



River of Life
Community Church

(Haverhill)

Annual Report and accounts
2024/2025

Rolcc.org.uk

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RIVER OF LIFE COMMUNITY CHURCH (HAVERHILL)

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Paul Turner (resigned Aug 2024) Alién Rojas Cañizares (joined Sept 2024) Joanna Nicholas (Chair from April 2018) Roy Graham
Book Keeper	Angela Wilson
Key staff	Paul Turner (Pastor) until 08/2024 Alién Rojas Cañizares wef 09/2024 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 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.

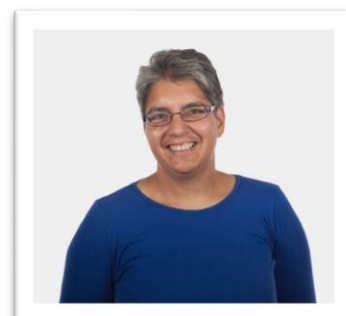
Following our unsuccessful search for a new Senior Leader in 2022-3, we began the search again in 2024, with Paul Turner staying in post for an additional 15 months (to August 2024) to accommodate the search. We were able to use the lessons learned previously, along with our connections with the Pioneer 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
				£23,409

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 1st 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

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

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

		<u>Unrestricted Funds</u>				
		General Funds	Designated Funds	Restricted Funds	2025	2024
	Notes	£	£	£	£	£
Income receipts						
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
Total receipts		83,249	34,448	13,103	130,800	122,114
Payments						
Payments in relation to charitable activities undertaken directly	2	58,790	47,411	14,462	120,663	110,627
Grants paid in relation to charitable activities undertaken by others	3	12,008			12,008	12,628
		70,799	47,411	14,462	132,671	123,255
Purchase of fixed assets					-	-
Loans Repayments made		7,789			7,789	8,680
Total payments		78,587	47,411	14,462	140,460	131,935
Net of receipts / (payments) before transfers		4,662	(12,963)	(1,359)	(9,660)	(9,821)
Transfers between funds					-	-
Net movement in funds		4,662	(12,963)	(1,359)	(9,660)	(9,821)
Cash funds as at last year end		52,053	13,265	19,922	85,240	95,061
Cash funds at this year end	A	56,715	302	18,563	75,580	85,240

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

	<u>Unrestricted Funds</u>			2025	2024
	General funds	Designated funds	Restricted funds		
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	59,751	18,670	4,736	83,156	86,284
Petty cash	29			29	29
	<u>59,780</u>	<u>18,670</u>	<u>4,736</u>	<u>83,185</u>	<u>86,313</u>
B Other monetary assets					
Gift aid due to charity	4,784	-	-	4,784	3,852
Prepayment	641	-	-	641	419
Other debtors	4,460	-	-	4,460	5,027
	<u>9,884</u>	<u>-</u>	<u>-</u>	<u>9,884</u>	<u>9,298</u>
C Liabilities					
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
	<u>82,116</u>	<u>-</u>	<u>-</u>	<u>82,116</u>	<u>89,568</u>

The outstanding loan b/w/d 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 Chapelwint 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

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				
	General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£

2 Payments in relation to charitable activities undertaken directly

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
	£	£	£	£	£
General funds	52,052	83,249	(70,837)		64,464
Designated funds					
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	-				-
	13,266	34,448	(39,622)	-	8,092
Unrestricted Funds total	65,319	117,697	(110,459)	-	72,556
Restricted funds					
Chapelwint 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)		-
Restricted Fund Total	19,921	13,103	(14,423)	-	18,602
Total Funds	85,240	130,800	(124,882)	-	91,158

Restricted Funds

Chapelwint Road Development - Funds reserved for future development of the Chapelwint 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	
	1,868.31	TRADE CREDITORS

IE Fee Accrual	
Per Quote £750	750.00

Mortgage	
per statement 31/3/25	78,878.26

Loan - lift

-

Prepayments

EDF Prepay	-
Everflow	211.32
Per Xero - ins	429.78
	641.10

Aged Receivables

Per report 4,459.50

Gift Aid					7788.7	
Claim Jan - Mar25	4,783.65	1,386.30	1,835.55	1,561.80	4,764.81	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