



River of Life
Community Church

(Haverhill)

Annual Report and accounts
2024/2025

Rolcc.org.uk

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 - 13

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2024

Trustees	Paul Turner (reinstated 22 May 2023) David Howell (resigned 09 2023) Joanna Nicholas (Chair from April 2018) Roy Graham Henry Wilson (resigned 09 2023)
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

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

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

					£23,268
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:
 - 1st 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.
 - 2nd Sunday for the first six months we sought to include speakers from ROLCC on a theme of miracles in the Bible.
 - 3rd Sunday we sought to have teaching on a book of the Bible and to hear about overseas missions.
 - 4th 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 1st 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

"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: 2 October 2024

RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	2024	2023
Notes		£	£	£	£	£
Income receipts						
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
Total receipts		72,686	36,502	12,926	122,114	115,938
Payments						
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
		65,280	42,858	15,117	123,255	112,921
Purchase of fixed assets					-	-
Loans Repayments made		8,680			8,680	8,821
Total payments		73,960	42,858	15,117	131,935	121,742
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)	-	-
Net movement in funds		8,996	(3,942)	(14,875)	(9,821)	(5,804)
Cash funds as at last year end		43,057	17,207	34,797	95,061	100,865
Cash funds at this year end	A	52,053	13,265	19,922	85,240	95,061

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		
	£	£	£	£	£
A Cash funds					
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 Other monetary assets					
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>
C Liabilities					
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 Chapelwint Land)	268,197
The not: 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				
General funds	Designated funds	Restricted Funds	Total 2024	Total 2023
£	£	£	£	£

2 Payments in relation to charitable activities undertaken directly

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
	£	£	£	£	£
General funds	43,057	72,686	(73,961)	10,270	52,052
Designated funds					
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>
Unrestricted Funds total	<u>60,263</u>	<u>109,188</u>	<u>(116,819)</u>	<u>12,686</u>	<u>65,319</u>
Restricted funds					
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>
Restricted Fund Total	<u>34,797</u>	<u>12,926</u>	<u>(15,117)</u>	<u>(12,686)</u>	<u>19,921</u>
Total Funds	<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.