since late 2014) we have become involved in trying to help the integration of the East Timorese community in Oxford, the majority of whom have arrived in the last five years. They are said to number about 3000. In 2015 we started regular free English lessons for them, and other immigrants have since joined these. We’ve found there is a great need and believe that this activity is helping to give more social adhesion in the city. We are supported by the council who have assigned workers to help. There is a great need for more teachers to volunteer.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We don’t set specific objectives.
Performance of fundraising activities against objectives set	Para 1.41	We haven’t undertaken any fund raising
Investment performance against objectives	Para 1.41	We are continuing to invest £1000 per month into a building fund.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We are very solid financially and have increased our investment by over £12,000 during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held to build up a deposit for buying a building
Amount of reserves held	Para 1.22	Over £109,344 as at 31.12.21
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Offerings given by members of the church
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	None
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Governed by a trust deed dated 14th Feb 2006
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Church, unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selected by other trustees and confirmed by members at the AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Training of the accounts team by Stewardship Services Trustees attended safeguarding training from Thirtyone:eight. The course was called "SAFEGUARDING FOR TRUSTEES"
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Independent church working together with other churches in Oxford and abroad.
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Rivers of Life
Other name the charity uses	
Registered charity number	1115184

Charity's principal address	123 Edgeway RoadOxfordOX3 0HF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marcus Frind Roberts	Chairman & Secretary		
2	David John McCulloch			
3	Stephen John Gibbs			
4	Stephen David Roberts	Assistant secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

Marcus Roberts	SRoberts
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Full name(s)

Marcus Roberts	Stephen Roberts
----------------	-----------------

Position (eg
Secretary, Chair, etc)

Chairman	Assistant secretary
----------	---------------------

Date

28/10/2022

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2021**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

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Statement of Assets and Liabilities	6
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**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2021**

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
GOVERNING DOCUMENT	Declaration of Trust dated 14 February 2006
CHARITY REGISTRATION NUMBER	1115184
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Marcus Frind Roberts David John McCulloch Stephen John Gibbs Stephen Roberts
BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2021

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

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

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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

Sheila Parry FCCA

Date

RIVERS OF LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

		General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
	Notes					
Income receipts						
Donations, legacies and grants		45,673	-	5,908	51,581	43,627
Gift Aid receipts		7,400	-	-	7,400	-
Income from charitable activities		20	-	-	20	-
Interest received		37	151	-	188	422
		<u>53,130</u>	<u>151</u>	<u>5,908</u>	<u>59,189</u>	<u>44,049</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	10,752	-	-	10,752	13,020
Grants paid in relation to charitable activities undertaken by others	3	8,963	-	8,993	17,956	14,527
		<u>19,715</u>	<u>-</u>	<u>8,993</u>	<u>28,708</u>	<u>27,547</u>
Net receipts / payments before transfers		33,415	151	- 3,085	30,481	16,502
Transfers between funds	4	- 19,844	12,000	7,844	-	-
Net movement in funds		<u>13,571</u>	<u>12,000</u>	<u>4,759</u>	<u>30,481</u>	<u>16,502</u>
Cash funds as at last year end		47,275	86,541	9,985	143,801	127,299
Cash funds as at this year end		<u>60,846</u>	<u>98,692</u>	<u>14,744</u>	<u>174,282</u>	<u>143,801</u>

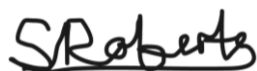
The notes on pp5-6 form part of these accounts.

RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2021

	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
A Cash Funds					
Held at Bank	50,193	98,692	14,744	163,629	133,185
Kingdom Bank 12 month savings bond	10,653	-	-	10,653	10,616
	<u>60,846</u>	<u>98,692</u>	<u>14,744</u>	<u>174,282</u>	<u>143,801</u>
B Other monetary assets					
Gift Aid due to charity	35,726	-	-	35,726	33,349
	<u>35,726</u>	<u>-</u>	<u>-</u>	<u>35,726</u>	<u>33,349</u>
C Liabilities					
Accounts preparation and independent examination 2021	720	-	-	720	-
Accounts preparation and independent examination 2020	-	-	-	-	720
Accounts preparation and independent examination 2019	-	-	-	-	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>1,440</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee: Stephen Roberts



Date:25/10/2022....

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Rent for hire of halls	1,924	-	-	1,924	2,330
Streetprayer ministry	-	-	-	-	444
Gulshat	-	-	-	-	1,927
Travel & Conferences	-	-	-	-	155
Church office	6,499	-	-	6,499	4,453
Minor equipment	1,909	-	-	1,909	952
Insurance	-	-	-	-	235
Sunday school, Children's Camp	173	-	-	173	157
Copyright Licenses and professional fees	247	-	-	247	2,351
Church meals	-	-	-	-	16
Other costs	-	-	-	-	-
	<u>10,752</u>	<u>-</u>	<u>-</u>	<u>10,752</u>	<u>13,020</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	2,905	-	-	2,905	917
Other evangelical churches in Spain	3,571	-	-	3,571	3,974
Rosa Gonzales	1,450	-	-	1,450	-
Covid help	360	-	-	360	-
Children's home, Garupa Argentina	-	-	-	-	1,920
Economic help to church in India	-	-	8,993	8,993	2,320
Economic help to church in Argentina	-	-	-	-	2,033
Organisations < £1,000	677	-	-	677	3,363
	<u>8,963</u>	<u>-</u>	<u>8,993</u>	<u>17,956</u>	<u>14,527</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2021 (2020: nil).

There were no payments to related parties (2020: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2021 £
Designated funds					
Property fund	86,541	151	-	12,000	98,692
	<u>86,541</u>	<u>151</u>	<u>-</u>	<u>12,000</u>	<u>98,692</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	1,728	1,660	-	-	3,368
Children's Home Fund	260	3,495	-	-	3,755
Other	396	753	- 8,993	7,844	-
	<u>9,985</u>	<u>5,908</u>	<u>- 8,993</u>	<u>7,844</u>	<u>14,745</u>
Unrestricted General Funds	<u>47,275</u>	<u>53,131</u>	<u>- 19,715</u>	<u>- 19,844</u>	<u>60,846</u>

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2021**

Charity Number 1115184

RIVERS OF LIFE CHURCH REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

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**RIVERS OF LIFE CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**RIVERS OF LIFE CHURCH
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2021

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
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BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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Sheila Parry FCCA

Date

RIVERS OF LIFE CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

		General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
	Notes					
Income receipts						
Donations, legacies and grants		45,673	-	5,908	51,581	43,627
Gift Aid receipts		7,400	-	-	7,400	-
Income from charitable activities		20	-	-	20	-
Interest received		37	151	-	188	422
		<u>53,130</u>	<u>151</u>	<u>5,908</u>	<u>59,189</u>	<u>44,049</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	10,752	-	-	10,752	13,020
Grants paid in relation to charitable activities undertaken by others	3	8,963	-	8,993	17,956	14,527
		<u>19,715</u>	<u>-</u>	<u>8,993</u>	<u>28,708</u>	<u>27,547</u>
Net receipts / payments before transfers		33,415	151	- 3,085	30,481	16,502
Transfers between funds	4	- 19,844	12,000	7,844	-	-
Net movement in funds		<u>13,571</u>	<u>12,000</u>	<u>4,759</u>	<u>30,481</u>	<u>16,502</u>
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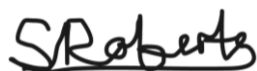
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RIVERS OF LIFE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
31 DECEMBER 2021

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	<u>60,846</u>	<u>98,692</u>	<u>14,744</u>	<u>174,282</u>	<u>143,801</u>
B Other monetary assets					
Gift Aid due to charity	35,726	-	-	35,726	33,349
	<u>35,726</u>	<u>-</u>	<u>-</u>	<u>35,726</u>	<u>33,349</u>
C Liabilities					
Accounts preparation and independent examination 2021	720	-	-	720	-
Accounts preparation and independent examination 2020	-	-	-	-	720
Accounts preparation and independent examination 2019	-	-	-	-	720
	<u>720</u>	<u>-</u>	<u>-</u>	<u>720</u>	<u>1,440</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee: Stephen Roberts



Date:25/10/2022....

RIVERS OF LIFE CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' vie of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Rent for hire of halls	1,924	-	-	1,924	2,330
Streetprayer ministry	-	-	-	-	444
Gulshat	-	-	-	-	1,927
Travel & Conferences	-	-	-	-	155
Church office	6,499	-	-	6,499	4,453
Minor equipment	1,909	-	-	1,909	952
Insurance	-	-	-	-	235
Sunday school, Children's Camp	173	-	-	173	157
Copyright Licenses and professional fees	247	-	-	247	2,351
Church meals	-	-	-	-	16
Other costs	-	-	-	-	-
	<u>10,752</u>	<u>-</u>	<u>-</u>	<u>10,752</u>	<u>13,020</u>

RIVERS OF LIFE CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	2,905	-	-	2,905	917
Other evangelical churches in Spain	3,571	-	-	3,571	3,974
Rosa Gonzales	1,450	-	-	1,450	-
Covid help	360	-	-	360	-
Children's home, Garupa Argentina	-	-	-	-	1,920
Economic help to church in India	-	-	8,993	8,993	2,320
Economic help to church in Argentina	-	-	-	-	2,033
Organisations < £1,000	677	-	-	677	3,363
	<u>8,963</u>	<u>-</u>	<u>8,993</u>	<u>17,956</u>	<u>14,527</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2021 (2020: nil).

There were no payments to related parties (2020: nil).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2021 £
Designated funds					
Property fund	86,541	151	-	12,000	98,692
	<u>86,541</u>	<u>151</u>	<u>-</u>	<u>12,000</u>	<u>98,692</u>
Restricted funds					
Gulshat Fund	7,601	-	-	-	7,601
Street Prayer	1,728	1,660	-	-	3,368
Children's Home Fund	260	3,495	-	-	3,755
Other	396	753	- 8,993	7,844	-
	<u>9,985</u>	<u>5,908</u>	<u>- 8,993</u>	<u>7,844</u>	<u>14,745</u>
Unrestricted General Funds	<u>47,275</u>	<u>53,131</u>	<u>- 19,715</u>	<u>- 19,844</u>	<u>60,846</u>

RIVERS OF LIFE CHURCH

England & Wales - Charity number 1115184

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2020 Period start date to 31/12/2020 Period end date

Charity name: Rivers of Life Church

Charity registration number: 1115184

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trust seeks to demonstrate the Christian faith in action by being a church in the Oxford area. Jesus Christ taught us to “Love God with all our heart, mind, soul and strength and to love our neighbour as ourselves”. Our first focus is therefore on prayer and praise to God and secondly on loving one another and serving the local community.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Holding regular Church meetings and also meals together to which we invite neighbours. Working with single parent families and the elderly in the area. The project to build the local community with regular breakfast gatherings in different areas of Oxford, which we reported on in 2018, is being maintained and we held regular breakfasts as well as other regular events to bring people together. We still give ongoing support to a children’s homes in South America. We have developed a working relationship with a church in Vellore, India, helping them with their Children’s home and relief of the poor. --Due to Covid-19, after April 2020 we have suspended any in person gatherings and moved them online in most cases, except when government guidelines have allowed us to either meet in groups of six outdoors, or with social distancing measures indoors.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We currently don't do any grant making and therefore don't need a policy in place
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	None
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Apart from the regular church meetings, we wanted to contribute to the sense of community in the area and invited all our neighbours to a prayer breakfast. This started as a pilot scheme on Edgeway Road, Marston, which has about 100 houses. Around 20 people came to the first event in September 2007. This project, called "streetprayer" and expanded across the city of Oxford and elsewhere. More information can be found on the website www.streetprayer.org This has developed into a new project called "New Marston Hub" whereby we are encouraging neighbours to get together for meals and to find things they can share such as home grown produce, lifts, etc. The meetings have been attended by local councillors and neighbourhood police, who are very supportive. Other activities include working with young people, visiting retirement homes, family camp and working with single parent families. More recently (since late 2014) we have become involved in trying to help the integration of the East Timorese community in Oxford, the majority of whom have arrived in the last five years. They are said to number

		about 3000. In 2015 we started regular free English lessons for them, and other immigrants have since joined these. UPDATE 2020: The English lessons continue to be carried out online due to the Covid-19 pandemic, they are particularly thriving, with people from many nationalities regularly attending, especially East Timorese, Chinese, Pakistani and various European. We've found there is a great need and believe that this activity is helping to give more social adhesion in the city. We are supported by the council who have assigned workers to help. There is a great need for more teachers to volunteer.
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We don't set specific objectives.
Performance of fundraising activities against objectives set	Para 1.41	We haven't undertaken any fund raising
Investment performance against objectives	Para 1.41	We are continuing to invest £1000 per month into a building fund.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	We are very solid financially and have increased our investment by over £12,000 during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held to build up a deposit for buying a building
Amount of reserves held	Para 1.22	Over £96,000 as at 31.12.20
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Offerings given by members of the church
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	None
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Governed by a trust deed dated 14th Feb 2006
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Church, unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Selected by other trustees and confirmed by members at the AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Training of the accounts team by Stewardship Services
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Independent church working together with other churches in Oxford and abroad.
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Rivers of Life
Other name the charity uses	
Registered charity number	1115184
Charity's principal address	123 Edgeway Road Oxford OX3 0HF

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Marcus Frind Roberts	Chairman & Secretary		
2	David John McCulloch			
3	Stephen John Gibbs			
4	Stephen David Roberts	Assistant secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	Marcus Roberts	S Roberts
Full name(s)	Marcus Roberts	Stephen Roberts
Position (eg Secretary, Chair, etc)	Chairman	Assistant secretary
Date	17/05/2021	

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2020**

Charity Number 1115184

RIVERS OF LIFE CHURCH

REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

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RIVERS OF LIFE CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2020

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	123 Edgeway Road Marston Oxford OX3 0HF
GOVERNING DOCUMENT	Declaration of Trust dated 14 February 2006
CHARITY REGISTRATION NUMBER	1115184
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Marcus Frind Roberts David John McCulloch Stephen John Gibbs Stephen David Roberts
BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

RIVERS OF LIFE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2020

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

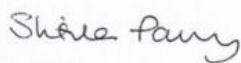
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date15 October 2021.....

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2020

		General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
	Notes					
Income receipts						
Donations, legacies and grants		37,521	-	6,106	43,626	42,585
Income from charitable activities		-	-	-	-	890
Interest received		90	333	-	422	531
		<u>37,610</u>	<u>333</u>	<u>6,106</u>	<u>44,049</u>	<u>44,006</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	10,648	-	2,371	13,020	23,788
Grants paid in relation to charitable activities undertaken by others	3	10,287	-	4,240	14,527	12,084
		<u>20,935</u>	<u>-</u>	<u>6,611</u>	<u>27,547</u>	<u>35,872</u>
Net receipts / payments before transfers		16,675	333	- 506	16,502	8,134
Transfers between funds	5	- 12,000	12,000	-	-	-
Net movement in funds		<u>4,675</u>	<u>12,333</u>	<u>- 506</u>	<u>16,502</u>	<u>8,134</u>
Cash funds as at last year end		42,600	74,208	10,491	127,299	119,165
Cash funds as at this year end		<u>47,275</u>	<u>86,541</u>	<u>9,985</u>	<u>143,801</u>	<u>127,299</u>

The notes on pp5-6 form part of these accounts.

RIVERS OF LIFE CHURCH

STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2020

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
A Cash Funds					
Held at Bank	36,659	86,541	9,985	133,185	116,772
Kingdom Bank 12 month savings bond	10,616	-	-	10,616	10,526
	<u>47,275</u>	<u>86,541</u>	<u>9,985</u>	<u>143,801</u>	<u>127,298</u>
B Other monetary assets					
Gift Aid due to charity	33,349	-	-	33,349	23,156
	<u>33,349</u>	<u>-</u>	<u>-</u>	<u>33,349</u>	<u>23,156</u>
C Liabilities					
Accounts preparation and independent examination 2020	720	-	-	720	720
Accounts preparation and independent examination 2019	720	-	-	720	-
	<u>1,440</u>	<u>-</u>	<u>-</u>	<u>1,440</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee: Stephen David Roberts

Date:24/09/2021....



RIVERS OF LIFE CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£	£
Rent for hire of halls	2,330	-	-	2,330	9,460
Streetprayer ministry	-	-	444	444	500
Gulshat	-	-	1,927	1,927	2,391
Travel & Conferences	155	-	-	155	1,958
Church office	4,452	-	-	4,452	3,945
Minor equipment	952	-	-	952	729
Insurance	235	-	-	235	-
Sunday school, Children's Camp	157	-	-	157	283
Copyright Licenses and professional fees	2,350	-	-	2,350	4,022
Church meals	16	-	-	16	460
Other costs	-	-	-	-	39
	<u>10,648</u>	<u>-</u>	<u>2,371</u>	<u>13,020</u>	<u>23,787</u>

RIVERS OF LIFE CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	917	-	-	917	6,445
Children's home, Garupa Argentina	-	-	1,920	1,920	3,654
India	-	-	2,320	2,320	-
Economic help to church in Argentina	2,033	-	-	2,033	-
Other evangelical churches in Spain	3,974	-	-	3,974	-
Organisations < £1,000	3,363	-	-	3,363	1,985
Individuals	-	-	-	-	-
	<u>10,287</u>	<u>-</u>	<u>4,240</u>	<u>14,527</u>	<u>12,084</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2020 (2019: nil).

Mr Roberts, a trustee, had costs of £nil (2019: £786).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2020 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2020 £
Designated funds					
Property fund	74,208	333	-	12,000	86,541
	<u>74,208</u>	<u>333</u>	<u>-</u>	<u>12,000</u>	<u>86,541</u>
Restricted funds					
Gulshat Fund	9,529	-	- 1,927	-	7,602
Street Prayer	772	1,400	- 444	-	1,728
Children's Home Fund	190	1,990	- 1,920	-	2,180
Other	-	2,716	- 2,320	-	396
	<u>10,491</u>	<u>6,106</u>	<u>- 6,611</u>	<u>-</u>	<u>9,986</u>
Unrestricted General Funds	<u>42,601</u>	<u>37,610</u>	<u>- 20,935</u>	<u>- 12,000</u>	<u>47,276</u>

RIVERS OF LIFE CHURCH

**UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2020**

Charity Number 1115184

RIVERS OF LIFE CHURCH

REPORTS AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2020

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RIVERS OF LIFE CHURCH

FOR THE YEAR ENDED 31 DECEMBER 2020

LEGAL & ADMINISTRATIVE DETAILS

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BANKERS	The Co-operative Bank Kingdom Bank Limited
INDEPENDENT EXAMINER	Sheila Parry FCCA SPX Oxford Ltd Peace House Paradise Street Oxford OX1 1ND

RIVERS OF LIFE CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

RIVERS OF LIFE CHURCH

YEAR ENDED 31 DECEMBER 2020

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 5 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

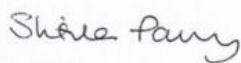
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Sheila Parry FCCA

Date15 October 2021.....

RIVERS OF LIFE CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS YEAR ENDED 31 DECEMBER 2020

		General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
	Notes					
Income receipts						
Donations, legacies and grants		37,521	-	6,106	43,626	42,585
Income from charitable activities		-	-	-	-	890
Interest received		90	333	-	422	531
		<u>37,610</u>	<u>333</u>	<u>6,106</u>	<u>44,049</u>	<u>44,006</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	10,648	-	2,371	13,020	23,788
Grants paid in relation to charitable activities undertaken by others	3	10,287	-	4,240	14,527	12,084
		<u>20,935</u>	<u>-</u>	<u>6,611</u>	<u>27,547</u>	<u>35,872</u>
Net receipts / payments before transfers		16,675	333	- 506	16,502	8,134
Transfers between funds	5	- 12,000	12,000	-	-	-
Net movement in funds		<u>4,675</u>	<u>12,333</u>	<u>- 506</u>	<u>16,502</u>	<u>8,134</u>
Cash funds as at last year end		42,600	74,208	10,491	127,299	119,165
Cash funds as at this year end		<u>47,275</u>	<u>86,541</u>	<u>9,985</u>	<u>143,801</u>	<u>127,299</u>

The notes on pp5-6 form part of these accounts.

RIVERS OF LIFE CHURCH

STATEMENT OF ASSETS AND LIABILITIES 31 DECEMBER 2020

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
A Cash Funds					
Held at Bank	36,659	86,541	9,985	133,185	116,772
Kingdom Bank 12 month savings bond	10,616	-	-	10,616	10,526
	<u>47,275</u>	<u>86,541</u>	<u>9,985</u>	<u>143,801</u>	<u>127,298</u>
B Other monetary assets					
Gift Aid due to charity	33,349	-	-	33,349	23,156
	<u>33,349</u>	<u>-</u>	<u>-</u>	<u>33,349</u>	<u>23,156</u>
C Liabilities					
Accounts preparation and independent examination 2020	720	-	-	720	720
Accounts preparation and independent examination 2019	720	-	-	720	-
	<u>1,440</u>	<u>-</u>	<u>-</u>	<u>1,440</u>	<u>720</u>
D Assets retained for charity's own use					
					Current value
					£
Equipment					5,000
					<u>5,000</u>

These accounts were approved by the trustees and are signed on their behalf by:

Trustee: Stephen David Roberts

Date:24/09/2021....



RIVERS OF LIFE CHURCH

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments account have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (an are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

Cash accounting records

The cash previously held by the charity was banked early in this financial year and now all receipts and payments are processed through the bank accounts.

2. PAYMENTS IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN DIRECTLY

	General Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£	£
Rent for hire of halls	2,330	-	-	2,330	9,460
Streetprayer ministry	-	-	444	444	500
Gulshat	-	-	1,927	1,927	2,391
Travel & Conferences	155	-	-	155	1,958
Church office	4,452	-	-	4,452	3,945
Minor equipment	952	-	-	952	729
Insurance	235	-	-	235	-
Sunday school, Children's Camp	157	-	-	157	283
Copyright Licenses and professional fees	2,350	-	-	2,350	4,022
Church meals	16	-	-	16	460
Other costs	-	-	-	-	39
	<u>10,648</u>	<u>-</u>	<u>2,371</u>	<u>13,020</u>	<u>23,787</u>

RIVERS OF LIFE CHURCH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

3. GRANTS PAID IN RELATION TO CHARITABLE ACTIVITIES UNDERTAKEN BY OTHERS

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Grants for:					
Organisations:					
Evangelical Church in Reus, Spain	917	-	-	917	6,445
Children's home, Garupa Argentina	-	-	1,920	1,920	3,654
India	-	-	2,320	2,320	-
Economic help to church in Argentina	2,033	-	-	2,033	-
Other evangelical churches in Spain	3,974	-	-	3,974	-
Organisations < £1,000	3,363	-	-	3,363	1,985
Individuals	-	-	-	-	-
	<u>10,287</u>	<u>-</u>	<u>4,240</u>	<u>14,527</u>	<u>12,084</u>

4. TRANSACTIONS WITH RELATED PARTIES

The charity had no employees in 2020 (2019: nil).

Mr Roberts, a trustee, had costs of £nil (2019: £786).

5. MOVEMENT ON FUNDS

	Balance at 1 Jan 2020 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2020 £
Designated funds					
Property fund	74,208	333	-	12,000	86,541
	<u>74,208</u>	<u>333</u>	<u>-</u>	<u>12,000</u>	<u>86,541</u>
Restricted funds					
Gulshat Fund	9,529	-	- 1,927	-	7,602
Street Prayer	772	1,400	- 444	-	1,728
Children's Home Fund	190	1,990	- 1,920	-	2,180
Other	-	2,716	- 2,320	-	396
	<u>10,491</u>	<u>6,106</u>	<u>- 6,611</u>	<u>-</u>	<u>9,986</u>
Unrestricted General Funds	<u>42,601</u>	<u>37,610</u>	<u>- 20,935</u>	<u>- 12,000</u>	<u>47,276</u>