



River of Life
Community Church

(Haverhill)

Annual Report and accounts
2021/2022

Index

Legal and Administrative Details	Pages 2 - 3
Trustees' Report	Pages 4 - 8
Independent Examination's Report	Page 9
Receipts and Payments Account	Page 10
Statement of Assets and Liabilities	Page 11
Notes to Accounts	Pages 12 - 14

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2022

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

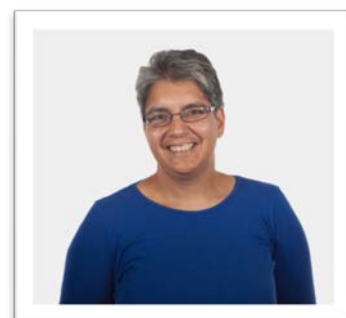
2021-22 also saw much of the planning begin associated with the 'Little Hub of Hope', initially a suicide prevention/peer support group, which has expanded its remit to support people who are struggling with their mental health, through friendship and creativity. This initiative had its launch in Summer 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 £		
<i>Income receipts</i>						
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
<i>Total receipts</i>		86,818	35,673	28,497	150,988	151,885
<i>Payments</i>						
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
		55,236	27,553	7,240	90,029	95,346
Purchase of fixed assets			-		-	7,036
Loans Repayments made		8,546	-	-	8,546	24,702
<i>Total payments</i>		63,782	27,553	7,240	98,575	127,084
Net of receipts / (payments) before transfers		23,036	8,120	21,257	52,413	24,801
Transfers between funds	5	-	-	-	-	-
Net movement in funds		23,036	8,120	21,257	52,413	24,801
Cash funds as at last year end		23,076	12,924	12,452	48,452	23,651
Cash funds at this year end	A	46,112	21,044	33,709	100,865	48,452

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				
	General funds	Designated funds	Restricted funds	2022	2021
	£	£	£	£	£
A Cash funds					
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 Other monetary assets					
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>
C Liabilities					
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 2022 Asset	31st March 2022 Liability	31st March 2021 Asset	31st March 2021 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 funds	Designated funds	Restricted Funds	Total 2022	Total 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 £
General funds	23,076	86,819	(63,783)		46,112
Designated funds					
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>
Unrestricted Funds total	<u>36,000</u>	<u>122,492</u>	<u>(91,335)</u>	<u>-</u>	<u>67,156</u>
Restricted funds					
Chapelwent 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
Restricted Fund Total	<u>12,452</u>	<u>28,497</u>	<u>(7,240)</u>	<u>-</u>	<u>33,709</u>
Total Funds	<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.