



**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 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.

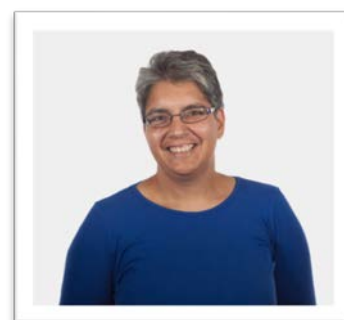
The charity has not had to make any redundancies but did furlough some of its staff whilst the centre was not fully functioning.

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><i>Income receipts</i></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><i>Capital and similar receipts</i></b>						
Mortgage		-		-	-	-
Loan received		-	-	-	-	-
<b><i>Total receipts</i></b>		<u>100,791</u>	<u>30,065</u>	<u>21,029</u>	<u>151,885</u>	<u>132,900</u>
<b><i>Payments</i></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
<b><i>Total payments</i></b>		<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**

	<u>Unrestricted Funds</u>				
	General funds	Designated funds	Restricted funds	2021	2020
	£	£	£	£	£
<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.

<b>D Loans Between Restricted Funds</b>	31st March 2021 Asset	31st March 2021 Liability	31st March 2020 Asset	31st March 2020 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.

<b>E Assets retained for charity's own use</b>	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.

<u>Unrestricted Funds</u>				
General funds	Designated funds	Restricted Funds	Total 2021	Total 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>					
Chapelwent 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.