

RIVERS OF LIFE CHRISTIAN FELLOWSHIP STOCKTON -ON-TEES

England & Wales · Charity number 1116634

Details

Status Registered

Legal form Trust

Registered 2006-11-03

Register [View on the Charity Commission register](#)

Contact

Address 119 Bishopton Road
Stockton-On-Tees
Cleveland
TS18 4PN

Phone 01642679302

Email riverslife099@gmail.com

Activities

Objects: 1) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE HERETO ATTACHED IN SUCH WAYS AND IN SUCH PARTS OF STOCKTON-ON-TEES, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.2) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF STOCKTON-ON-TEES. THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: Rivers of Life meets on a weekly basis in Rivers of Life Fellowship Church Lightfoot Grove Stockton-on-tees. We provide care for our members both in spiritual & practical matters - relieving hardship where appropriate. We hold outreach events and host other Christian based ministries within the building . We support local, national & international ministries.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** STOCKTON-ON-TEES, THE UNITED KINGDOM OR THE WORLD
- Stockton-on-tees

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£26,511	£24,315	-	-
2023-12-31	£27,013	£32,445	-	-
2022-12-31	£18,944	£13,918	-	-
2021-12-31	£20,007	£22,233	-	-
2020-12-31	£12,474	£15,440	-	-

Trustees

Name	Role	Appointed
DOROTHY McKAY		2013-01-01
JANET CLARK		2013-01-01

Accounts

Rivers of Life Christian Fellowship Stockton-on-Tees

Registered Charity No: 1116634

**REPORT OF THE TRUSTEES AND AUDITED
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2024**

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RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report and unaudited financial statements of the charitable company for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing documents, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Trustees of the Charity

The directors of the charity are its trustees for the purposes of charity law. Details of the trustees who have served during the year and since the year end can be found on page 8.

TRUSTEES REPORT

1. Structure, Governance and Management

Governing Document

Rivers of Life Christian Fellowship is a charitable trust governed by a trust deed dated 27th July 2006.

Appointment of Trustees

New trustees are appointed from time to time at the discretion of the 'Spiritual Leadership' with the agreement of the trustees.

Trustee Induction and Training

Current trustees are familiar with the ethos and values, and conversant with the Declaration of Trust of Rivers of Life Christian Fellowship.

New trustees undergo an induction process that gives them insight into the roles and responsibilities of trustees and the aims and objectives of the charity.

Following their induction, trustees are encouraged to participate in external training events that will benefit their role and are kept informed of relevant matters by the senior leader.

2. Objectives and Activities

Local Needs

Ropner Ward (Parkfield and Oxbridge) is in the Stockton West constituency and is home to just over 9,600 people. Experian Mosaic Public Sector (EMPS) tells us it is likely to be predominantly home to single people and home sharers who are likely to be renting their homes from private landlords. Levels of household income are likely to be limited. According to the Index of Multiple Deprivation (IMD) 2019, it is the 4th (out of 26, with 26th being least deprived) most deprived Ward in Stockton-on-Tees Borough.

The Church building is situated in the Parkfield area of Stockton on Tees and suffers a higher level of crime and deprivation than an average part of Stockton, the North-east, or the nation.

Significant levels of crime are committed in the area with a distinct link to drugs misuse.

The church runs different outreach and support activities. For full details of outreach and support refer to achievement and performance on page 5.

Organisation Summary

To advance the Christian faith in accordance with the statement of Beliefs in such ways and in such parts of Stockton on Tees, the United Kingdom or world as the Trustees from time to time think fit.

Summary of Main Activities

To relieve the sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of Stockton on Tees or the world as the Trustees from time to time may think fit.

Public Benefit

Rivers of Life Christian Fellowship has been committed to the objectives set out in the governing document

We have actively been involved in promoting the Christian Faith bringing both love and practical support where the Leadership/Trustees deem appropriate, and particularly expressed through the provision of a warm and welcoming environment where local people can enjoy food, community and conversation.

We also support several ministries both locally & internationally including the support a child through an international child sponsorship programme.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

There is a commitment to making sure we have the right structure in place to achieve our charitable objectives.

We feel over the last year that good progress has been made overall in developing a solid basis for growth.

We are an active member of a churches together multi-faith movement known as 'Transforming Teesside Together', delivering projects and serving communities across the Tees Valley.

ACHIEVEMENTS AND PERFORMANCE

Summary of Main Achievements

We continue to support through 2024 the regular commitments decided by the Leadership/Trustees.

There have been numerous occasions during the year where financial relief has been given within and outside the Fellowship

We have exercised a tight budget throughout the year.

Rivers of Life Christian Fellowship has been supporting local and international ministries.

We manage our own Gift Aid Tax claims, saving the charity significant fees.

Outreach events, regular meetings and drop-in events have been significant to the community and families of those involved in Rivers of Life Fellowship and the local neighbourhood.

The church premises are used extensively each week by both members and a wide variety of groups and projects.

- Sunday mornings - service for a Nigerian group
- Sunday afternoons - gathering for family groups.
- Sunday evening - service for members of Rivers of Life Fellowship.
- Tuesday afternoons - 'Steel Grace' women's drop-in and support group.
- Tuesday evenings - Fellowship meeting and worship time for church members.
- Wednesday lunchtimes - Community drop-in/warm space for local residents and the disadvantaged.
- Wednesday evenings - young adults' group.
- Thursday afternoon - 'Crutch' outreach and drop-in for the lonely, homeless and the local bed-sit community.
- Thursday evenings - Study group for church members.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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The local community policing team are regular visitors to the drop-ins.

The building is frequently used by 'A Way Out', a local women's outreach charity to connect with local residents, especially vulnerable women.

Achievements Against Objectives Set

We have made significant repairs and enhancements to the building during 2023, particularly to two of our large visitors rooms, to provide a pleasant and welcoming ambience for both members and the many visitors who make use of the various services, drop-ins and meetings throughout the year.

We have made significant progress towards paying off a 7-year mortgage on the building and should make final payments in 2025.

Reserves Policy

It is the intention of the trustees to maintain cash-backed unrestricted general reserve funds as a minimum of three months of core expenditure, based on the charities size and the level of financial commitments held, and they estimate that a reserve of circa £3,000. The Trustees aim to ensure the charity will be able to continue to fulfil its objectives even if there is a temporary shortfall in Income of unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and financial statements in accordance with applicable Charity Law and United Kingdom Generally Accepted Accounting Practice.

Charity Law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent;
- Comply with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FINANCIAL REVIEW

Total income for the year amounted to £26,511 (2023: £27,013) of which £1,308 (2023: £5,382) was restricted. Expenditure of £24,315 (2023: £32,445) was incurred of which £0.00 (2023: £5,382) was for restricted purposes. At 31 December 2024, the charity had unrestricted funds of £6,543 (2023: £4,347).

The trustees are satisfied with the financial position of the organisation at 31 December 2024 and are confident that the strategies in place will lead to the organisation being able to fulfil its growth objectives.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Name: RIVERS OF LIFE CHRISTIAN FELLOWSHIP STOCKTON

Charity No: 1116634

Principal Address: Lightfoot Grove
Stockton-On-Tees
TS18 3EE

TRUSTEES

Gary Leeming
Elaine Briscoe
Janet Clark
Dorothy Mckay
Stanley Johnson

Bankers: Virgin Money
46 High Street
Stockton-on-Tees
TS18 1SB

Independent Examiner: John Kumpalume AFA MIPA
6 Coatham Road
Stockton on Tees
TS19 8QY

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approval

This report was approved by the trustees on 16 July 2025 and signed on their behalf by Stanley Johnson.

Signature



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIVERS OF LIFE CHRISTIAN FELLOWSHIP**

Report to the Trustees of Rivers of Life Christian Fellowship on Accounts for the year ended 31 December 2024 set out on pages 10 and 11.

Respective responsibilities of the Charity and the Independent Examiner

As members of the Charity, you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulation 3(3) and section 144(2) of the Act do not apply and that an independent examination is needed. It is my responsibility to

- Examine the financial statements under s.145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which agree with the accounting records and comply with the accounting requirements of the 2011 Act ; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Akondaawo John Kumpalume, AFA MIPA
AJK Accounting Services Ltd
6 Coatham Road
Stockton on Tees
TS19 8QY
Date 16 July 2025

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

**STATEMENT OF FINANCIAL ACTIVITIES
 FOR THE YEAR ENDED 31 DECEMBER 2024**

	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
INCOME						
Charitable Activities	25,203		25,203	21,631	4,000	25,631
Mortgage fund	-	1,308	1,308	-	1,382	1,382
Total Income	25,203	1,308	26,511	21,631	5,382	27,013
EXPENDITURES						
Charities Activities	24,315	-	24,315	27,063	4,000	31,063
Mortgage fund	-	-	-		1,382	1,382
Total Expenditures	24,315	-	24,315	27,063	5,382	32,445
Net Income/Expenditure	888	1,308	2,196	- 5,432	-	- 5,432
Total funds brought forward	4,347	-	4,347	9,779	-	9,779
Total funds carried forward	5,235	1,308	6,543	4,347	-	4,347

BALANCE SHEET AS AT 31 DECEMBER 2024

Fixed Assets	2024	2024	2023	2023
	£	£	£	£
Land and Buildings		85,000		85,000
Current Assets				
Cash at bank	6,543	6,543	4,347	4,347
Total Assets		91,543		89,347
Long term liabilities				
Land and Buildings		4,286	4,286	4,286
Net Assets		87,257		85,061
FUNDS				
Unrestricted funds		6,543		4,347
General Reserves		80,714		80,714
Charity funds		87,257		85,061

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

For the year ending 31 December 2024, the Charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements were approved and authorised for issue by the Board on 16 July 2025

Signed on behalf of the Board of Trustees:



Chair of Trustees

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS102.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which Rivers of Life Christian Fellowship is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

This is the first year that the accounts have been prepared using the accrual accounting method and this has resulted in the adjustment to the opening reserves. There was insufficient information to prepare comparatives for all balances, however, comparatives are available on the Statement of Financial Activities.

Rivers of Life fellowship Stockton-on-Tees meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Fund accounting.

Restricted Funds comprise revenue donations or grants for a specific activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the general purposes.

Designated funds are general funds set aside for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted, and the will move any surplus to other general funds.

Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Resources expended.

Resources expended have been analysed using a natural classification.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fixed assets

Depreciation is provided to write off the cost, less estimated residual values, of all fixed assets, over their expected useful lives. It is calculated at the following rate:

Land and Buildings Reviewed as needed for revaluation but not depreciated Church.

Other fixed assets are written off in the year of purchase. The trustees consider that this is prudent in view of the short life of these assets.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

2. INCOME AND EXPENDITURE ANALYSIS - DECEMBER 2024

	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
INCOME	2024	2024	2024	2023	2023	2023
Income from Charitable Activities	£	£	£	£	£	£
Donations	9,589	-	9,589	8,636	4,000	12,636
Offerings	8,388	-	8,388	10,948	-	10,948
Gift Aid	7,210	-	7,210	1,240	-	1,240
Mortgage Fund		1,308	1,308		1,382	1,382
	25,186	1,308	26,494	20,824	5,382	26,206
Other Income						
Other Income	16	-	16	807	-	807
	16	-	16	807	-	807
Total Income	25,203	1,308	26,510	21,631	5,382	27,013
EXPENDITURES						
Charitable Activities						
Gas	5,177	-	5,177	4,313	-	4,313
Electricity	-	-	-	1,249	-	1,249
Water	274	-	-		-	
Broadband	372	-	372	360	-	360
Guest Speakers expenses	400	-	400	300	-	300
Fellowship	9,238	-	9,238	16,092	-	16,092
Charity support	4,326	-	4,326	3,633	-	3,633
Warm Space	945	-	945	431	-	431
Mortgage fund	-	-	-	-	1,382	1,382
Repairs and Maintenance	3,582	-	3,582	-	-	-
Upper room	-	-	-	685	4,000	4,685
Total Expenditures	24,315	-	24,315	27,063	5,382	32,445

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

3. FIXED ASSETS

	Land Buildings	Total
	£	£
At 1 January 2024	85,000	85,000
Additions	-	-
Disposals	-	-
At 31 December 2024	85,000	85,000
Depreciation		
At 1 January 2024	-	-
Charge for the year	-	-
Tota at 31 December 2024	-	-
Net Book Value at 31 December 2024	85,000	85,000

4. SALARIES AND WAGES

	<u>2024</u>	<u>2023</u>
Number of employees	0	0

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

5. Funds

Unrestricted Funds	Balance B/F	Income	Expenditure	Balance C/F
	£	£	£	£
Charitable Activities	4,347	25,203	24,315	5,235
Total Restricted funds	4,347	25,203	24,315	5,235
Restricted Funds	Balance B/F	Income	Expenditure	Balance C/F
	£	£	£	£
Charitable funds	-	-	-	-
Mortgage funds	-	1,308	-	1,308
Total Restricted funds	-	1,308	-	1,308

6. BANK AND CASH IN HAND

	2024
	£
Barclays Current Account	6,543
Petty cash	-
Total	6,543

Accounts

Rivers of Life Christian Fellowship Stockton-on-Tees

Registered Charity No: 1116634

REPORT OF THE TRUSTEES AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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FINANCIAL REVIEW

Total income for the year amounted to £27,013 (2022: £18,944) of which £5,382 (2022: £1,740) was restricted. Expenditure of £32,445 (2022: £13,918) was incurred of which £5,382 (2022: £1,623) was for restricted purposes. At 31 December 2023, the charity had unrestricted funds of £4,347 (2022: £9,779).

The trustees are satisfied with the financial position of the organisation at 31 December 2023 and are confident that the strategies in place will lead to the organisation being able to fulfil its growth objectives.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Name: RIVERS OF LIFE CHRISTIAN FELLOWSHIP STOCKTON

Charity No: 1116634

Principal Address: Lightfoot Grove
Stockton-On-Tees
TS18 3EE

TRUSTEES

Gary Leeming
Elaine Briscoe
Janet Clark
Dorothy Mckay
Stanley Johnson

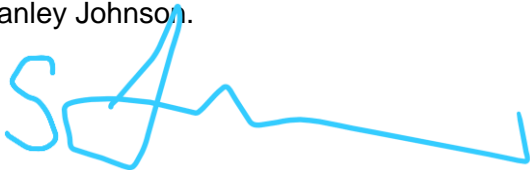
Bankers: Virgin Money
46 High Street
Stockton-on-Tees
TS18 1SB

Independent Examiner: John Kumpalume AFA MIPA
6 Coatham Road
Stockton on Tees
TS19 8QY

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approval

This report was approved by the trustees on 21 October 2024 and signed on their behalf by Stanley Johnson.



Signature.....

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIVERS OF LIFE CHRISTIAN FELLOWSHIP**

Report to the Trustees of Rivers of Life Christian Fellowship on Accounts for the year ended 31 December 2023 set out on pages 10 and 11.

Respective responsibilities of the Charity and the Independent Examiner

As members of the Charity, you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulation 3(3) and section 144(2) of the Act do not apply and that an independent examination is needed. It is my responsibility to

- Examine the financial statements under s.145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which agree with the accounting records and comply with the accounting requirements of the 2011 Act ; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Akondaawo John Kumpalume, AFA MIPA
AJK Accounting Services Ltd
6 Coatham Road
Stockton on Tees
TS19 8QY
Date: 18 October 2024

**STATEMENT OF FINANCIAL ACTIVITIES
 FOR THE YEAR ENDED 31 DECEMBER 2023**

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2023	2023	2023	2022
INCOME	£	£	£	£
Charitable Activities	21,631	4,000	25,631	17,204
Mortgage fund		1,382	1,382	1,740
Total Income	21,631	5,382	27,013	18,944
EXPENDITURES				
Charities Activities	27,063	4,000	31,063	13,918
Mortgage fund		1,382	1,382	
Total Expenditures	27,063	5,382	32,445	13,918
Net Income/Expenditure	- 5,432	-	- 5,432	5,026
Total funds brought forward	9,779	-	9,779	4,753
Total funds carried forward	4,347	-	4,347	9,779

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

BALANCE SHEET AS AT 31 DECEMBER 2023

Fixed Assets	2023	2023	2022	2022
	£	£	£	£
Land and Buildings		85,000	85000	85000
Current Assets				
Cash at bank	4,347	4,347	9779	9779
Total Assets		89,347		94779
Long term liabilities				
Land and Buildings	4,286	4,286	6429	6429
Net Assets		85,061		88350
FUNDS				
Unrestricted funds		4,347		9779
General Reserves		80,714		78571
Charity funds		85,061		88350

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

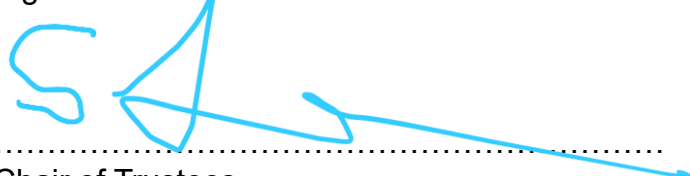
For the year ending 31 December 2023 the Charity was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements were approved and authorised for issue by the Board on 21 October 2024

Signed on behalf of the Board of Trustees:



.....
Chair of Trustees

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS102.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which Rivers of Life Christian Fellowship is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

This is the first year that the accounts have been prepared using the accrual accounting method and this has resulted in the adjustment to the opening reserves. There was insufficient information to prepare comparatives for all balances, however, comparatives are available on the Statement of Financial Activities.

Rivers of Life fellowship Stockton-on-Tees meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Fund accounting.

Restricted Funds comprise revenue donations or grants for a specific activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the general purposes.

Designated funds are general funds set aside for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted, and the will move any surplus to other general funds.

Incoming resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources.
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Resources expended.

Resources expended have been analysed using a natural classification.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fixed assets

Depreciation is provided to write off the cost, less estimated residual values, of all fixed assets, over their expected useful lives. It is calculated at the following rate:

Land and Buildings Reviewed as needed for revaluation but not depreciated Church.

Other fixed assets are written off in the year of purchase. The trustees consider that this is prudent in view of the short life of these assets.

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

2. INCOME AND EXPENDITURE ANALYSIS - DECEMBER 2023

	Unrestricted funds	Restricted funds	Total funds
INCOME	2023	2023	2023
Income from Charitable Activities	£	£	£
Donations	8,636	4000	12636
Offerings	10,948		10948
Gift Aid	1,240		1240
Mortgage Fund		1,382	1382
	20,824	5,382	26206
Other Income			
Other Income	807		807
	807		807
Total Income	21,631	5,382	27,013
EXPENDITURES			
Charitable Activities			
Gas	4,313		4,313
Electricity	1,249		1,249
Broadband	360		360
Guest Speakers expenses	300		300
Fellowship	16,092		16,092
Charity support	3,633		3,633
Warm Space	431		431
Mortgage fund		1,382	1,382
Upper room	685	4,000	4,685
Total Expenditures	27,063	5,382	32,445

RIVERS OF LIFE FELLOWSHIP STOCKTON-ON-TEES
REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

3. FIXED ASSETS

	Land Buildings	Total
	£	£
At 1 January 2023	85,000	85,000
Additions	-	-
Disposals	-	-
At 31 December 2023	85,000	85,000
Depreciation		
At 1 January 2023	-	-
Charge for the year	-	-
Tota at 31 December 2023	-	-
Net Book Value at 31 December 2023	85,000	85,000

4. SALARIES AND WAGES

	<u>2023</u>	<u>2022</u>
Number of employees	0	0

5. BANK AND CASH IN HAND

	2023
	£
Barclays Current Account	4347
Petty cash	0
Total	4347