

# RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

England & Wales · Charity number 1115810

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2006-08-15

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

## Contact

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**Address** Chalkstone Community Centre  
Millfields Way  
Haverhill  
CB9 0JB

**Phone** 01440712288

**Email** [admin@rolcc.org.uk](mailto:admin@rolcc.org.uk)

**Website** [www.rolcc.org.uk](http://www.rolcc.org.uk)

## Activities

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**Objects:** A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN HAVERHILL AND THE SURROUNDING AREA AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND OTHER SUCH PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY;B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED HARDSHIP OR SICKNESS AND WHO MAY BE AGED AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN HAVERHILL AND THE SURROUNDING AREA AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.(C) TO FURTHER OR BENEFIT THE RESIDENTS OF HAVERHILL AND THE SURROUNDING AREA BY ASSOCIATING TOGETHER THE SAID RESIDENTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE TIME OCCUPATION WITH THE OBJECTIVE OF IMPROVING THE CONDITIONS OF LIFE FOR THE RESIDENTS.

**Activities:** The charity has three main focus's at present:-Church Congregational LifeCommunity ProjectsChalkstone Community Centre

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- **Area of benefit:** HAVERHILL, NATIONALLY AND WORLDWIDE
- Suffolk

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£130,800	£140,460	-	-
2024-03-31	£122,114	£131,935	-	-
2023-03-31	£115,938	£121,743	-	-
2022-03-31	£111,225	£98,575	-	-
2021-03-31	£151,885	£127,084	-	-

## Trustees

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Name	Role	Appointed
Joanna Marie Nicholas	Chair	2018-04-01
Alien Rojas Canizares		2024-09-01
Roy Graham		2014-09-17

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

England & Wales - Charity number 1115810

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# Accounts

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**River of Life**

Community Church

(Haverhill)

Annual Report and accounts

2024/2025

[Rolcc.org.uk](http://Rolcc.org.uk)

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**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 MARCH 2025**

<b>Trustees</b>	Paul Turner (resigned Aug 2024) Alién Rojas Cañizares (joined Sept 2024) Joanna Nicholas (Chair from April 2018) Roy Graham
<b>Book Keeper</b>	Angela Wilson
<b>Key staff</b>	Paul Turner (Pastor) until 08/2024 Alién Rojas Cañizares wef 09/2024 Jacqueline Lowry (Operations co-ordinator) Jenna Keenan (LHOH Manager)
<b>Governing Document</b>	CIO Constitution as accepted by the Charities Commission 22 July 2019
<b>Charity Registration Number</b>	1115810
<b>Registered Office</b>	Chalkstone Community Centre Millfields Way Haverhill Suffolk CB9 0JB

Lisa King FCCA MAAT

**Burdett King Accountancy Limited**

**Tel: 07825 317323**

**Independent Examiner**

## **Banks**

Nat West  
18 High Street  
Newmarket  
CB8 8LH

Kingdom Bank Ltd  
Ruddington Fields Business Park  
Mere Way  
Ruddington Nottingham NG 11 6JS

## RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2025.

Charitable Objects: this is why we exist.

**a)** to advance the Christian faith in accordance with our Statement of Beliefs in Haverhill and the surrounding area and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected to the charitable work of the Charity;

**b)** to relieve persons who are in conditions of need and hardship and sickness and who may be aged and to relieve the distress caused thereby in Haverhill and the surrounding area in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

**c)** to further or benefit the residents of Haverhill and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

### Chair of Trustees Report

With regards to our Charitable Aims, the continuation of the 'Little Hub of Hope' during this financial year has been of great benefit to the community that uses it. However, securing funding streams to ensure that this initiative continues in the same format has not been successful, and the programme came to an end in May 2025. Those involved in the group are continuing to meet in an informal fashion, and plans are being developed for a similar initiative, partnering with the 'Renew Wellbeing', a national programme of wellbeing spaces. The volunteer team for this is undergoing training with a view for this to begin in Autumn 2025.

We have continued to support and promote the activities within the community which promote the Christian Faith, including the Christmas and Good Friday activities jointly with the Churches Together in Haverhill and District, the work of Haverhill and District Youth for Christ and the support of workers in East Africa, working in their own communities. We have begun to include more outreach activities in our regular calendar, including having a market stall in May 2025 and a stall at the Haverhill Show in August 2025.

We continue to support the work of Reach Community Projects to alleviate financial and social poverty in our community.

The Church has joined with 'Pioneer', a network of Churches with a common aim. This network assists in providing peer support to church workers, whether employed or voluntary, through networking opportunities and development accordingly. This has provided opportunities for training for our volunteer workers who are working with vulnerable adults and children, alongside trustee training.

Following our unsuccessful search for a new Senior Leader in 2022-3, we began the search again in 2024, with Paul Turner staying in post for an additional 15 months (to August 2024) to accommodate the search. We were able to use the lessons learned previously, along with our connections with the Pioneer Network to appoint a new leader in Autumn 2024. Paul stood down as a Trustee at that time, and we have been actively in discussions with others about joining the team of Trustees.

Like many charitable organisations, we have noted a reduction in the number and willingness of volunteers to return to the roles that were being filled prior to the lockdowns in 2020, and so we have been actively recruiting volunteers during this time and will do so moving forwards. This is particularly relevant with respect to our Trustees, as we have not yet been able to expand the team of trustees. We are actively recruiting, and are seeking those who come from a range of socio-economic backgrounds and can bring additional skills to our team of Trustees.

Finally, I would just like to say thank you to all those who support the work of our charity, whether financially or in practical ways. We really couldn't do it without you and as trustees we do appreciate your support.

Joanna Nicholas

Chair of Trustees



## Organisation

Our trustees have responsibility for the overall running of the trust, in particular the financial activities that enable the working of the trust. The spiritual side of the church is overseen by the Leadership Team. However, both the trustees and the Leadership Team recognise the need to communicate well and to not take actions that involve committing sizeable resources without agreement between the two bodies.

The Leadership Team delegate responsibilities as appropriate to individuals who lead teams within the church, for instance connect group leaders, children's leaders, music leaders etc.

## Financial Review

ITEM	POLICY			MINIMUM RESERVES 24/25
Salaries	2 months			£10,741
Running costs	2 months			£12,668
				<b>£23,409</b>

For the financial year to 31 March 2025 income received was £130,800 and no additional funds were received through loans and mortgages. Total Expenditure including fixed asset purchases and loan repayments was £140,460. As a result, the cash held by the charity reduced by £9,660 to £75,580. The Trustees have begun several initiatives to address this loss, but as the reserves are currently well covered, the Trustees are confident that a move towards a break-even condition within 5 years is achievable.

: Our policy is to keep 2 months of core operational costs.

**Risk Statement:** The trustees are aware of the need to manage the risks associated with running our charity and seek to identify, monitor, review and develop our ability to manage those risks on an ongoing basis.

**Public benefit statement:** The trustees have had regard to the guidance issued by the charity commission on public benefit as reflected in the structure of ROLCC.

**Appointing trustees:** The Chair of the trustees will approach individuals who have been in the church for some time and who are known and considered to have skills that benefit good governance. A potential trustee is invited to attend a trustee meeting prior to deciding if the role is correct for them. A new trustee is given a copy of the governing documents, the staff handbook (which includes all policies) and recent accounts plus a DBS (Disclosure and Barring Service) check.

## Trustees

Roy Graham, Jo Nicholas, Paul Turner, Alién Rojas Cañizares

**Mission:** To take responsibility for the legal and financial running of the organisation. All teams are accountable to the trustees.

## Leadership Team

Paul Turner, Alién Rojas Cañizares, Bill Reynolds, Steve Watts, Annette Illingworth

**Mission:** To uphold the vision, values, direction, cultures, and spiritual health of the church and all its activities. To put the annual vision and programme into practice. To oversee the general wellbeing of the church congregation.

# Church Life

In 2024/5:

Over the past year, we've seen vibrant ministry across all ages and stages—men's and ladies' breakfasts, a pioneering women's conference at Chalkstone, and the continued development of our vision for a House of Prayer, led faithfully by Henry and Angela. Prayer has been central, with weekly gatherings, 24-hour prayer, prayer walks, and special events like March's conference with Pastor Davis.

We now have five Connect Groups journeying through the Bible reading plan, and our young adults have led powerful outreach efforts in the high street and at the town show. In August, we celebrated five baptisms—new believers publicly affirming their commitment to follow Jesus.

Our youth and children's ministries continue to grow, with Bronwyn and Chino now leading the young adults, and Rob stepping into leadership for the children's ministry. Roy continues to guide the older group, and we've held two teachers' and helpers' fellowships to strengthen our team.

We've also seen the church live out its calling as a family—supporting members through house moves, delivering meals to new parents, and offering countless messages, calls, and counselling sessions. Rachel's prayer blasts have kept us connected to the needs of our church and wider community.

There's still much to do as we pursue our vision of becoming a house of prayer, worship, and restoration, committed to the Great Commission and making disciples. Thank you to everyone who has served, prayed, and journeyed with us this year—you are deeply appreciated.

We also continued to offer support to organisations in developing countries as well as some local organisations. These include:

- New Life homes and Barnabus Ministries in Kenya
- REACH community projects
- Haverhill and District Churches together

- Haverhill and District Youth for Christ

During 2024/25 we continued to look for a new Church leader. Paul Turner stepped down in August 2024 and Alién Cañizares began on 1<sup>st</sup> September 2024.

### Working with Others

We are part of the Evangelical Alliance, as well as part of Haverhill District Churches Together working with other mainstream Christian denominations for the greater good in the town. We have a good relationship with the local government having been given the Community Centre we now own back in 2015, and a plot of land from 2011. At the Pioneer Leadership conference in February 2024 ROLCC was officially welcomed into the Pioneer Network, and the church has used this network for training opportunities, conferences and support.

## Chalkstone Community Centre

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*“A Resource for our community and the Home of River of Life Community Church”*

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Since its transfer from the local authority in 2015, Chalkstone Community Centre has grown into a vibrant, self-sustaining hub for the local community. Operated with a strong community focus, the centre is not only the home of River of Life Community Church but also a welcoming space for a wide range of local groups, support services, and private events.

The centre is in use seven days a week, reflecting our commitment to being a church that is visible and accessible to the community. Income from lettings fully covers operational costs, ensuring sustainability while enabling both the church and the wider public to benefit from the facilities. This shared use model strengthens community ties and supports our vision of being a church at the heart of community life.

### Projects



#### Supporting Mental Wellbeing

LHOH is a peer support group for individuals facing mental health challenges. Through shared experiences and creative activities, we aim to promote wellbeing and provide a safe, supportive environment for all who attend.

The group is currently funded until May 2025, at which point it is expected to conclude due to the end of funding. However, there is potential for it to continue in a new form as a volunteer-led initiative, ensuring ongoing support for those who need it.

## Responsibilities of the Trustees:

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval:

This report was approved by the trustees and signed on their behalf by:



.....  
**Joanna Nicholas**

**Date:** 24.10.2025

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Notes	<u>Unrestricted Funds</u>			2025 £	2024 £
	General Funds £	Designated Funds £	Restricted Funds £		
<b>Income receipts</b>					
Donations, legacies and grants	67,838		11,351	79,189	71,791
Gift aid receipts	14,600		1,718	16,318	14,938
Income from charitable activities		34,248		34,248	33,750
Income from fundraising activities	32	200	34	266	1,095
Other - interest	779			779	540
<b>Total receipts</b>	<b>83,249</b>	<b>34,448</b>	<b>13,103</b>	<b>130,800</b>	<b>122,114</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	58,790	47,411	14,462	120,663
Grants paid in relation to charitable activities undertaken by others	3	12,008			12,008
		<b>70,799</b>	<b>47,411</b>	<b>14,462</b>	<b>132,671</b>
Purchase of fixed assets				-	-
Loans Repayments made		7,789		7,789	8,680
<b>Total payments</b>		<b>78,587</b>	<b>47,411</b>	<b>14,462</b>	<b>140,460</b>
Net of receipts / (payments) before transfers		4,662	(12,963)	(1,359)	(9,660)
Transfers between funds				-	-
<b>Net movement in funds</b>		<b>4,662</b>	<b>(12,963)</b>	<b>(1,359)</b>	<b>(9,660)</b>
Cash funds as at last year end		52,053	13,265	19,922	85,240
<b>Cash funds at this year end</b>	A	<b>56,715</b>	<b>302</b>	<b>18,563</b>	<b>85,240</b>

The notes on pages 12 - 13 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted Funds			2025	2024
	General funds	Designated funds	Restricted funds		
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	59,751	18,670	4,736	83,156	86,284
Petty cash	29			29	29
	<b>59,780</b>	<b>18,670</b>	<b>4,736</b>	<b>83,185</b>	<b>86,313</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	4,784	-	-	4,784	3,852
Prepayment	641	-	-	641	419
Other debtors	4,460	-	-	4,460	5,027
	<b>9,884</b>	<b>-</b>	<b>-</b>	<b>9,884</b>	<b>9,298</b>
<b>C Liabilities</b>					
Loans	-	-	-	-	1,038
Mortgage	78,878	-	-	78,878	85,629
Taxes due	619	-	-	619	490
Accruals	750	-	-	750	750
Trade creditors	1,868	-	-	1,868	1,661
	<b>82,116</b>	<b>-</b>	<b>-</b>	<b>82,116</b>	<b>89,568</b>

The outstanding loan b/hwd of £1,038 was repaid during the year.

The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

**D Assets retained for charity's own use**

	£
Land and buildings (Chalkstone Community Centre and Chapelwnt Land)	268,197
Office equipment	17,555
Furniture & Fixtures	8,398
	<b>294,150</b>

The accounts were approved by the trustees and signed on their behalf

by  date 24.10.2025  
 JOANNA NICHOLAS

The notes on pages 12 - 13 form part of these accounts.



**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

**1 Accounting policies**

The charity has prepared its accounts on a receipts and payments basis as its income is below the £250,000 threshold to produce accruals accounts. The accounts comprise of 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 accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

	Unrestricted Funds			Total 2025 £	Total 2024 £
	General funds £	Designated funds £	Restricted Funds £		
	£	£	£		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Employment costs	42,920	15,639	5,889	64,448	58,207
Property costs (see note 2(a))	465	14,361	720	15,547	16,359
Light, heat & water		11,097		11,097	9,778
Insurance	1,274	3,823		5,097	4,431
Worship Costs	1,498		739	2,237	3,036
Refreshment Costs	248	7,789	18	8,054	289
Office Costs	4,710	930	50	5,690	5,093
Bank charges and Interest Paid	313	165	6,806	7,284	7,493
Minor equipment costs	112			112	54
Professional Fees	2,891	(6,395)		(3,504)	2,950
Fundraising & Events costs	363		239	602	277
Other costs	3,997			3,997	2,661
	<u>58,790</u>	<u>47,411</u>	<u>14,462</u>	<u>120,663</u>	<u>110,627</u>

**2 (a) Property costs comprise:**

Rent					-
Maintenance	465	13,051	720	14,236	15,233
Council tax		1,310		1,310	1,126
	<u>465</u>	<u>14,361</u>	<u>720</u>	<u>15,547</u>	<u>16,359</u>

**The Grants paid in relation to charitable activities undertaken by others**

Grants to:					
Organisations	10,920	-	-	10,920	10,920
Individuals	1,088	-	-	1,088	1,708
	<u>12,008</u>	<u>-</u>	<u>-</u>	<u>12,008</u>	<u>12,628</u>

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2025

4 Transactions with related parties

Paul Turner served as church Pastor and was paid a total salary and pension of £12,428 for the period to 31 August 2024 (2024: £28,380) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document. This role was taken over by Allen Rojas Canizares from September 2024 who was paid a total salary and pension of £21,491 for the period to 31 March 2025.

The church supported Reach Community Projects with a grant for £7,200 during 2024/2025 from general funds (2023/2024: £7,200). Roy Graham (trustee) is also a trustee of Reach Community Projects.

5 Movement on general, designated and restricted funds

	Balance at 01.04.2024	Receipts	Payments	Transfers	Balance at 31.03.2025
	£	£	£	£	£
<b>General funds</b>	52,052	83,249	(70,837)		64,464
<b>Designated funds</b>					
Chalkstone Community Centre - running	11,820	34,248	(40,749)	(7,200)	(1,882)
Chalkstone Community Centre - repairs & renewals	1,446	200	1,127	7,200	9,973
Arise/Deborah	-	-	-	-	-
Youth	-	-	-	-	-
	<u>13,266</u>	<u>34,448</u>	<u>(39,622)</u>	<u>-</u>	<u>8,092</u>
<b>Unrestricted Funds total</b>	<u>65,319</u>	<u>117,697</u>	<u>(110,459)</u>	<u>-</u>	<u>72,556</u>
<b>Restricted funds</b>					
Chapelwrent Road development	2,705	-	(720)	-	1,985
CCC Building Extension	6,790	8,438	(6,561)	-	8,666
Chex (Chalksters)	7,492	-	-	-	7,492
Little Hub of Hope Fund	2,934	4,516	(6,991)	-	458
Fast to Feed	-	150	(150)	-	-
	<u>19,921</u>	<u>13,103</u>	<u>(14,423)</u>	<u>-</u>	<u>18,602</u>
<b>Restricted Fund Total</b>	<u>19,921</u>	<u>13,103</u>	<u>(14,423)</u>	<u>-</u>	<u>18,602</u>
<b>Total Funds</b>	<u>85,240</u>	<u>130,800</u>	<u>(124,882)</u>	<u>-</u>	<u>91,158</u>

**Restricted Funds**

Chapelwrent Road Development - Funds reserved for future development of the Chapelwrent road site  
 CCC Building Extension - Gifts received and monies spent on the development of the Chalkstone Community Centre.  
 Chex (Chalksters)- For the running of the community space including the pre school group Chalksters  
 Little Hub of Hope - funding the work of a supportive community focussed on mental well being  
 Fast to Feed - Providing meals for those in greater need.

**Accounts Payable**  
**31/03/2025**

PAYE 619.33 PAYE/NIC

Smart Pension	376.89
BrightBlue Bookkeeping	166.50
British Gas	539.09
E-Quality Lifts Ltd	156.00
Initial Washroom	401.89
British Gas - Elec accrual	227.94
Everflow - water	Prepay
	<span style="border: 1px solid black; padding: 2px;">1,868.31</span> TRADE CREDITORS

Loan - lift  
-

<u>Prepayments</u>	
EDF Prepay	-
Everflow	211.32
Per Xero - ins	429.78
	<span style="border: 1px solid black; padding: 2px;">641.10</span>
<u>Aged Receivables</u>	
Per report	<span style="border: 1px solid black; padding: 2px;">4,459.50</span>

<b>IE Fee Accrual</b>	
Per Quote £750	750.00

<b>Mortgage</b>	
per statement 31/3/25	78,878.28

7788.7

<b>Gift Aid</b>	<b>Total</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>		
Claim Jan - Mar25	<span style="border: 1px solid black; padding: 2px;">4,783.65</span>	1,386.30	1,835.55	1,561.80	4,784.81	Rec'd 14/5/25
					18.84	Difference

**Independent Examiner's Report to the trustees of**

**River of Life Community Church (Haverhill)**

I report to the trustees on my examination of the accounts of River of Life Community Church (Haverhill) for the year ended 31 March 2025.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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



.....  
Lisa King FCCA MAAT

8 The Hamiltons  
Newmarket  
Suffolk  
CB8 0NF

15 September 2025

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

England & Wales - Charity number 1115810

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# Accounts

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**River of Life**

Community Church

(Haverhill)

Annual Report and accounts

2024/2025

[Rolcc.org.uk](http://Rolcc.org.uk)

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**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 MARCH 2024**

<b>Trustees</b>	Paul Turner (reinstated 22 May 2023) David Howell (resigned 09 2023) Joanna Nicholas (Chair from April 2018) Roy Graham Henry Wilson (resigned 09 2023)
<b>Book Keeper</b>	Angela Wilson
<b>Key staff</b>	Paul Turner (Pastor) Jacqueline Lowry (Operations co-ordinator) Jenna Keenan (LHOH Manager)
<b>Governing Document</b>	CIO Constitution as accepted by the Charities Commission 22 July 2019
<b>Charity Registration Number</b>	1115810
<b>Registered Office</b>	Chalkstone Community Centre Millfields Way Haverhill Suffolk CB9 0JB

Lisa King FCCA MAAT

**Burdett King Accountancy Limited**  
Tel: 07825 317323

**Independent Examiner**

## **Banks**

Nat West  
18 High Street  
Newmarket  
CB8 8LH

Kingdom Bank Ltd  
Ruddington Fields Business Park  
Mere Way  
Ruddington Nottingham NG 11 6JS

## RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2023.

Charitable Objects: this is why we exist.

**a)** to advance the Christian faith in accordance with our Statement of Beliefs in Haverhill and the surrounding area and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected to the charitable work of the Charity;

**b)** to relieve persons who are in conditions of need and hardship and sickness and who may be aged and to relieve the distress caused thereby in Haverhill and the surrounding area in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

**c)** to further or benefit the residents of Haverhill and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

### Chair of Trustees Report

With regards to our Charitable Aims, the continuation of 'Little Hub of Hope' from its beginnings in summer 2022, initially as a suicide prevention/support group, which has now expanded to support improving mental health through connection and creativity is certainly benefitting our community. The hub has linked with other mental wellbeing initiatives within the town and church communities, and these are providing a range of support to those who are taking up the services. Our thoughts for the progression of this initiative now turn to identifying funding streams to help expand and develop this further.

We have continued to support and promote the activities within the community which promote the Christian Faith, including the Christmas and Good Friday activities jointly with the Churches Together in Haverhill and District, the work of Haverhill and District Youth for Christ and the support of workers in East Africa, working in their own communities.

We continue to support the work of Reach Community Projects to alleviate financial and social poverty in our community.

The Church has joined with 'Pioneer', a network of Churches with a common aim. This network assists in providing peer support to church workers, whether employed or voluntary, through networking opportunities and development accordingly. River of Life, Haverhill was officially welcomed as a Pioneer Church at the Leadership conference held in February 2024.

Following our unsuccessful search for a new Senior Leader in 2022-3, we began the search again in 2024, with Paul Turner staying in post for an additional 15 months (to August 2024) to accommodate the search. We were able to use the lessons learned previously, along with our connections with the Pioneer Network to appoint a new leader in Autumn 2024. Paul will be standing down as a Trustee at that time, and we have been actively in discussions with others about joining the team of Trustees.

Like many charitable organisations, we have noted a reduction in the number and willingness of volunteers to return to the roles that were being filled prior to the lockdowns in 2020, and so we have been actively recruiting volunteers during this time and will do so moving forwards. This is particularly relevant with respect to our Trustees, as we have two Trustees who stood down in 2023 due to ill-health, or other commitments.

Finally, I would just like to say thank you to all those who support the work of our charity, whether financially or in practical ways. We really couldn't do it without you and as trustees we do appreciate your support.

Joanna Nicholas

Chair of Trustees



## Organisation

Our trustees have responsibility for the overall running of the trust, in particular the financial activities that enable the working of the trust. The spiritual side of the church is overseen by the Leadership Team. However, both the trustees and the Leadership Team recognise the need to communicate well and to not take actions that involve committing sizeable resources without agreement between the two bodies.

The Leadership Team delegate responsibilities as appropriate to individuals who lead teams within the church, for instance connect group leaders, children's leaders, music leaders etc.

## Financial Review

ITEM	POLICY		ROLCC	CCC		MINIMUM RESERVES 24/25
Salaries	2 months		£3,880	£5,820		£9,700
Running costs	2 months		£10,176	£3,392		£13,568

ITEM	POLICY	ROLCC	CCC	MINIMUM RESERVES 23/24
Salaries	2 months	£2,571	£3,449	£6,020
Running costs	2 months	£6,350	£2,075	£8,425
		£8,921	£5,524	£14,445

For the financial year to 31 March 2024 income received was £122,114 and no

additional funds were received through loans and mortgages. Total Expenditure including fixed asset purchases and loan repayments was £131,935. As a result, the cash held by the charity reduced by £9,821 to £85,240. Unrestricted cash held at the year-end is £85,240 although £19,922 of these funds are currently designated for other purposes. These designated funds could be used for general purposes should the need arise, and therefore, the Trustees are confident the reserves are in line with the trustees reserves policy.

**Reserves:** Our policy is to keep 2 months of core operational costs.

**Risk Statement:** The trustees are aware of the need to manage the risks associated with running our charity and seek to identify, monitor, review and develop our ability to manage those risks on an ongoing basis.

**Public benefit statement:** The trustees have had regard to the guidance issued by the charity commission on public benefit as reflected in the structure of ROLCC.

**Appointing trustees:** The Chair of the trustees will approach individuals who have been in the church for some time and who are known and considered to have skills that benefit good governance. A potential trustee is invited to attend a trustee meeting prior to deciding if the role is correct for them. A new trustee is given a copy of the governing documents, the staff handbook (which includes all policies) and recent accounts plus a DBS (Disclosure and Barring Service) check.

## Trustees

Roy Graham, Jo Nicholas, Paul Turner

**Mission:** To take responsibility for the legal and financial running of the organisation. All teams are accountable to the trustees.

## Leadership Team

Paul Turner, Bill Reynolds, Steve Watts, Annette Illingworth

**Mission:** To uphold the vision, values, direction, cultures, and spiritual health of the church and all its activities. To put the annual vision and programme into practice. To oversee the general wellbeing of the church congregation.

## Church Life

In 2023 /4:

- We held Church gatherings on a Sunday morning, we also stream this via Facebook as a way of enabling those unable to get out to join us.
  - In addition to the usual worship and preaching / teaching our Sunday mornings followed the following structure from January 2024:
    - 1<sup>st</sup> Sunday is community Sunday. We invite another community group or regular hirer from the Chalkstone to share about their project. We then pray for them and encourage people to consider volunteering. On these Sundays we sometimes had a bring and share lunch after the service. Community groups that have been included or invited are: Town Pastors, Befrienders, Little Hub of Hope, REACH, the Hearing Clinic, Open Mind and Haverhill and District youth for Christ.
    - 2<sup>nd</sup> Sunday for the first six months we sought to include speakers from ROLCC on a theme of miracles in the Bible.
    - 3<sup>rd</sup> Sunday we sought to have teaching on a book of the Bible and to hear about overseas missions.
    - 4<sup>th</sup> Sunday is Communion and a message to support this theme.
  - We have also had the occasional visiting speaker.
- We have a Sunday Children's church for children up to 7 years old.
- We had mid week 'connect' groups in peoples homes. Connect group are smaller church gatherings for prayer, Bible study and friendship.
- We held an online connect group.
- We had Regular prayer meetings
- We provided a church Bible reading programme
- We took part in the annual Good Friday services with Churches Together.
- In July 2023 we partnered with the local town council in a Funday on the field near our community centre
- In September 2023 we took part in the 'Ride and Stride' event whereby people visit a number of churches in the region.

We also continued to offer support to organisations in developing countries as well as some local organisations. These include:

- New Life homes and Barnabus Ministries in Kenya
- REACH community projects
- Haverhill and District Churches together
- Haverhill and District Youth for Christ

During 2023/24 we continued to look for a new Church leader. Our current Pastor, Paul Turner will step down in August 2024 and a new leader Alién Cañizares will start on 1<sup>st</sup> September.

## Working with Others

We are part of the Evangelical Alliance, as well as part of Haverhill District Churches Together working with other mainstream Christian denominations for the greater good in the town. We have a good relationship with the local government having been given the Community Centre we now own back in 2015, and a plot of land from 2011. At the Pioneer Leadership conference in February 2024 ROLCC was officially welcomed in to the Pioneer Network.

# Chalkstone Community Centre

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*"A Resource for our community and the Home of River of Life Community Church"*

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## Community Focused

The Chalkstone Community Centre was transferred into our ownership in 2015 by the local authority with the understanding that it would continue to be somewhere the local community could hire as well as a base for our church. Since then we have developed the centre and significantly increased the use by the local community. We see the centre as an expression of our desire to be a community focused church. The building is used throughout the week by an assortment of support groups, community activity clubs and private parties.

The Community Centre is self-funded as the lettings income covers all costs and provides a space for The River of Life Community Church. The relationship benefits both parties and allows for the community to be in the Church building 7 days a week and for the Church to be visible to the community every day. Should the Church wish to use the facilities more often then they can book rooms in the same way that the public can.

## Projects

LITTLE HUB OF  
**HOPE**

LHOH is a support group for anyone who is struggling with their mental health. We offer peer support and creative activities to support and promote wellbeing.

## Responsibilities of the Trustees:

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval:

This report was approved by the trustees and signed on their behalf by:



.....  
**Joanna Nicholas**

**Date: 2 October 2024**

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Notes	<u>Unrestricted Funds</u>			2024 £	2023 £	
	General Funds £	Designated Funds £	Restricted Funds £			
<b>Income receipts</b>						
Donations, legacies and grants	59,075	2,631	10,085	71,791	67,928	
Gift aid receipts	12,927	-	2,011	14,938	14,774	
Income from charitable activities	-	33,750	-	33,750	32,719	
Income from fundraising activities	144	121	830	1,095	339	
Other - interest	540	-	-	540	178	
<b>Total receipts</b>	<b>72,686</b>	<b>36,502</b>	<b>12,926</b>	<b>122,114</b>	<b>115,938</b>	
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	52,652	42,858	15,117	110,627	98,718
Grants paid in relation to charitable activities undertaken by others	3	12,628	-	-	12,628	14,203
		<b>65,280</b>	<b>42,858</b>	<b>15,117</b>	<b>123,255</b>	<b>112,921</b>
Purchase of fixed assets				-	-	
Loans Repayments made		8,680		8,680	8,821	
<b>Total payments</b>		<b>73,960</b>	<b>42,858</b>	<b>15,117</b>	<b>131,935</b>	<b>121,742</b>
Net of receipts / (payments) before transfers		(1,274)	(6,356)	(2,191)	(9,821)	(5,804)
Transfers between funds		10,270	2,414	(12,684)	-	-
<b>Net movement in funds</b>		<b>8,996</b>	<b>(3,942)</b>	<b>(14,875)</b>	<b>(9,821)</b>	<b>(5,804)</b>
Cash funds as at last year end		43,057	17,207	34,797	96,061	100,865
<b>Cash funds at this year end</b>	A	<b>52,053</b>	<b>13,265</b>	<b>19,922</b>	<b>85,240</b>	<b>95,061</b>

The notes on pages 12 - 13 form part of these accounts.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2024**

	<u>Unrestricted Funds</u>			2024	2023
	General funds	Designated funds	Restricted funds		
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	53,097	13,265	19,922	86,284	93,962
Petty cash	29			29	114
	<u>53,126</u>	<u>13,265</u>	<u>19,922</u>	<u>86,313</u>	<u>94,076</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	3,852	-	-	3,852	4,154
Prepayment	419	-	-	419	2,562
Other debtors	5,027	-	-	5,027	2,144
	<u>9,298</u>	<u>-</u>	<u>-</u>	<u>9,298</u>	<u>8,859</u>
<b>C Liabilities</b>					
Loans	1,038	-	-	1,038	3,114
Mortgage	85,629	-	-	85,629	92,232
Taxes due	490	-	-	490	423
Accruals	750	-	-	750	750
Trade creditors	1,661	-	-	1,661	3,411
	<u>89,568</u>	<u>-</u>	<u>-</u>	<u>89,568</u>	<u>99,931</u>

The loan of £1,038 is repayable by 1st October 2024 and is not interest bearing.

The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

**D Assets retained for charity's own use**

	£
Land and buildings (Chalkstone Community Centre and Chapelwnt Land)	268,197
The note: Office equipment	17,555
Furniture & Fixtures	8,398
	<u>294,150</u>

The accounts were approved by the trustees and signed on their behalf

by  date 02.10.2024  
 JOANNA NICHOLAS

The notes on pages 12 - 13 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

The charity has prepared its accounts on a receipts and payments basis as its income is below the £250,000 threshold to produce accruals accounts. The accounts comprise of 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 accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

	Unrestricted Funds			Total 2024	Total 2023
	General	Designated	Restricted		
	funds	funds	Funds		
£	£	£	£	£	
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Employment costs	38,114	14,740	5,354	58,207	51,759
Property costs (see note 2(a))	2,636	13,244	479	16,359	17,542
Light, heat & water	16	9,762	-	9,778	4,955
Insurance	608	3,823	-	4,431	4,432
Worship Costs	1,676	27	1,333	3,036	2,635
Refreshment Costs	266	-	23	289	237
Office Costs	4,012	752	329	5,093	4,174
Bank charges and Interest Paid	324	159	7,009	7,493	5,389
Minor equipment costs	54	-	-	54	1,429
Professional Fees	2,937	-	14	2,950	4,107
Fundraising & Events costs	(512)	333	456	277	631
Other costs	2,522	18	120	2,661	1,429
	<u>52,652</u>	<u>42,858</u>	<u>15,117</u>	<u>110,627</u>	<u>96,719</u>

2 (a) Property costs comprise:

Rent	-	-	-	-	-
Maintenance	2,636	12,118	479	15,233	16,939
Council tax	-	1,126	-	1,126	603
	<u>2,636</u>	<u>13,244</u>	<u>479</u>	<u>16,359</u>	<u>17,542</u>

The Grants paid in relation to charitable activities undertaken by others

Grants to:					
Organisations	10,920	-	-	10,920	11,515
Individuals	1,708	-	-	1,708	2,688
	<u>12,628</u>	<u>-</u>	<u>-</u>	<u>12,628</u>	<u>14,203</u>

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2024

4 Transactions with related parties

Paul Turner served as church Pastor and was paid a total salary and pension of £28,380 (2023: £25,800) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Payments of £1,919 (2023: £2,122) were made during the year to a close relative of a trustee for the provision of book - keeping services

The church supported Reach Community Projects with a grant for £7,200 during 2023/2024 from general funds (2022/2023 £7,200) (note 3). Roy Graham and David Howell (trustees) are also Trustees of Reach Community Projects. Henry Wilson (trustee) is a employee of Reach Community Projects.

5 Movement on general, designated and restricted funds

	Balance at 01.04.2023	Receipts	Payments	Transfers	Balance at 31.03.2024
	£	£	£	£	£
<b>General funds</b>	43,057	72,686	(73,961)	10,270	52,052
<b>Designated funds</b>					
Chalkstone Community Centre - running	16,872	33,766	(36,235)	(2,584)	11,820
Chalkstone Community Centre - repairs & renewals	-	2,736	(6,290)	5,000	1,446
Arise/Deborah	331	-	(331)	-	-
Youth	2	-	(2)	-	-
	<u>17,206</u>	<u>36,502</u>	<u>(42,858)</u>	<u>2,416</u>	<u>13,266</u>
<b>Unrestricted Funds total</b>	<u>60,263</u>	<u>109,188</u>	<u>(116,819)</u>	<u>12,686</u>	<u>65,319</u>
<b>Restricted funds</b>					
Chapelwent Road development	20,000	-	-	(17,295)	2,705
CCC Building Extension	3,834	9,896	(6,941)	-	6,790
Chex (Chalksters)	7,792	-	(300)	-	7,492
Little Hub of Hope Fund	2,992	2,880	(7,547)	4,609	2,934
Fast to Feed	179	150	(329)	-	-
	<u>34,797</u>	<u>12,926</u>	<u>(15,117)</u>	<u>(12,686)</u>	<u>19,921</u>
<b>Restricted Fund Total</b>	<u>34,797</u>	<u>12,926</u>	<u>(15,117)</u>	<u>(12,686)</u>	<u>19,921</u>
<b>Total Funds</b>	<u>95,060</u>	<u>122,114</u>	<u>(131,935)</u>	<u>-</u>	<u>85,240</u>

**Restricted Funds**

Chapelwent Road Development - Funds reserved for future development of the Chapelwent road site  
CCC Building Extension - Gifts received and monies spent on the development of the Chalkstone Community Centre.  
Chex (Chalksters) - For the running of the community space including the pre school group Chalksters  
Little Hub of Hope - funding the work of a supportive community focussed on mental well being  
Fast to Feed - Providing meals for those in greater need.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

England & Wales - Charity number 1115810

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# Accounts

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**River of Life**

Community Church

(Haverhill)

Annual Report and accounts

2022/2023

[Rolcc.org.uk](http://Rolcc.org.uk)

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**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 MARCH 2023**

<b>Trustees</b>	Paul Turner (reinstated 22 May 2023) Andy Cuthbert (resigned 18 July 2022) Roy Graham David Howell Joanna Nicholas (Chair from April 2018) Henry Wilson
<b>Book Keeper</b>	Angela Wilson
<b>Key staff</b>	Paul Turner (Pastor) Jacqueline Lowry (Operations co-ordinator) Jenna Keenan (LHOH Manager)
<b>Governing Document</b>	CIO Constitution as accepted by the Charities Commission 22 July 2019
<b>Charity Registration Number</b>	1115810
<b>Registered Office</b>	Chalkstone Community Centre Millfields Way Haverhill Suffolk CB9 0JB

Lisa King FCCA MAAT

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**Independent Examiner**

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## RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2023.

Charitable Objects: this is why we exist.

**a)** to advance the Christian faith in accordance with our Statement of Beliefs in Haverhill and the surrounding area and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected to the charitable work of the Charity;

**b)** to relieve persons who are in conditions of need and hardship and sickness and who may be aged and to relieve the distress caused thereby in Haverhill and the surrounding area in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

**c)** to further or benefit the residents of Haverhill and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

### Chair of Trustees Report

With regards to our Charitable Aims, the launch of 'Little Hub of Hope' in summer 2022, initially as a suicide prevention/support group, which has now expanded to support improving mental health through connection and creativity is certainly benefitting our community. The hub has linked with other mental wellbeing initiatives within the town and church communities, and these are providing a range of support to those who are taking up the services.

We have continued to support and promote the activities within the community which promote the Christian Faith, including the Christmas and Good Friday activities jointly with the Churches Together in Haverhill and District, the work of Haverhill and District Youth for Christ and the support of workers in East Africa, working in their own communities.

We continue to support the work of Reach Community Projects to alleviate financial and social poverty in our community.

The Church has joined with 'Pioneer', a network of Churches with a common aim. This network assists in providing peer support to church workers, whether employed or voluntary, through networking opportunities and development accordingly.

2022-23 saw the Church seeking a new pastor, following the resignation of the Senior Pastor in 2022. This was a time of much learning for all of those in the recruitment team, and resulted in an offer being made which was not taken up by the candidate. The Senior pastor has remained in post following this, and the aspects of succession planning that we have learned from following the recruitment process will be considered further, and gaining additional insight following our connections into the Pioneer network.

Like many charitable organisations, we have noted a reduction in the number and willingness of volunteers to return to the roles that were being filled prior to the lockdowns in 2020, and so we have been actively recruiting volunteers during this time and will do so moving forwards. This is particularly relevant with respect to our Trustees, as we have two Trustees who are having to stand down in 2023 due to ill-health, or other commitments.

Finally, I would just like to say thank you to all those who support the work of our charity, whether financially or in practical ways. We really couldn't do it without you and as trustees we do appreciate your support.

Joanna Nicholas  
Chair of Trustees



## Organisation

Our trustees have responsibility for the overall running of the trust, in particular the financial activities that enable the working of the trust. The spiritual side of the church is overseen by the Leadership Team. However, both the trustees and the Leadership Team recognise the need to communicate well and to not take actions that involve committing sizeable resources without agreement between the two bodies.

The Leadership Team delegate responsibilities as appropriate to individuals who lead teams within the church, for instance connect group leaders, children's leaders, music leaders etc.

## Financial Review

For the financial year to 31 March 2023 income received was £115,938 and no additional funds were received through loans and mortgages. Total Expenditure including fixed asset purchases and loan repayments was £121,743. As a result, the cash held by the charity reduced by £5,805 to £95,060. Unrestricted cash held at the year-end is £69,085 although £17,206 of these funds are currently designated for other purposes. These designated funds could be used for general purposes should the need arise, and therefore, the Trustees are confident the reserves are in line with the trustees reserves policy.

**Reserves:** Our policy is to keep 2 months of core operational costs.

ITEM	POLICY	ROLCC	CCC	MINIMUM RESERVES 22/23

Registered Address: Chalkstone Community Centre, Millfields Way, Haverhill, CB9 0JB  
Registered Charity No. 1115810

Salaries	2 months		£2,571	£3,449	£6,020
Running costs	2 months		£6,350	£2,075	£8,425
			£8,921	£5,524	<b>£14,445</b>
<b>ITEM</b>	<b>POLICY</b>		<b>ROLCC</b>	<b>CCC</b>	<b>MINIMUM RESERVES 21/22</b>
Salaries	2 months		£5,926	£1,568	£7,494
Running costs	2 months		£2,275	£2,899	£5,174
			£8,201	£4,467	<b>£12,668</b>

**Risk Statement:** The trustees are aware of the need to manage the risks associated with running our charity and seek to identify, monitor, review and develop our ability to manage those risks on an ongoing basis.

**Public benefit statement:** The trustees have had regard to the guidance issued by the charity commission on public benefit as reflected in the structure of ROLCC.

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## Trustees

Henry Wilson, David Howell, Roy Graham, Jo Nicholas, Paul Turner

**Mission:** To take responsibility for the legal and financial running of the organisation. All teams are accountable to the trustees.

## Leadership Team

Paul Turner, Bill Reynolds, Nicola Wilson

**Mission:** To uphold the vision, values, direction, cultures, and spiritual health of the church and all its activities. To put the annual vision and programme into practice. To oversee the general wellbeing of the church congregation.

# Church Life

In 2022 /23:

- We held Church gatherings on a Sunday morning, we also stream this via Facebook as a way of enabling those unable to get out to join us.
- We had mid week 'connect' groups in peoples homes. Connect group are smaller church gatherings for prayer, Bible study and friendship.
- We held an online connect group.
- We had Regular prayer meetings
- We began monthly prayer week which was a mixture of online and in person gatherings
- We started a church Bible reading programme
- We had the occasional meet and eat after the Sunday service

We also continued to offer support to organisations in developing countries as well as some local organisations. These include:

- New Life homes and Barnabus Ministries in Kenya
- REACH community projects
- Haverhill and District Churches together
- Haverhill and District Youth for Christ

During 2022/23 Our Pastor decided it was time to begin the process of handing over the leadership of the church. We began the process of looking for a new Pastor but as yet have not found a suitable replacement.

## Working with Others

We are part of the Evangelical Alliance, as well as part of Haverhill District Churches Together working with other mainstream Christian denominations for the greater good in the town. We have a good relationship with the local government having been given the Community Centre we now own back in 2015, and a plot of land from 2011. During this year we progressed our relationship with The Pioneer Network with a view to joining them as a church.

# Chalkstone Community Centre

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*"A Resource for our community and the Home of River of Life Community Church"*

---

## Community Focused

The Chalkstone Community Centre was transferred into our ownership in 2015 by the local authority with the understanding that it would continue to be somewhere the local community could hire as well as a base for our church. Since then we have developed the centre and significantly increased the use by the local community. We see the centre as an expression of our desire to be a community focused church. The building is used throughout the week by an assortment of support groups, community activity clubs and private parties.

The Community Centre is self-funded as the lettings income covers all costs and provides a space for The River of Life Community Church. The relationship benefits both parties and allows for the community to be in the Church building 7 days a week and for the Church to be visible to the community every day. Should the Church wish to use the facilities more often then they can book rooms in the same way that the public can.

## Projects



LHOH is a support group for anyone who is struggling with their mental health. We offer peer support and creative activities to support and promote wellbeing.

## Responsibilities of the Trustees:

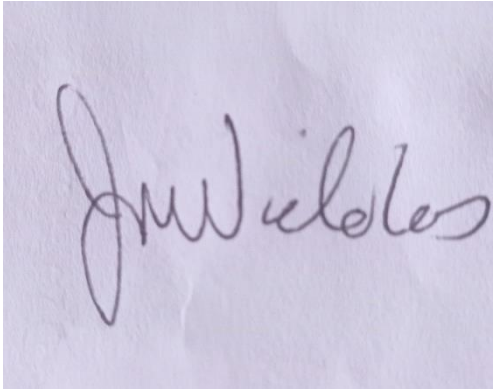
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval:**

This report was approved by the trustees and signed on their behalf by:



.....  
**Joanna Nicholas**

**Date: ....27 November 2023.....**

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds			2023 £	2022 £
		General Funds £	Designated Funds £	Restricted Funds £		
<b>Income receipts</b>						
Donations, legacies and grants		56,382	-	11,546	67,928	103,641
Gift aid receipts		12,311	-	2,463	14,774	23,353
Income from charitable activities		-	32,719	-	32,719	23,668
Income from fundraising activities		36	90	213	339	294
Other		178	-	-	178	32
<b>Total receipts</b>		<b>68,907</b>	<b>32,809</b>	<b>14,222</b>	<b>115,938</b>	<b>150,988</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	48,938	36,647	13,134	98,718	79,337
Grants paid in relation to charitable activities undertaken by others	3	14,203	-	-	14,203	10,692
		<b>63,141</b>	<b>36,647</b>	<b>13,134</b>	<b>112,922</b>	<b>90,029</b>
Purchase of fixed assets		-	-	-	-	-
Loans Repayments made		8,821	-	-	8,821	8,546
<b>Total payments</b>		<b>71,962</b>	<b>36,647</b>	<b>13,134</b>	<b>121,743</b>	<b>98,575</b>
Net of receipts / (payments) before transfers		(3,055)	(3,837)	1,088	(5,804)	52,413
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<b>(3,055)</b>	<b>(3,837)</b>	<b>1,088</b>	<b>(5,804)</b>	<b>52,413</b>
Cash funds as at last year end		46,112	21,044	33,709	100,865	48,452
<b>Cash funds at this year end</b>	A	<b>43,057</b>	<b>17,207</b>	<b>34,797</b>	<b>95,061</b>	<b>100,865</b>

The notes on pages 12 - 14 form part of these accounts.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2023**

	<u>Unrestricted Funds</u>			2023	2022
	General funds	Designated funds	Restricted funds		
	£	£	£		
<b>A Cash funds</b>				£	£
Cash at bank with immediate access	46,560	9,996	37,406	93,962	100,751
Petty cash	114	-	-	114	114
	<u>46,675</u>	<u>9,996</u>	<u>37,406</u>	<u>94,076</u>	<u>100,865</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	4,154	-	-	4,154	4,632
Prepayment	2,562	-	-	2,562	651
Other debtors	2,144	-	-	2,144	1,483
	<u>8,859</u>	<u>-</u>	<u>-</u>	<u>8,859</u>	<u>6,766</u>
<b>C Liabilities</b>					
Loans	3,114	-	-	3,114	5,190
Mortgage	92,232	-	-	92,232	98,977
Taxes due	423	-	-	423	458
Accruals	750	-	-	750	1,740
Trade creditors	3,411	-	-	3,411	4,860
	<u>99,931</u>	<u>-</u>	<u>-</u>	<u>99,931</u>	<u>111,225</u>

The loan of £3,114 is repayable by 1st October 2024 and is not interest bearing.

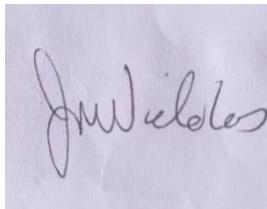
The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

	31st March	31st March	31st March	31st March
	2023	2023	2022	2022
	Asset	Liability	Asset	Liability
<b>D Loans Between Restricted Funds</b>				
Chapelwnt Road Development Fund	-	-	<u>20,000</u>	-
CCC Building Extension Fund	-	-	-	<u>(20,000)</u>

The Chapelwnt Road Development Fund lent £20,000 to the Chalkstone Community Centre (CCC) Building Extension Fund during the year ended 31st March 2019 to assist towards completing the project after the builders went into liquidation. The loan was repaid during 2022/2023.

	£
<b>E Assets retained for charity's own use</b>	
Land and buildings (Chalkstone Community Centre and Chapelwnt Land)	268,197
Office equipment	17,555
Furniture & Fixtures	8,398
	<u>294,150</u>

The accounts were approved by the trustees and signed on their behalf



27<sup>th</sup> November 2023

The notes on pages 12 - 14 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

The charity has prepared its accounts on a receipts and payments basis as its income is below the £250,000 threshold to produce accruals accounts. The accounts comprise of 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 accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

	Unrestricted Funds			Total 2023	Total 2022
	General funds	Designated funds	Restricted Funds		
	£	£	£	£	£

2 Payments in relation to charitable activities undertaken directly

Employment costs	34,041	12,449	5,269	51,759	47,053
Property costs (see note 2(a))	3,129	14,413	-	17,542	9,607
Light, heat & water	-	4,955	-	4,955	3,347
Insurance	609	3,823	-	4,432	4,596
Worship Costs	1,827	-	808	2,635	1,265
Refreshment Costs	148	42	47	237	142
Office Costs	2,906	710	558	4,174	2,738
Bank charges and Interest Paid	344	152	4,893	5,389	4,733
Minor equipment costs	553	-	876	1,429	1,635
Professional Fees	4,035	36	36	4,107	3,588
Fundraising & Events costs	-	-	631	631	385
Other costs	1,346	67	16	1,429	248
	<u>48,938</u>	<u>36,647</u>	<u>13,134</u>	<u>98,719</u>	<u>79,337</u>

2 (a) Property costs comprise:

Rent	-	-	-	-	-
Maintenance	3,129	13,809	-	16,939	9,104
Council tax	-	603	-	603	503
	<u>3,129</u>	<u>14,413</u>	<u>-</u>	<u>17,542</u>	<u>9,607</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants to:					
Organisations	11,515	-	-	11,515	9,320
Individuals	2,688	-	-	2,688	1,372
	<u>14,203</u>	<u>-</u>	<u>-</u>	<u>14,203</u>	<u>10,692</u>

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

4 Transactions with related parties

Paul Turner served as church Pastor and was paid £25,010 (2022: £24,720) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Payments of £2,122 (2022: £1,483) were made during the year to a close relative of a trustee for the provision of book - keeping services

The church supported Reach Community Projects with a grant for £7,200 during 2022/2023 from general funds. (2021/2022 £7,200) (note 3). Roy Graham and David Howell (trustees) are also Trustees of Reach Community Projects. Henry Wilson (trustee) is a employee of Reach Community Projects.

5 Movement on general, designated and restricted funds

	Balance at 01.04.2022	Receipts	Payments	Transfers	Balance at 31.03.2023
	£	£	£	£	£
<b>General funds</b>	46,112	68,907	(71,962)	-	43,057
<b>Designated funds</b>					
Chalkstone Community Centre - running	20,711	32,809	(36,647)	-	16,872
Arise/Deborah	331	-	-	-	331
Youth	2	-	-	-	2
	21,045	32,809	(36,647)	-	17,206
<b>Unrestricted Funds total</b>	67,156	101,716	(108,609)	-	60,264
<b>Restricted funds</b>					
Chapelwnt Road development	-	-	-	20,000	20,000
CCC Building Extension	14,893	13,809	(4,868)	(20,000)	3,834
Chex (Chalksters)	7,792	-	-	-	7,792
Little Hub of Hope Fund	10,847	263	(8,119)	-	2,991
Fast to Feed	177	150	(148)	-	179
<b>Restricted Fund Total</b>	33,709	14,222	(13,134)	-	34,796
<b>Total Funds</b>	100,865	115,938	(121,743)	-	95,060

Transfers between Funds

The Chapelwnt Road Development Fund transfer of £20,000 to the Chalkstone Community Centre (CCC) Building Extension Fund made YE 31 March 2019 was repaid during the year.

Restricted Funds

Chapelwnt Road Development - Funds reserved for future development of the Chapelwnt road site  
 CCC Building Extension - Gifts received and monies spent on the development of the Chalkstone Community Centre.  
 Chex (Chalksters)- For the running of the community space including the pre school group Chalksters  
 Little Hub of Hope - funding the work of a supportive community focussed on mental well being  
 Fast to Feed - Providing meals for those in greater need.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

England & Wales - Charity number 1115810

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# Accounts

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**River of Life**

Community Church

(Haverhill)

Annual Report and accounts

2021/2022

[Rolcc.org.uk](http://Rolcc.org.uk)

## Index

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**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 MARCH 2022**

<b>Trustees</b>	Paul Turner (resigned 18 July 2022) Andy Cuthbert (resigned 18 July 2022) Roy Graham David Howell Joanna Nicholas (Chair from April 2018) Henry Wilson
<b>Book Keeper</b>	Angela Wilson
<b>Key staff</b>	Paul Turner (Pastor) Jacqueline Lowry (Operations co-ordinator) Jenna Keenan (LHOH Manager)
<b>Governing Document</b>	CIO Constitution as accepted by the Charities Commission 22 July 2019
<b>Charity Registration Number</b>	1115810
<b>Registered Office</b>	Chalkstone Community Centre Millfields Way Haverhill Suffolk CB9 0JB
<b>Independent Examiner</b>	Lisa Darby ACA Stewardship 1 Lamb's Passage London EC1Y 8AB

## **Banks**

Nat West  
18 High Street  
Newmarket  
CB8 8LH

Kingdom Bank Ltd  
Ruddington Fields Business Park  
Mere Way  
Ruddington Nottingham NG 11 6JS

## RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2022.

Charitable Objects: this is why we exist.

**a)** to advance the Christian faith in accordance with our Statement of Beliefs in Haverhill and the surrounding area and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected to the charitable work of the Charity;

**b)** to relieve persons who are in conditions of need and hardship and sickness and who may be aged and to relieve the distress caused thereby in Haverhill and the surrounding area in such other parts of the United Kingdom or the World as the Trustees may from time-to-time think fit.

**c)** to further or benefit the residents of Haverhill and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

### Chair of Trustees Report

In March 2021, we were beginning to come out of what is now termed 'Lockdown 3', related to the Covid-19 outbreak. The Community centre began to reopen, in line with government guidance in April 2021, but the physical gatherings of the Church were still restricted. Our mid-week groups had been meeting online, but began to return to in-person meetings, or a hybrid model, with some smaller groups meeting (in line with government advice) with a maximum of six people, outside, and others continuing online only. This continued throughout, resulting in a mixed model of small groups by the end of the year, with some meeting in person, others online, and one as a hybrid online and in-person setting. This has allowed us to remain connected as a congregation. This began easing further as restrictions lifted, such that in-person Sunday celebrations resumed in July 2021, with a simulcast of the service also being broadcast online. The hybrid methods are still a work in progress, aiming to connect with those in the room and those participating via the online service. Technology has remained both a friend and a challenge in aiding this and attempting to alleviate loneliness in our congregation during this time and going forwards.

It has been beneficial to return to working with other congregations within the town, including a prayer walking initiative, spearheaded by River of Life Community Church; returning to working with Haverhill and District Youth for Christ in the restart of the 'Illuminate' youth club; resuming the Haverhill Town Pastors initiative, and recruiting additional volunteers there as well as our ongoing support for Reach, the poverty alleviation charity within Haverhill. We have also partnered with Homestart to restart our Parent and toddler group 'Chalksters' in June 2021.

Like many charitable organisations, we have noted a reduction in the number and willingness of volunteers to return to the roles that were being filled prior to the lockdowns in 2020, and so we have been actively recruiting volunteers during this time and will do so moving forwards.

Staffing-wise, we have had a tumultuous year in some ways, with the resignation and replacement of our Operations co-ordinator, the resignation of our Community Pastor and a three-month Sabbatical for the Senior pastor (September-November 2021). Following the sabbatical, our Senior pastor has indicated that he will be moving on in 2023, so 2022 will be filled with recruitment to try to ensure an appropriate handover for when that occurs. During the time of sabbatical, many members of the congregation did step into roles that they had not tried before, and we are looking to build upon that to encourage others into new volunteering roles, as it is well known that regular volunteers demonstrate higher life satisfaction and better mental health outcomes.

2021-22 also saw much of the planning begin associated with the 'Little Hub of Hope', initially a suicide prevention/peer support group, which has expanded its remit to support people who are struggling with their mental health, through friendship and creativity. This initiative had its launch in Summer 2022, and we look forward to its future development.

The pandemic has changed the way we operate but from the reports below you will notice that it has not stopped us fulfilling our purpose. We have learnt new skills that enabled us to still connect as a church and we continued to be a resource for our community. We feel we have managed to balance prudence with a desire to still get on with what we are called to do. Many forecasts predict that there are still hard times ahead and we expect to play our part in being a Christ shaped response to the needs that emerge.

Finally, I would just like to say thank you to all those who support the work of our charity, whether financially or in practical ways. We really couldn't do it without you and as trustees we do appreciate your support.

Joanna Nicholas

Chair of Trustees



## Organisation

Our trustees have responsibility for the overall running of the trust, in particular the financial activities that enable the working of the trust. The spiritual side of the church is overseen by the Leadership Team. However, both the trustees and the Leadership Team recognise the need to communicate well and to not take actions that involve committing sizeable resources without agreement between the two bodies.

The Leadership Team delegate responsibilities as appropriate to individuals who lead teams within the church, for instance connect group leaders, children's leaders, music leaders etc.

## Financial Review

During the year income received was £150,988 and no additional funds were received through loans and mortgages. Total Expenditure including fixed asset purchases and loan repayments was £98,575. As a result, the cash held by the charity increased by 52,413 to £100,865. Unrestricted cash held at the year-end is £67,156 although £21,044 of these funds are currently designated for other purposes. These designated funds could be used for general purposes should the need arise, and therefore, the Trustees are confident the reserves are in line with the trustees reserves policy.

**Reserves:** Our policy is to keep 2 months of core operational costs.

ITEM	POLICY	ROLCC	CCC	MINIMUM RESERVES 21/22
Salaries	2 months	£5,926	£1,568	£7,494
Running costs	2 months	£2,275	£2,899	£5,174
		£8,201	£4,467	£12,668
ITEM	POLICY	ROLCC	CCC	MINIMUM RESERVES 20/21
Salaries	2 months	£6,712	£1,393	£8,105
Running costs	2 months	£1,587	£2,819	£4,406
		£8,299	£4,212	£12,511

## Loan to Chalkstone Community Centre building extension fund

We deferred a repayment to Chalkstone Community building Extension fund of £20,000 from the Chapelwent Road Development Fund to 2022/2023

**Risk Statement:** The trustees are aware of the need to manage the risks associated with running our charity and seek to identify, monitor, review and develop our ability to manage those risks on an ongoing basis.

**Public benefit statement:** The trustees have had regard to the guidance issued by the charity commission on public benefit as reflected in the structure of ROLCC.

**Appointing trustees:** The Chair of the trustees will approach individuals who have been in the church for some time and who are known and considered to have skills that benefit good governance. A potential trustee is invited to attend a trustee meeting prior to deciding if the role is correct for them. A new trustee is given a copy of the governing documents, the staff handbook (which includes all policies) and recent accounts plus a DBS (Disclosure and Barring Service) check.

## Trustees

Henry Wilson, David Howell, Roy Graham, Jo Nicholas

**Mission:** To take responsibility for the legal and financial running of the organisation. All teams are accountable to the trustees.

## Leadership Team

Paul Turner, Bill Reynolds, Alex Osuchukwu, Nicola Wilson

**Mission:** To uphold the vision, values, direction, cultures, and spiritual health of the church and all its activities. To put the annual vision and programme into practice. To oversee the general wellbeing of the church congregation.

## Church Life

Like many churches 2021-22 was year in which we began to return from lockdown and to gather again. We held in-person Sunday meetings from September 2021 onwards in line with government guidelines. We still provided a streaming option for those unable to join us or for those who did not feel ready to be with large gatherings. Some of our connect groups (smaller midweek Bible studies) began to meet in person, one group continued to use Zoom and some had a mixture of in-person and Zoom.

From September we also began to meet weekly for prayer, again within government guidelines. We also continued to prayer walk and widened this to include other churches in the area.

We have had to develop our volunteer base again and as such we have had to reduce what we offer for children's church. Our teenagers continued to meet on-line until it was ok to meet in-person in people's homes. We also had youth led services on a couple of Sundays.

From September to November our church pastor had a sabbatical, which meant that key tasks were covered by volunteers within the church.

At Christmas, as last year, we organised and distributed food hampers.

We also continued to offer support to organisations in developing countries.

Moving forward, we have seen most people return to church gatherings and are seeing some new people join us. We expect to continue to develop what we do as more people feel able to engage with church again.

## Working with Others

We are part of the Evangelical Alliance, as well as part of Haverhill District Churches Together working with other mainstream Christian denominations for the greater good in the town. We have a good relationship with the local government having been given the Community Centre we now own back in 2015, and a plot of land from 2011. During this year we have also begun exploring joining a well-known network of churches.

# Chalkstone Community Centre

---

*“A Resource for our community and the Home of River of Life Community Church”*

---

## Community Focused

The Chalkstone Community Centre was transferred into our ownership in 2015 by the local authority with the understanding that it would continue to be somewhere the local community could hire as well as a base for our church. Since then we have developed the centre and significantly increased the use by the local community. We see the centre as an expression of our desire to be a community focused church. The building is used throughout the week by an assortment of support groups, community activity clubs and private parties.

## New Projects



LHOH is a support group for anyone who is struggling with their mental health. We offer peer support and creative activities to support and promote wellbeing.

## Responsibilities of the Trustee's:

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval:

This report was approved by the trustees and signed on their behalf by:

*Joanna Nicholas*

.....

**Joanna Nicholas**

**Date: 21 December 2022**

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

I report to the trustees on my examination of the accounts of River of Life Community Church (Haverhill) ('the charity') for the year ended 31 March 2022 on pages 10 to 14 following.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

*Lisa Darby*

Lisa Darby ACA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 21 December 2022

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	<u>Unrestricted Funds</u>			2022 £	2021 £
		General Funds £	Designated Funds £	Restricted Funds £		
<b>Income receipts</b>						
Donations, legacies and grants		66,450	12,005	25,186	103,641	114,349
Gift aid receipts		20,297	-	3,056	23,353	27,362
Income from charitable activities		-	23,668	-	23,668	9,902
Income from fundraising activities		39	-	255	294	255
Other		32	-	-	32	17
<b>Total receipts</b>		<u>86,818</u>	<u>35,673</u>	<u>28,497</u>	<u>150,988</u>	<u>151,885</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	44,544	27,553	7,240	79,337	80,824
Grants paid in relation to charitable activities undertaken by others	3	10,692	-	-	10,692	14,522
		<u>55,236</u>	<u>27,553</u>	<u>7,240</u>	<u>90,029</u>	<u>95,346</u>
Purchase of fixed assets			-		-	7,036
Loans Repayments made		8,546	-	-	8,546	24,702
<b>Total payments</b>		<u>63,782</u>	<u>27,553</u>	<u>7,240</u>	<u>98,575</u>	<u>127,084</u>
Net of receipts / (payments) before transfers		23,036	8,120	21,257	52,413	24,801
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<u>23,036</u>	<u>8,120</u>	<u>21,257</u>	<u>52,413</u>	<u>24,801</u>
Cash funds as at last year end		23,076	12,924	12,452	48,452	23,651
<b>Cash funds at this year end</b>	A	<u>46,112</u>	<u>21,044</u>	<u>33,709</u>	<u>100,865</u>	<u>48,452</u>

The notes on pages 12 - 14 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds			2022 £	2021 £
	General	Designated	Restricted		
	funds £	funds £	funds £		
<b>A Cash funds</b>					
Cash at bank with immediate access	45,997	21,044	33,709	100,751	48,452
Petty cash	114	-	-	114	-
	<u>46,112</u>	<u>21,044</u>	<u>33,709</u>	<u>100,865</u>	<u>48,452</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	3,938	-	694	4,632	9,411
CJRS Grant				-	468
Prepayment	651			651	-
Other debtors	1,483			1,483	2,074
	<u>6,072</u>	<u>-</u>	<u>694</u>	<u>6,766</u>	<u>11,953</u>
<b>C Liabilities</b>					
Loans	5,190	-	-	5,190	7,266
Mortgage	98,977	-	-	98,977	105,447
Taxes due	458	-	-	458	1,140
Accruals	1,740	-	-	1,740	1,620
Trade creditors	4,860	-	-	4,860	558
	<u>111,225</u>	<u>-</u>	<u>-</u>	<u>111,225</u>	<u>116,031</u>

The loan of £5,190 is repayable by 1st October 2024 and is not interest bearing.

The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

D Loans Between Restricted Funds	31st March	31st March	31st March	31st March
	2022	2022	2021	2021
	Asset	Liability	Asset	Liability
Chapelwent Road Development Fund	<u>20,000</u>		<u>20,000</u>	
CCC Building Extension Fund		<u>(20,000)</u>		<u>(20,000)</u>

The Chapelwent Road Development Fund lent £20,000 to the Chalkstone Community Centre (CCC) Building Extension Fund during the year ended 31st March 2019 to assist towards completing the project after the builders went into liquidation.

The loan is expected to be repaid during 2022/2023.

E Assets retained for charity's own use	Cost £
Land and buildings (Chalkstone Community Centre and Chapelwent Land)	268,196
Office equipment	17,555
Furniture & Fixtures	8,398
	<u>294,149</u>

The accounts were approved by the trustees and signed on their behalf

by Joanna Nicholas date 21 December 2022  
JOANNA NICHOLAS

The notes on pages 12 - 14 form part of these accounts.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Accounting policies**

The charity has prepared its accounts on a receipts and payments basis as its income is below the £250,000 threshold to produce accruals accounts. The accounts comprise of 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 accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

	<u>Unrestricted Funds</u>				
	General	Designated	Restricted	Total	Total
	funds	funds	Funds	2022	2021
	£	£	£	£	£

**2 Payments in relation to charitable activities undertaken directly**

Employment costs	34,820	10,749	1,484	47,053	48,629
Property costs (see note 2(a))	484	9,088	35	9,607	8,546
Light, heat & water	-	3,347	-	3,347	4,265
Insurance	564	4,032	-	4,596	4,253
Worship Costs	1,251	-	14	1,265	1,982
Refreshment Costs	142	-	-	142	253
Office Costs	2,406	224	108	2,738	1,867
Bank charges and Interest Paid	27	106	4,600	4,733	4,890
Minor equipment costs	1,014	7	614	1,635	204
Professional Fees	3,588	-	-	3,588	4,161
Fundraising & Events costs	-	-	385	385	-
Other costs	248	-	-	248	1,773
	<u>44,544</u>	<u>27,553</u>	<u>7,240</u>	<u>79,337</u>	<u>80,824</u>

**2 (a) Property costs comprise:**

Rent	-	-	-	-	-
Maintenance	484	8,585	35	9,104	9,063
Council tax	-	503	-	503	517
	<u>484</u>	<u>9,088</u>	<u>35</u>	<u>9,607</u>	<u>8,546</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants to:					
Organisations	9,320	-	-	9,320	13,325
Individuals	1,372	-	-	1,372	1,197
	<u>10,692</u>	<u>-</u>	<u>-</u>	<u>10,692</u>	<u>14,522</u>

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

4 Transactions with related parties

Paul Turner served as church Pastor and was paid £24,720 (2021: £24,000) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Payments of £1,483 (2021: £1,236) were made during the year to a close relative of a trustee for the provision of book - keeping services

The church supported Reach Community Projects with a grant for £7,200 during 2021/2022 from general funds. (2020/2021 £7,800) (note 3). Roy Graham and David Howell (trustees) are also Trustees of Reach Community Projects. Henry Wilson (trustee) is a employee of Reach Community Projects.

5 Movement on general, designated and restricted funds

	Balance at 31.03.2021 £	Receipts £	Payments £	Transfers £	Balance at 31.03.2022 £
<b>General funds</b>	23,076	86,819	(63,783)		46,112
<b>Designated funds</b>					
Chalkstone Community Centre - running	12,591	35,673	(27,553)	-	20,711
Arise/Deborah	331	-	-	-	331
Youth	2	-	-	-	2
	<u>12,924</u>	<u>35,673</u>	<u>(27,553)</u>	<u>-</u>	<u>21,045</u>
<b>Unrestricted Funds total</b>	<u>36,000</u>	<u>122,492</u>	<u>(91,335)</u>	<u>-</u>	<u>67,156</u>
<b>Restricted funds</b>					
Chapelwnt Road development	-	-	-	-	-
CCC Building Extension	4,986	14,504	(4,597)	-	14,893
Chex (Chalksters)	7,292	500	-	-	7,792
Little Hub of Hope Fund	-	13,343	(2,496)	-	10,847
Fast to Feed	174	150	(148)	-	177
<b>Restricted Fund Total</b>	<u>12,452</u>	<u>28,497</u>	<u>(7,240)</u>	<u>-</u>	<u>33,709</u>
<b>Total Funds</b>	<u>48,452</u>	<u>150,989</u>	<u>(98,576)</u>	<u>-</u>	<u>100,865</u>

Due to rounding, differences of £1 may appear.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

**Restricted Funds**

Chapelwent Road Development - Funds reserved for future development of the Chapelwent road site  
CCC Building Extension - Gifts received and monies spent on the development of the Chalkstone Community Centre.  
Chex (Chalksters)- For the running of the community space including the pre school group Chalksters  
Little Hub of Hope - funding the work of a supportive community focussed on mental well being  
Fast to Feed - Providing meals for those in greater need.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

England & Wales - Charity number 1115810

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# Accounts

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**River of Life**

Community Church

(Haverhill)

Annual Report and accounts  
2020 / 2021

[Rolcc.org.uk](http://Rolcc.org.uk)

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**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**LEGAL & ADMINISTRATIVE DETAILS**

**FOR THE YEAR ENDED 31 MARCH 2021**

<b>Directors/Trustees</b>	Paul Turner Andy Cuthbert Roy Graham David Howell Joanna Nicholas (Chair from April 2018) Henry Wilson
<b>Company Secretary</b>	Angela Wilson
<b>Key staff</b>	Paul Turner (Pastor) Amy Morton (Community Pastor) Che Bourke (Operations co-ordinator)
<b>Governing Documents</b>	Memorandum and Articles of Association incorporated 5 July 2006 (Amended 26 May 2016) until 21 July 2019 Converted to: CIO Constitution as accepted by the Charities Commission 22 July 2019
<b>Charity Registration Number</b>	1115810
<b>Registered Office</b>	Chalkstone Community Centre Millfields Way Haverhill Suffolk CB9 0JB
<b>Independent Examiner</b>	Lisa Darby ACA, Stewardship 1 Lamb's Passage London EC1Y 8AB

## **Bankers**

Nat West  
18 High Street  
Newmarket  
CB8 8LH

Kingdom Bank Ltd  
Ruddington Fields Business Park  
Mere Way  
Ruddington Nottingham NG 11 6JS

## RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 March 2021.

Charitable Objects: this is why we exist.

**a)** to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in Haverhill and the surrounding area and in such other parts of the United Kingdom or the World as the trustees may from time to time think fit and other such purposes which are exclusively charitable according to the law of England and Wales and are connected to the charitable work of the Charity;

**b)** to relieve persons who are in conditions of need and hardship and sickness and who may be aged and to relieve the distress caused thereby in Haverhill and the surrounding area in such other parts of the United Kingdom or the World as the Trustees may from time to time think fit.

**c)** to further or benefit the residents of Haverhill and the surrounding area by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

## Chair of Trustees Report

In March 2020 the charity took steps (in line with government advice) to help contain the nationwide outbreak of Covid-19. This included the temporary suspension of all physical gatherings and the charity had to curtail, or change, how it operated as this report indicates. Thankfully due to the generous support of our supporters and some government support the churches finances have maintained healthy levels and we have been able to support our community in practical ways. Nonetheless, the trustees are continuing to monitor income and expenditure closely and, if it becomes necessary, will take measures to mitigate any financial impact.

The closure and the subsequent restrictions on the uses of the community centre during the pandemic has affected rental income. The trustees have monitored this closely and have been able to successfully apply for government grants towards the running of the facility. We have also continued to receive rent from a long-term lease on part of the property and some rental income from permitted groups hiring the centre. The trustees monitored the income and expenditure of the centre closely and are pleased to say that bookings on the centre are steadily increasing and we

have also been able to secure some funding to carry out essential maintenance work whilst the centre was closed.

The charity has not had to make any redundancies but did furlough some of its staff whilst the centre was not fully functioning.

The pandemic has changed the way we operate but from the reports below you will notice that it has not stopped us fulfilling our purpose. We have learnt new skills that enabled us to still connect as a church and we continued to be a resource for our community. We feel we have managed to balance prudence with a desire to still get on with what we are called to do. Many forecasts predict that there are still hard times ahead and we expect to play our part in being a Christ shaped response to the needs that emerge.

Finally, I would just like to say thank you to all those who support the work of our charity, whether financially or in practical ways. We really couldn't do it without you and as trustees we do appreciate your support.



Joanna Nicholas

Chair of Trustees

## Organisation

Our trustees have responsibility for the overall running of the trust, in particular the financial activities that enable the working of the trust. The spiritual side of the church is overseen by the Leadership Team. However, both the trustees and the Leadership Team recognise the need to communicate well and to not take actions that involve committing sizeable resources without agreement between the two bodies.

The Leadership Team delegate responsibilities as appropriate to individuals who lead teams within the church, for instance connect group leaders, children's leaders, music leaders etc.

On the 22<sup>nd</sup> July 2019 we converted to a Charitable Company to a CIO.

## Financial Review

During the year income received was £151,885 and no additional funds were received through loans and mortgages. Total Expenditure including fixed asset purchases and loan repayments was £127,084. As a result, the cash held by the charity increased by £24,801. Unrestricted cash held at the year end is £36,000 although £12,924 of these funds are currently designated for other purposes. These designated funds could be used for general purposes should the need arise, and therefore the Trustees are confident the reserves are in line with the trustees reserves policy.

**Reserves:** Our policy is to keep 2 months of core operational costs.

ITEM	POLICY	ROLCC	CCC	MINIMUM RESERVES 20/21
Salaries	2 months	£6,712	£1,393	£8,105
Running costs	2 months	£1,587	£2,819	£4,406
		£8,299	£4,212	£12,511

## Loan to Chalkstone Community Centre building extension fund

Registered Address: Chalkstone Community Centre, Millfields Way, Haverhill, CB9 0JB  
Registered Charity No. 1115810

We deferred a repayment to Chalkstone Community building Extension fund of £20,000 from the Chapelwent Road Development Fund to 2021 /22.

**Risk Statement:** The trustees are aware of the need to manage the risks associated with running our charity and seek to identify, monitor, review and develop our ability to manage those risks on an ongoing basis.

**Public benefit statement:** The trustees have had regard to the guidance issued by the charity commission on public benefit as reflected in the structure of ROLCC.

**Appointing trustees:** The Chair of the trustees will approach individuals who have been in the church for some time and who are known and considered to have skills that benefit good governance. A potential trustee is invited to attend a trustee meeting prior to deciding if the role is correct for them. A new trustee is given a copy of the governing documents, the staff handbook (which includes all policies) and recent accounts plus a DBS check.

## Trustees



Henry, Paul, David, Roy, Jo, Andy

**Mission:** To take responsibility for the legal and financial running of the organisation. All teams are ultimately accountable to the trustees.

## Leadership Team



Paul, Henry, Bill, Rob, Wendy, Steve, Matt, Amy

**Mission:** To uphold the vision, values, direction, cultures and spiritual health of the church and all its activities. To put the annual vision and programme into practice. To oversee the general wellbeing of the church congregation.

## Church Life

The precautions required by Covid19 meant that in 2020/1 River of Life, like many other churches, needed to adapt to enable connection, support and worship. Some of the ways that we did this were:

- We had Sunday morning worship on either Facebook Live or Zoom
- Our worship band recorded songs for the live streams
- Our connect groups that normally meet in homes met via Zoom
- We had regular prayer meetings via Zoom
- When it was permitted we walked in pairs praying for our community
- We tried to regularly phone those not able to join with the online provisions
- We sent out a weekly email to enable people to know what was happening
- We offered to support anyone in need of assistance because they were isolating
- Some of our church supported a local authority initiative to buy shopping for the house bound
- We ran an online Alpha
- We ran an online leadership course
- We ran a Kintsugi Hope course online (The course supports people struggling with their mental health)
- We had an online quiz
- We held Carols by Candle light and a Christmas day service online
- We supported local social services with a gift of £500 towards vouchers at Christmas for teenagers that they work with.
- We partnered with Boxes of Hope at Christmas and provided 720 meals to 15 families
- We were involved with a Churches Together Good Friday service held online but broadcast from the Anglican church building
- We started an online youth group for senior school age young people
- We increased our support, when needed, for our existing contacts in developing countries
- We began a foodbank collection from our centre on a Tuesday and Thursday morning, in partnership with REACH community projects. REACH is a project that grew from River of Life but is now a separate charity

### Working with Others

We are part of the Evangelical Alliance, as well as part of Haverhill District Churches Together working with other mainstream Christian denominations for the greater good in the town. We have a good relationship with the local government having been given the Community Centre we now own back in 2015, and a plot of land from 2011. During this year we have also begun exploring joining a well-known network of churches.

# Chalkstone Community Centre

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*“A Resource for our community and the Home of River of Life Community Church”*

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## Community Focused

The Chalkstone Community Centre was transferred into our ownership in 2015 by the local authority with the understanding that it would continue to be somewhere the local community could hire as well as a base for our church. Since then we have developed the centre and significantly increased the use by the local community. We see the centre as a significant expression of our desire to be a community focused church.

Covid 19 has also meant that we have had to close the centre for much of 2020-21. However, we made a decision to open the centre for groups that were permitted when possible. This included groups that support vulnerable people and organisations carrying out health screening. There was an obvious reduction in income from loss of hirers during the year but we put centre staff on furlough where possible and we were able to secure government grants, that meant that we remained financially viable.

The centre not being used for significant periods meant that we were able to carry out some maintenance work. A couple in the church stripped and resurfaced the floor of the main hall, we secured a grant from All Churches trust to update our fire alarm system and with support from a locality grant we were able to get the main hall painted.

Moving forward since the year end: Although restrictions have meant we have not been able to operate at full capacity the centre is busy and interest is high with many provisional bookings for when things open up again.

## New Projects



During 2020/21 we became a Kintsugi Hope partner. This is an organisation that supports people who are struggling with their mental health. A couple in the church head this up and have run a pilot online course designed by Kintsugi during the last year. <https://www.kintsugihope.com/>



A lady in the church is developing a support group for people experiencing thoughts of hopelessness or suicidal ideation. We have at time of writing this report raised £6554 towards the project, including a grant from All Churches Trust, and expect this project to start during 2021/22.



Since the year end, we have begun a partnership with a charity called Home-start to run a toddler group at Chalkstone Community Centre on a Thursday morning. Since starting in June 2021 this has been fully booked every week and has a waiting list. <https://www.home-start.org.uk/>

### Responsibilities of the Trustees:

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### Approval:

This report was approved by the trustees and signed on their behalf by:

Paul Turner

Date: 25 January 2022

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

I report to the trustees on my examination of the accounts of River of Life Community Church (Haverhill) ('the charity') for the year ended 31 March 2021 on pages 11 to 15 following.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Lisa Darby ACA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 31 January 2022

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	<u>Unrestricted Funds</u>			2021 £	2020 £
		General Funds £	Designated Funds £	Restricted Funds £		
<b>Income receipts</b>						
Donations, legacies and grants		75,936	19,908	18,505	114,349	88,093
Gift aid receipts		24,838	-	2,524	27,362	16,693
Income from charitable activities		-	9,902	-	9,902	27,489
Income from fundraising activities		-	255	-	255	615
Other		17	-	-	17	10
		<u>100,791</u>	<u>30,065</u>	<u>21,029</u>	<u>151,885</u>	<u>132,900</u>
<b>Capital and similar receipts</b>						
Mortgage		-	-	-	-	-
Loan received		-	-	-	-	-
		<u>100,791</u>	<u>30,065</u>	<u>21,029</u>	<u>151,885</u>	<u>132,900</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	49,795	25,272	5,757	80,824	93,022
Grants paid in relation to charitable activities undertaken by others	3	14,217	-	305	14,522	12,545
		<u>64,012</u>	<u>25,272</u>	<u>6,062</u>	<u>95,346</u>	<u>105,567</u>
Purchase of fixed assets		-	-	7,036	7,036	9,752
Loans Repayments made		22,076	-	2,626	24,702	7,106
		<u>86,088</u>	<u>25,272</u>	<u>15,724</u>	<u>127,084</u>	<u>122,425</u>
Net of receipts / (payments) before transfers		14,703	4,793	5,305	24,801	10,475
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<u>14,703</u>	<u>4,793</u>	<u>5,305</u>	<u>24,801</u>	<u>10,475</u>
Cash funds as at last year end		8,373	8,131	7,147	23,651	13,176
<b>Cash funds at this year end</b>	A	<u>23,076</u>	<u>12,924</u>	<u>12,452</u>	<u>48,452</u>	<u>23,651</u>

The notes on pages 13 - 15 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds			2021	2020
	General funds	Designated funds	Restricted funds		
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	23,076	12,924	12,452	48,452	23,467
Notice deposits	-	-	-	-	-
Petty cash	-	-	-	-	184
	<u>23,076</u>	<u>12,924</u>	<u>12,452</u>	<u>48,452</u>	<u>23,651</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	8,052	-	1,359	9,411	18,359
CJRS Grant	468			468	167
Other debtors	2,074			2,074	-
	<u>10,595</u>	<u>-</u>	<u>1,359</u>	<u>11,953</u>	<u>18,359</u>
<b>C Liabilities</b>					
Loans	7,266	-	-	7,266	29,342
Mortgage	105,447	-	-	105,447	108,073
Taxes due	1,140	-	-	1,140	615
Accruals	1,620	-	-	1,620	1,500
Trade creditors	558	-	-	558	357
	<u>116,031</u>	<u>-</u>	<u>-</u>	<u>116,031</u>	<u>140,054</u>

The loans comprise of the following: Loan 1 - £20,000 was repaid 20th August 2020 ; Loan 2 - £10,390 repayable by 1st October 2024. Neither loan is interest bearing.

The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

D Loans Between Restricted Funds	31st March	31st March	31st March	31st March
	2021	2021	2020	2020
	Asset	Liability	Asset	Liability
Chapelwent Road Development Fund	<u>20,000</u>		<u>20,000</u>	
CCC Building Extension Fund		<u>(20,000)</u>		<u>(20,000)</u>

The Chapelwent Road Development Fund lent £20,000 to the Chalkstone Community Centre (CCC) Building Extension Fund during the previous year ended 31st March 2019 to assist towards completing the project after the builders went into liquidation. The loan is expected to be repaid during 2021/2022.

E Assets retained for charity's own use	Cost
	£
Land and buildings (Chalkstone Community Centre and Chapelwent Land)	248,585
Office equipment	17,555
Furniture & Fixtures	8,398
	<u>274,538</u>

The accounts were approved by the trustees and signed on their behalf

by JOANNA NICHOLAS date 25 January 2022

The notes on pages 13 - 15 form part of these accounts.

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

**1 Accounting policies**

Having converted to a CIO during 2019, the charity has prepared its accounts on a receipts and payments basis as its income is below the £250,000 threshold to produce accruals accounts. The accounts comprise of 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 accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

Unrestricted Funds					
General funds	Designated funds	Restricted Funds	Total	Total	
£	£	£	2021	2020	£
			£	£	

**2 Payments in relation to charitable activities undertaken directly**

Employment costs	40,272	8,358	-	#	48,629	59,932
Property costs (see note 2(a))	124	8,422	-	#	8,546	9,029
Light, heat & water	-	4,265	-	#	4,265	1,879
Insurance	430	3,823	-	#	4,253	3,901
Worship Costs	1,982	-	-	#	1,982	587
Refreshment Costs	253	-	-	#	253	2,030
Office Costs	1,730	137	-	#	1,867	2,233
Bank charges and Interest Paid	-	61	4,828	#	4,890	5,300
Minor equipment costs	71	133	-	#	204	1,128
Professional Fees	4,089	72	-	#	4,161	5,810
Fundraising costs	-	-	-	#	-	797
Other costs	845	-	929	#	1,773	4,155
	<u>49,795</u>	<u>25,272</u>	<u>5,757</u>		<u>80,824</u>	<u>93,022</u>

**2 (a) Property costs comprise:**

Rent	-	-	-	#	-	159
Maintenance	124	8,939	-	#	9,063	7,727
Council tax	-	517	-	#	517	1,143
	<u>124</u>	<u>8,422</u>	<u>-</u>		<u>8,546</u>	<u>9,029</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants to:						
Organisations	13,020	-	305		13,325	12,195
Individuals	1,197	-	-		1,197	350
	<u>14,217</u>	<u>-</u>	<u>305</u>		<u>14,522</u>	<u>12,545</u>

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

4 Transactions with related parties

Paul Turner served as church Pastor and was paid £24,000 (2020: £23,069) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure in their previous year ending 31st March 2020 of £3,025 in respect of the provision of accommodation (which is customary for ministers) to Paul Turner, who is a trustee so that he could better perform his duties. No such payments were made during the year ended 31st March 2021.

Payments of £1,236 were made during the year to a close relative of a trustee for the provision of book - keeping services

During the previous year the charity received funds of the value of £11,600 on behalf of Reach Community Projects. These funds were paid over to the charity within the year, so no agency funds are held at 31st March 2020. No such agency transactions took place during 2020/2021. Roy Graham and David Howell (trustees) are also Trustees of Reach Community Projects. Henry Wilson (trustee) is a employee of Reach Community Projects. The church also supported Reach Community Projects with a grant for £7,800 during 2020/2021 from general funds. (2019/2020 £9,000) (note 3).

5 Movement on general, designated and restricted funds

	Balance at 31.03.2020 £	Receipts £	Payments £	Transfers £	Balance at 31.03.2021 £
<b>General funds</b>	8,373	100,791	(86,088)		23,076
<b>Designated funds</b>					
Chalkstone Community Centre - running	7,797	30,065	(25,272)	-	12,591
Arise/Deborah	331	-	-	-	331
Youth	2	-	-	-	2
	<u>8,131</u>	<u>30,065</u>	<u>(25,272)</u>	<u>-</u>	<u>12,924</u>
<b>Unrestricted Funds total</b>	<u>16,503</u>	<u>130,856</u>	<u>(111,360)</u>	<u>-</u>	<u>36,000</u>
<b>Restricted funds</b>					
Chapelwnt Road development	-	-	-	-	-
CCC Building Extension	677	18,798	(14,488)	-	4,986
Chex (Chalksters)	6,141	2,081	(931)	-	7,292
Fast to Feed	329	150	(305)	-	174
<b>Restricted Fund Total</b>	<u>7,147</u>	<u>21,029</u>	<u>(15,724)</u>	<u>-</u>	<u>12,452</u>
<b>Total Funds</b>	<u>23,651</u>	<u>151,885</u>	<u>(127,084)</u>	<u>-</u>	<u>48,452</u>

Due to rounding, differences of £1 may appear.

**RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

**Restricted Funds**

Chapelwent Road Development - Funds reserved for future development of the Chapelwent road site

CCC Building Extension - Gifts received and monies spent on the development of the Chalkstone Community Centre.

Chex (Chalksters)- For the running of the community café including the pre school group Chalksters

Fast to Feed - Providing meals for those in greater need.