



**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

Burdett King Accountancy Limited  
Tel: 07825 317323

**Independent Examiner**

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

## **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 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.

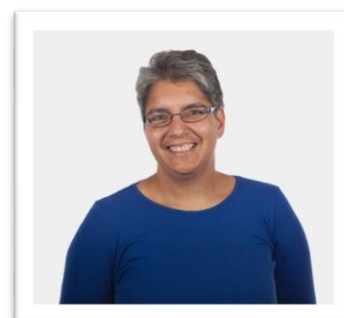
2022-23 saw the Church seeking a new pastor, following the resignation of the Senior Pastor in 2022. This was a time of much learning for all of those in the recruitment team, and resulted in an offer being made which was not taken up by the candidate. The Senior pastor has remained in post following 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
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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.

**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, 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"*

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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



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:

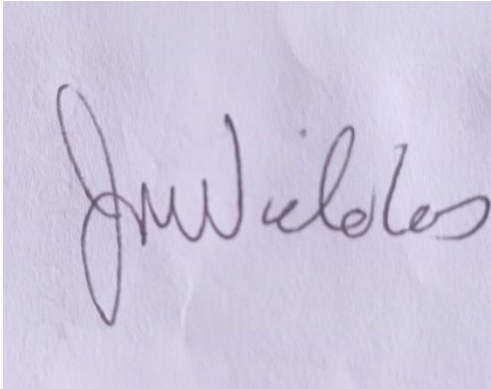
Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

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:

A photograph of a handwritten signature in dark ink on a light-colored, slightly textured paper. The signature is written in a cursive style and appears to read 'Joanna Nicholas'.

.....  
**Joanna Nicholas**

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

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	2023	2022
Notes		£	£	£	£	£
<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>	<b>A</b>	<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>		Restricted funds	2023	2022
	General funds	Designated 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.

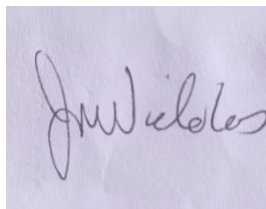
The mortgage loan is secured by a charge on the Chalkstone Community Centre and converted from an interest only loan (since 2018) to a repayment mortgage loan during 2020.

<b>D Loans Between Restricted Funds</b>	31st March 2023	31st March 2023	31st March 2022	31st March 2022
	Asset	Liability	Asset	Liability
Chapelwent Road Development Fund	<u>-</u>		<u>20,000</u>	
CCC Building Extension Fund		<u>-</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 was repaid during 2022/2023.

<b>E Assets retained for charity's own use</b>	£
Land and buildings (Chalkstone Community Centre and Chapelwent 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		Restricted Funds	Total 2023	Total 2022
General funds	Designated 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>					
Chapelwent 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 Chapelwent 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

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.