RIVER CHURCH (ORPINGTON)

England & Wales · Charity number 1121675

Details

Other names	RAMSDEN FAMILY CHURCH
Status	Registered
Legal form	Trust
Registered	2007-11-26
Register	View on the Charity Commission register

Contact

Address	C/o Giggs Hill Church Giggs Hill Orpington Kent BR5 2SA
Phone	07846058911
Email	patrick.wakeford@river-church.co.uk
Website	www.river-church.co.uk

Activities

Objects: 3. NAME & OBJECTS3.1 THE NAME OF THE CHURCH IS RAMSDEN FAMILY CHURCH (OR ANY OTHER NAME CHOSEN BY RESOLUTION OF THE TRUSTEES)3.2 THE OBJECTS OF THE CHURCH ARE FOR THE BENEFIT OF THE PUBLIC TO ADVANCE THE CHRISTIAN FAITH (IN ACCORDANCE WITH THE STATEMENT OF BELIEFS AS SET OUT ABOVE) IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;3.3 FOR EDUCATION, CARE FOR THE SICK AND RELIEF OF POVERTY IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;3.4 THE TRUSTEES MUST USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE OBJECTS.

Activities: Regular Church Meetings to advance the Christian Faith for the benefit of the publicSupporting voluntary workers in the World and within the U.K.Running a regular creche group for local parents and toddlers.Running youth activities for young people aged 12-18 yearsRunning community events during the year.Care of local people within the community.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD. IN PRACTICE: WORLDWIDE.
- India
- Zimbabwe
- Bromley
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£173,147	£127,821	-	-
2023-12-31	£120,580	£108,441	-	-
2022-12-31	£93,027	£106,291	-	-
2021-12-31	£75,324	£69,295	-	-
2020-12-31	£79,508	£61,972	-	-

Trustees

Name	Role	Appointed
Patrick Ralph Jonas Wakeford	Chair	2021-10-01
Joel Habacuc Perez Olea		2020-03-17
PETER ALEXANDER CROSS		2010-11-16
Samantha Emma Howard		2021-03-16
Terence Andrew Urbanczyk		2024-06-13

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RIVER CHURCH (ORPINGTON)

England & Wales - Charity number 1121675

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024		31	12	2024

Section A Reference and administration details

Charity name	River Church (Orpington)
Other names charity is known by	Ramsden Family Church (previous name)
Registered charity number (if any)	1121675
Charity's principal address	C/o Mr Patrick Wakeford
	30 Pleasance Rd
	Orpington, Kent
Postcode	BR5 3AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Patrick Wakeford	Chair of Trustees		
2	Peter Cross			
3	Arron Phillips			
4	Joel Perez	Treasurer		
5	Samantha Howard			
6	Terence Urbanczyk		13 Jun 24 – 31 Dec 24	
7				

20

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	By Charitable Trust Deed
Trustee selection methods (eg. appointed by, elected by)	The Trustees must be appointed by a resolution passed by a simple majority at a meeting of the Trustees. (The appointment must be confirmed by Deed where property is held)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The objects of the Church are: 1. For the benefit of the public to advance the Christian Faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit; 2. For education, care for the sick and relief of poverty in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	Providing a place of worship for the River Church (Orpington) group to advance the Christian Faith for the benefit of the public. Supporting voluntary workers in the World and within the U.K. to advance the Christian Faith for the benefit of the public. For example, the River Church (Orpington) gives gifts of money to the Ameva Farm & Bible College project in Zimbabwe. This financial support enables them to continue to operate the farm which provides food to the local community as well as help with health, education and social work, in addition to the work of the Bible college which helps train local church leaders. Training members of River Church (Orpington) in Leadership Skills to advance the Christian Faith for the benefit of the public. This is done regularly at midweek meetings as well as special events. Care of sick people within the church including visiting and providing support. The employment of two part time community support workers to provide support and reach out to those in need in our community during and after the pandemic will continue in 2024 Hosting Community and Outreach Events for the benefit of the Public in the Crays and Orpington. This brings local people together and fosters community spirit and cohesion. Other activities such as games and entertainment are provided for the benefit of the public. In addition, the church supports the local Foodbank and the local Christians Against Poverty group, both of which seek to alleviate poverty in the area. Youth Club evenings to advance the Christian Faith for the benefit of the public. This involves activities which develop interpersonal skills of teenagers and young adults as well as connecting with other youth groups from other areas around the UK. Running a Sunday School on a Sunday morning for younger attendees of the River Church to advance the Christian Faith for the benefit of the public, and to promote education. The Sunday School is open to all members of the public with different activities appropriate for the varying age ranges. Activities undertaken by the church pastor have included: ● Overall leadership / providing direction for the River Church. ● Responsibility for organising regular church meetings. ● Responsibility for the overall set up and administration related to church meetings. ● Helping local people with personal needs. ● Providing community support groups within the church set up.

- Oversight for activities run for the local community such as outreach meetings.
- Providing spiritual and emotional support to those in need.

Please note that money was also spent on DBS Checks for volunteers involved in activities where appropriate.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have contributed to the running of the Charity, particularly in practical ways on a Sunday morning in order to set up the meeting place so that it can run efficiently in order to advance the Christian Faith for the benefit of the public. Volunteers give their time and skills in many ways to support the ongoing work of the Charity.

Some of the volunteer roles have included:

- Placing signs / directions to the meeting centre.
- Setting up the chairs / banners / tables.
- Tea / Coffee provision.
- Setting up the stage for the musicians including all the musical equipment.
- Running a Sunday School.
- Organising & running games / rewards at community events.
- Setting up of equipment for the Community Events.
- Helping at the youth group which is run on some Saturday evenings.
- Visiting, befriending and offering hospitality to people in the community, including both two-parent and single-parent families, and individuals without any family support, by different church members.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church continues to meet together every Sunday norming with new members joining, which included some with a church background and others with no or limited previous experience of church, we are glad to see that many new comers are from a very wide range of ethnic minorities and nationalities.

As the church activities grew, we have now moved to the Giggs Hill Church Hall, this has enabled us to hold a wide range of daily activities through the week that have greatly impacted the local community, from toddler groups, youth meetings, support groups, bible studies, men's and women's breakfast, CAP meetings, worship meetings, Gospel Meetings aimed at new believers, baptisms, picnics and other charitable events.

The charity continued its membership of the "Mission Life Grace" network of churches, which currently consists of five core churches, together with a number of associate churches.

The church continues to stream our Sunday Services on YouTube form our original Zoom meeting during the pandemic, this has a positive impact tackling loneliness all across our communities. The leadership felt that it was important for people to still be able to participate of our services from home and not missed out due to mobility or any other issues that might keep them form attending our meetings in person

The Kids work within River Church has continued to grow and prosper; the groups expand the children's education by teaching them about the Christian faith, kids' work switched to an all-age "Family church" service which was well received and enjoyed by many, including families from other churches within the MLG network. As part of the kids' work a series of fun challenges were set for families and social gatherings.

The Youth work for teenagers and young adults has continued to develop; this provides a positive social environment for young people and helps build confidence, bible studies and socials have run every week and we are thankful for the leaders who faithfully served throughout the year.

The church finances increased over the year. This was due to an increase in giving from new and existing members, for which we are thankful. We continued to provide some retirement support to our former pastor, who continues to provide some input to our leaders.

The stable financial position enabled the charity to continue employing two Community workers, whose roles started in September 2020 and have now become permanent employees

The church support financially local people to alleviate poverty, together with providing support for missionaries overseas. The church also arranged a hamper for a homeless shelter, and Christmas gifts for an orphanage.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trust Deed states that "The Trustees will be jointly responsible with the Spiritual Leadership for the maintaining of a minimum cash balance within the church accounts of £500". In practice, the trustees typically aim to maintain at least three months of committed expenditure in reserve (estimated as approximately c.£20,000).
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: ● the charity's principal sources of funds (including any fundraising); ● how expenditure has supported the key objectives of the charity; ● investment policy and objectives including any ethical investment policy adopted.	The income received has mainly been provided through voluntary donations made by members of the public. In addition, further income was received from some of these donations through the Gift Aid scheme. The expenditure enables the objectives to be fulfilled by sustaining the regular running costs of the charity and particularly by enabling the support of the pastor, which enables others to be trained and the core objectives to be developed. Money is given to several projects across the world to enhance our faith objective and the relief of poverty. International giving is matched in the local communities for relief of poverty and hardship.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	P Wakeford	Joel Perez
Full name(s)	Patrick Wakeford	Joel Perez
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	22/10/2025	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
River Church (Orpington)	1121675

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offertory (Gift Aid Eligible & General)	128,702	-	-	128,702	108,967
Gift Aid Received	41,711	-	-	41,711	11,433
Bank Credit Interest	602	-	-	602	2
Other Gifts, Events, Fundraising & Building	1,990	-	-	1,990	-
Investment Income	142	-	-	142	179
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	173,147	-	-	173,147	120,580
A2 Asset and investment sales, (see table).					
Investment Account - Disposals	10,000	-	-	10,000	
	-	-	-	-	-
Sub total	10,000	-	-	10,000	-
Total receipts	183,147	-	-	183,147	120,580
A3 Payments					
Administration	699	-	-	699	1,929
Insurance & Child Protection	668	-	-	668	1,062
Community Events & Outreach	2,179			2,179	347
Kids Work & Youth	3,666			3,666	1,898
Group Network and Connected Events	3,648	-	-	3,648	3,171
Salaries, Employment Expenses, and Retirement Support of Former Pastor	58,946			58,946	54,247
Rent, Hall Hire and Building Expenses	27,169			27,169	24,710
Support of Missionaries, Gifts & Social Need	17,746	-	-	17,746	16,880
IT and Technology	1,862	-	-	1,862	2,098
Hospitality, General Expenses & Travel	2,944	-	-	2,944	1,441
Worship, Equipment, Speakers & Training	7,968	-	-	7,968	572
Other & Misc (e.g. Special Events, Moving Costs etc. and Hardship Support)	-	-	-	-	-
Investment Expenses	324	-	-	324	87
Sub total	127,821	-	-	127,821	108,441
A4 Asset and investment purchases. (see table)					
Investment Account - Purchases	20,000	-	-	20,000	-
Investment Account - Reinvested Dividends	4	-	-	4	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	20,004	-	-	20,004	-
Total payments	147,824	-	-	147,824	108,441
Net of receipts/(payments)	35,323	-	-	35,323	12,139
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	42,585	-	-	42,585	30,446
Cash funds this year end	77,909	-	-	77,909	42,585

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Main Bank Account	77,088	-	-
	Cash Box	-	-	-
	Reserve Account and Additional Account	0	-	-
	Investment Account	821	-	-
	Total cash funds	77,909	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Claims for 1 October to 31 December 2024 will be processed in 2025, and will therefore show in next year's accounts.	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment Account	Unrestricted	-	60,113
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment e.g. Musical Instruments, Sound Equipment, Laptop, Projector, Chairs etc.	Unrestricted	-	3,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Joel Perez	JOEL PEREZ	22/10/2025
Peter Cross	PETER CROSS	22/10/2025

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees RIVER CHURCH (CORPINGTON)

On accounts for the year ended 2024 **Charity no (if any)** 1121675

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended .

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below *~~) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable 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.

** Please delete the words in the brackets if they do not apply.*

Signed: T S WATSON **Date:** 26.08.2025

Name: TERENCE STANLEY WATSON

Relevant professional qualification(s) or body

(if any):	
Address:	110 FILSHAM ROAD ST LEONARDS-ON-SEA EAST SUSSEX, TN38 0PA

Section B	**Disclosure**
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

RIVER CHURCH (ORPINGTON)

England & Wales - Charity number 1121675

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2023		31	12	2023

Section A Reference and administration details

Charity name	River Church (Orpington)
Other names charity is known by	Ramsden Family Church (previous name)

Registered charity number (if any)	1121675	
Charity's principal address	C/o Mr Patrick Wakeford	
	30 Pleasance Rd	
	Orpington, Kent	
	Postcode	BR5 3AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Patrick Wakeford	Chair of Trustees		
2	Peter Cross			
3	Arron Phillips			
4	Joel Perez	Treasurer		
5	Samantha Howard			
6	Hannah Urbanczyk		1 January – 27 February	
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	By Charitable Trust Deed
Trustee selection methods (eg. appointed by, elected by)	The Trustees must be appointed by a resolution passed by a simple majority at a meeting of the Trustees. (The appointment must be confirmed by Deed where property is held)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Church are:

1. For the benefit of the public to advance the Christian Faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit;
2. For education, care for the sick and relief of poverty in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Providing a place of worship for the River Church (Orpington) group to advance the Christian Faith for the benefit of the public.

Supporting voluntary workers in the World and within the U.K. to advance the Christian Faith for the benefit of the public.

Training members of River Church (Orpington) in Leadership Skills to advance the Christian Faith for the benefit of the public. This is done regularly at midweek meetings as well as special events.

Care of sick people within the church including visiting and providing support.

The employment of two part time community support workers to provide support and reach out to those in need in our community during and after the pandemic will continue in 2023.

Hosting Community and Outreach Events for the benefit of the Public in the Crays and Orpington. This brings local people together and fosters community spirit and cohesion. Other activities such as games and entertainment are provided for the benefit of the public. In addition, the church supports the local Foodbank and the local Christians Against Poverty group, both of which seek to alleviate poverty in the area. The Church is now running a CAP jobs club helping people in the local community find employment and improve their skills.

Youth Club evening to advance the Christian Faith for the benefit of the public. This involves activities which develop interpersonal skills of teenagers and young adults as well as connecting with other youth groups from other areas around the UK.

Running a Sunday School on a Sunday morning for younger attendees of the River Church to advance the Christian Faith for the benefit of the public, and to promote education. The Sunday School is open to all members of the public with different activities appropriate for the varying age ranges.

Activities undertaken by the church pastor have included:

- Overall leadership / providing direction for the River Church.
- Responsibility for organising regular church meetings.
- Responsibility for the overall set up and administration related to church meetings.
- Helping local people with personal needs.
- Providing community support groups within the church set up.
- Oversight for activities run for the local community such as outreach meetings.
- Providing spiritual and emotional support to those in need.
- Visiting people in hospital to provide support.
- Home visits for people unable to leave their houses for health/family reasons.
- Counselling people with mental health issues.

Please note that money was also spent on DBS Checks for volunteers involved in activities where appropriate.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have contributed to the running of the Charity, particularly in practical ways on a Sunday morning in order to set up the meeting place so that it can run efficiently in order to advance the Christian Faith for the benefit of the public. Volunteers give their time and skills in many ways to support the ongoing work of the Charity.

Some of the volunteer roles have included:

- Placing signs / directions to the meeting centre.
- Setting up the chairs / banners / tables.
- Tea / Coffee provision.
- Setting up the stage for the musicians including all the musical equipment.
- Running a Sunday School.
- Organising & running games / rewards at community events.
- Setting up of equipment for the Community Events.
- Helping at the youth group which is run on some Saturday evenings.
- Visiting, befriending and offering hospitality to people in the community, including both two-parent and single-parent families, and individuals without any family support, by different church members.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church continues to meet together every Sunday with new members joining, which includes some with a church background and others with no or limited previous experience of church. We are glad to see that many newcomers are from a very wide range of ethnic minorities and nationalities.

As the church activities grew, we have started using the Giggs Hill Church Hall building; this enabled us to hold a wide range of daily activities through the week that have greatly impacted the local community, from toddler groups, youth meetings, support groups, bible studies, men's and women's breakfast, CAP meetings, worship meetings, Gospel Meetings aimed at new believers, baptisms, picnics and other charitable events.

The charity continued its membership of the "Mission Life Grace" network of churches, which currently consists of five core churches, together with a number of associate churches. During July and August, the church supported many to attend our summer outdoor activities including boys camp, girls house party and our annual church's summer conference camping in Devon.

The church continues to stream our Sunday Services on YouTube from our original Zoom meeting during the pandemic, this has a positive impact tackling loneliness all across our communities. The leadership felt that it was important for people to still be able to participate in our services from home and not missed out due to mobility or any other issues that might keep them from attending our meetings in person.

The Kids' work within River Church has continued to grow and prosper; the groups expand the children's education by teaching them about the Christian faith, encouraging them to participate in the band and Choir and providing opportunities for them to grow through activities. We have had to increase the amount of DBS checked volunteers to support the children's ministries both on a Sunday and in the midweek.

The Youth work for teenagers and young adults has continued to develop; this provides a positive social environment for young people and helps build confidence, bible studies and socials have run every week and we are thankful for the leaders who faithfully served throughout the year.

The stable financial position enabled the charity to continue employing two Community workers, whose roles started in September 2020 and have now become permanent employees.

The church financially supports local people to alleviate poverty, together with providing support for missionaries overseas. The church also arranged a hamper for a homeless shelter, and Christmas gifts for an orphanage.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trust Deed states that "The Trustees will be jointly responsible with the Spiritual Leadership for the maintaining of a minimum cash balance within the church accounts of £500".
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The income received has mainly been provided through voluntary donations made by members of the public. In addition, further income was received from some of these donations through the Gift Aid scheme.

The expenditure enables the objectives to be fulfilled by sustaining the regular running costs of the charity and particularly by enabling the support of the pastor, which enables others to be trained and the core objectives to be developed. Money is given to several projects across the world to enhance our faith objective and the relief of poverty. International giving is matched in the local communities for relief of poverty and hardship.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		Joel Perez
Full name(s)	Patrick Wakeford	Joel Perez
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	27.10.2024	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
River Church (Orpington)	1121675

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2023		31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offertory (Gift Aid Eligible & General)	108,967	-	-	108,967	77,398
Gift Aid Received	11,433	-	-	11,433	15,533
Bank Credit Interest	2	-	-	2	-
Other Gifts, Events & Fundraising	-	-	-	-	-
Investment Income	179	-	-	179	97
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	120,580	-	-	120,580	93,027
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	120,580	-	-	120,580	93,027
A3 Payments					
Administration	1,929	-	-	1,929	5,470
Insurance & Child Protection	1,062	-	-	1,062	698
Community Events & Outreach	347			347	1,433
Kids Work & Youth	1,898			1,898	3,014
Group Network and Connected Events	3,171	-	-	3,171	1,930
Salaries, Employment Expenses, and Retirement Support of Former Pastor	54,247			54,247	58,343
Rent, Hall Hire and Building Expenses	24,710			24,710	12,536
Support of Missionaries, Gifts & Social Need	16,880	-	-	16,880	16,377
IT and Technology	2,098	-	-	2,098	4,306
Hospitality, General Expenses & Travel	1,441	-	-	1,441	807
Worship, Speakers & Training	572	-	-	572	1,289
Other & Misc (e.g. Special Events, Moving Costs etc. and Hardship Support)	-	-	-	-	1
Investment Expenses	87	-	-	87	86
Sub total	108,441	-	-	108,441	106,291
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	108,441	-	-	108,441	106,291
Net of receipts/(payments)	12,139	-	-	12,139	- 13,264
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	30,446	-	-	30,446	43,710
Cash funds this year end	42,585	-	-	42,585	30,446

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Main Bank Account	37,842	-	-
	Cash Box	-	-	-
	Reserve Account and Additional Account	4,562	-	-
	Investment Account	181	-	-
	Total cash funds	42,585	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift Aid Claims for 1 January to 31 December 2023 will be processed in 2024, and will therefore show in next year's accounts.	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment Account	Unrestricted	-	46,122
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Equipment e.g. Musical Instruments, Sound Equipment, Laptop, Projector, Chairs etc.	Unrestricted	-	3,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Patrick Wakeford	27/10/24
	JoelPerez	Joel Perez	27.10.24

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of RIVER CHURCH (ORPINGTON)

On accounts for the year ended 31ST DECEMBER 2023 **Charity no (if any)** 1121675

Set out on pages 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed: T.S. Watson **Date:** 10TH OCTOBER 24

Name: TERENCE STANLEY WATSON

Relevant professional qualification(s) or body (if any):

Address: 40 FILSHAM ROAD
ST LEONARDS ON SEA
EAST SUSSEX, TN38 0PA

RIVER CHURCH (ORPINGTON)

England & Wales - Charity number 1121675

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2022		31	12	2022

Section A Reference and administration details

Charity name	River Church (Orpington)
Other names charity is known by	Ramsden Family Church (previous name)

Registered charity number (if any)	1121675	
Charity's principal address	C/o Mr Patrick Wakeford	
	30 Pleasance Road	
	Orpington, Kent	
	Postcode	BR5 3AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Patrick Wakeford	Chair of Trustees		
2	Peter Cross			
3	Arron Phillips			
4	Joel Perez	Treasurer		
5	Samantha Howard			
6	Hannah Urbanczyk			
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	By Charitable Trust Deed
Trustee selection methods (eg. appointed by, elected by)	The Trustees must be appointed by a resolution passed by a simple majority at a meeting of the Trustees. (The appointment must be confirmed by Deed where property is held)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Church are:

1. For the benefit of the public to advance the Christian Faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit;
2. For education, care for the sick and relief of poverty in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Providing a place of worship for the River Church (Orpington) group to advance the Christian Faith for the benefit of the public.

Supporting voluntary workers in the World and within the U.K. to advance the Christian Faith for the benefit of the public. For example, the River Church (Orpington) gives gifts of money to the Ameva Farm & Bible College project in Zimbabwe. This financial support enables them to continue to operate the farm which provides food to the local community as well as help with health, education and social work, in addition to the work of the Bible college which helps train local church leaders.

Training members of River Church (Orpington) in Leadership Skills to advance the Christian Faith for the benefit of the public. This is done regularly at midweek meetings as well as special events.

Care of sick people within the church including visiting and providing support.

The employment of two part time community support workers to provide support and reach out to those in need in our community.

Hosting Community and Outreach Events for the benefit of the Public in the Crays and Orpington. This brings local people together and fosters community spirit and cohesion. Other activities such as games and entertainment are provided for the benefit of the public.

In addition, the church supports the local Food Bank and the local Christians Against Poverty group, both of which seek to alleviate poverty in the area.

Youth Club evenings to advance the Christian Faith for the benefit of the public. This involves activities which develop interpersonal skills of teenagers and young adults as well as connecting with other youth groups from other areas around the UK.

Running a Sunday School on a Sunday morning for younger attendees of the River Church to advance the Christian Faith for the benefit of the public, and to promote education. The Sunday School is open to all members of the public with different activities appropriate for the varying age ranges.

Activities undertaken by the church pastor have included:

- Overall leadership / providing direction for the River Church.
- Responsibility for organising regular church meetings.

- Responsibility for the overall set up and administration related to church meetings.
- Helping local people with personal needs.
- Providing community support groups within the church set up.
- Oversight for activities run for the local community such as outreach meetings.
- Providing spiritual and emotional support to those in need.

One of the objectives of the charity is to support those in the community who are struggling financially and can't afford basic items, or are struggling to pay bills and need financial relief. This is done through our allocation to social need expenditure.

Please note that money was also spent on DBS Checks for volunteers involved in activities where appropriate.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have contributed to the running of the Charity, particularly in practical ways on a Sunday morning in order to set up the meeting place so that it can run efficiently in order to advance the Christian Faith for the benefit of the public. Volunteers give their time and skills in many ways to support the ongoing work of the Charity.

Some of the volunteer roles have included:

- Placing signs / directions to the meeting centre.
- Setting up the chairs / banners / tables.
- Tea / Coffee provision.
- Setting up the stage for the musicians including all the musical equipment.
- Running a Sunday School.
- Organising & running games / rewards at community events.
- Setting up of equipment for the Community Events.
- Helping at the youth group which is run on some Saturday evenings.
- Visiting, befriending and offering hospitality to people in the community, including both two-parent and single-parent families, and individuals without any family support, by different church members.
- Visiting people in hospital
- providing support for those who are struggling with financial debts within our local community in partnership with Christians against Poverty (CAP).

Section D Achievements and performance

Summary of the main achievements of the charity during the year

2022 has been a year of growth for River Church mainly due to the fantastic work by our community workers who have engaged the local residents via the various social activities during the week, as well as our volunteers.

Also, our youth and kids work has experienced growth both on our Sunday morning services as well as the midweek and weekend meetings, which includes bible study nights as well as social meetings, games nights and outings like ice skating and movie nights.

We have also more home groups in new locations, such as Swanley, as our congregation members come from a wider area. We have conducted multiple baptism services in 2022 as newcomers to our congregation had not yet done so, and we look forward to having more baptism services in the future, as a reflection of their heart felt desire to follow the Christ and develop a lifelong Faith.

The charity continued its membership of the "Mission Life Grace" network of churches, which currently consists of five core churches, together with several associate churches. During the July and August, we were able to continue our summer outdoor activities including boys camp girls house party and our annual churches summer conference in July/August, which helps church members to grow in their Christian Faith.

The church continues to invest and expand our online Sunday morning streaming offer on YouTube, as the leadership feels that it was important to continue to provide an alternative access to our service on Sunday from home or when travelling, and as there is also a clear demand for our church content to be available online.

The church also continued to hire another building venues for a few live worship and prayer nights. Throughout the year we ran a number of social evenings including quiz nights, games nights crafts and Christmas season activities.

The church finances continue to remain strong despite some large amounts of many spent on salaries, equipment and church activity operating expenses. This was due to an increase in cost of resources and the external economic factors however giving also increased from new and existing members, for which we are thankful.

We have also created the River Church Accounts Team to collectively operate and oversee all financial aspects of the charity to alleviate the burden of all financial activities solely on the treasurer as the charity's financial activities continues to grow and diversify. We also started the Financial Maturity Project let by Patrick Wakeford to bring our financial and operational practices under clear up to date controls procedures, better defining roles and responsibilities as well as a better governance structure.

The church remains fully committed to support financially local people to alleviate poverty, together with providing support for missionaries overseas, to this end the church has directly been involve in helping those in need of accommodation, financial struggle and those in need of income and looking for employment. The church has this year also worked with other community groups to meet needs in the local area, and participated in outreach activities.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trust Deed states that "The Trustees will be jointly responsible with the Spiritual Leadership for the maintaining of a minimum cash balance within the church accounts of £500".
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	The income received has mainly been provided through voluntary donations made by members of the public. In addition, further income was received from some of these donations through the Gift Aid scheme. The expenditure enables the objectives to be fulfilled by sustaining the regular running costs of the charity and particularly by enabling the support of the pastor, which enables others to be trained and the core objectives to be developed. Money is given to several projects across the world to enhance our faith objective and the relief of poverty. International giving is matched in the local communities for relief of poverty and hardship.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Patrick Wakeford	Joel Perez
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	30.10.2023	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
River Church (Orpington)	1121675

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2022		31/12/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offertory (Gift Aid Eligible & General)	77,398	-	-	77,398	65,180
Gift Aid Received	15,533	-	-	15,533	8,867
Bank Credit Interest	-	-	-	-	-
Other Gifts, Events & Fundraising	-	-	-	-	508
Investment Income	97	-	-	97	768
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	93,027	-	-	93,027	75,324
A2 Asset and investment sales, (see table).					
Investment Account (1) - Disposals	-	-	-	-	25,887
Investment Account (2) - Disposals	-	-	-	-	11,739
Sub total	-	-	-	-	37,626
Total receipts	93,027	-	-	93,027	112,950
A3 Payments					
Administration	5,470	-	-	5,470	2,887
Insurance & Child Protection	698	-	-	698	706
Community Events & Outreach	1,433			1,433	1,198
Kids Work, Creche & Youth	3,014			3,014	1,070
Group Network and Connected Events	1,930	-	-	1,930	1,200
Community Workers, Intern and Pastor	48,493			48,493	18,694
Rent and Hall Hire	12,536			12,536	1,577
Support of Missionaries, Gifts & Social Need	16,377	-	-	16,377	8,405
Support of Pastor & Former Pastor	9,850	-	-	9,850	25,830
Hospitality, General Expenses (IT) & Travel	5,113	-	-	5,113	2,867
Worship, Speakers & Training	1,289	-	-	1,289	3,188
Other & Misc (e.g. Special Events, Moving Costs etc. and Hardship Support)	1	-	-	1	1,646
Investment Expenses	86	-	-	86	27
Sub total	106,291	-	-	106,291	69,295
A4 Asset and investment purchases, (see table)					
Investment Account (1) - Lump Sum Purchases and Reinvested income	-	-	-	-	317
Investment Account (2) - Lump Sum Purchases and Reinvested Income	-	-	-	-	5,000
Investment Account (3) - Lump Sum Purchases	-	-	-	-	48,070
Investment Account (3) - Reinvested Investment Income	-	-	-	-	-
Sub total	-	-	-	-	53,387
Total payments	106,291	-	-	106,291	122,682
Net of receipts/(payments)	- 13,264	-	-	- 13,264	- 9,732
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	43,710	-	-	43,710	53,442
Cash funds this year end	30,446	-	-	30,446	43,710

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Main Bank Account	29,712	-	-
	Cash Box	137	-	-
	Reserve Account and Additional Account	510	-	-
	Investment Account (3)	87	-	-
	Total cash funds	30,446	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Gift Aid Claims for 1 January to 31 December 2022 will be processed in 2023, and will therefore show in next year's accounts.	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Investment Account (3)	Unrestricted	-	42,279
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Equipment e.g. Musical Instruments, Sound Equipment, Laptop, Projector, Chairs etc.	Unrestricted	-	3,000
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees:

Signature	Print Name	Date of approval
	Patrick Wakeford	30/10/2023
	Joel Perez	30/10/2023

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of (Charity Name) RIVER CHURCH (ORPINGTON)

On accounts for the year ended 31ST DECEMBER 2022 **Charity no (if any)** 1121675

Set out on pages 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: T C Watson **Date:** 23.10.23

Name: TERENCE STANLEY WATSON

Relevant professional qualification(s) or body (if any):

Address: 40 FINSHAM ROAD
ST LEONARDS ON SEA
EAST SUSSEX TN38 0PA.

RIVER CHURCH (ORPINGTON)

England & Wales - Charity number 1121675

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2021		31	12	2021

Section A Reference and administration details

Charity name	River Church (Orpington)
Other names charity is known by	Ramsden Family Church (previous name)
Registered charity number (if any)	1121675
Charity's principal address	C/o Mr Patrick Wakeford
	30 Pleasance Rd
	Orpington, Kent
	Postcode BR5 3AR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Patrick Wakeford	Chair of Trustees	06th of Sept 2022 - Current	
2	Peter Cross	Co-Treasurer		
3	Arron Phillips			
4	Hannah Urbanczyk	Chair of Trustees	1st Jan to 31st Dec 2021	
5	Joel Perez	Co-Treasurer		
6	Samantha Howard			
7				
8				

20

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	By Charitable Trust Deed
Trustee selection methods (eg. appointed by, elected by)	The Trustees must be appointed by a resolution passed by a simple majority at a meeting of the Trustees. (The appointment must be confirmed by Deed where property is held)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Church are:

1. For the benefit of the public to advance the Christian Faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit;
2. For education, care for the sick and relief of poverty in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Providing a place of worship for the River Church (Orpington) group to advance the Christian Faith for the benefit of the public.

Supporting voluntary workers in the World and within the U.K. to advance the Christian Faith for the benefit of the public. For example, the River Church (Orpington) gives gifts of money to the Ameva Farm & Bible College project in Zimbabwe. This financial support enables them to continue to operate the farm which provides food to the local community as well as help with health, education and social work, in addition to the work of the Bible college which helps train local church leaders.

Training members of River Church (Orpington) in Leadership Skills to advance the Christian Faith for the benefit of the public. This is done regularly at midweek meetings as well as special events.

Care of sick people within the church including visiting people at home and in hospitals and providing support for families of those with health problems.

The employment of two part time community support workers to provide support and reach out to those in need in our community during and after the pandemic will continue in 2021

Hosting Community and Outreach Events for the benefit of the Public in the Crays and Orpington. This brings local people together and fosters community spirit and cohesion. Other activities such as board games and entertainment are provided for the benefit of the public. In addition, the church supports the local Foodbank and the local Christians Against Poverty group, both of which seek to alleviate poverty in the area.

A Walking Group runs to support those who are not getting out much due to the pandemic, the primary aims include helping people in the community to improve their mental health and connect with others and the church.

Toddlers Group runs once a week to support parents and guardians and to see young toddlers enjoy themselves and gain confidence.

Youth Club evenings to advance the Christian Faith for the benefit of the public. This involves activities which develop interpersonal skills of teenagers and young adults as well as connecting with other youth groups from other areas around the UK.

Running a Sunday School on a Sunday morning for younger attendees of the River Church to advance the Christian Faith for the benefit of the public, and to promote education. The Sunday School is open to all members of the public with different activities appropriate for the varying age ranges.

Activities undertaken by the church pastor have included:

- Overall leadership / providing direction for the River Church.
- Responsibility for organising regular church meetings.

- Responsibility for the overall set up and administration related to church meetings.
- Helping local people with personal needs.
- Providing community support groups within the church set up.
- Oversight for activities run for the local community such as outreach meetings.
- Providing spiritual and emotional support to those in need.

Please note that money was also spent on DBS Checks for volunteers involved in activities where appropriate.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have contributed to the running of the Charity, particularly in practical ways on a Sunday morning in order to set up the meeting place so that it can run efficiently in order to advance the Christian Faith for the benefit of the public. Volunteers give their time and skills in many ways to support the ongoing work of the Charity.

Some of the volunteer roles have included:

- Placing signs / directions to the meeting centre.
- Setting up the chairs / banners / tables.
- Tea / Coffee provision.
- Setting up the stage for the musicians including all the musical equipment.
- Running a Sunday School.
- Organising & running games / rewards at community events.
- Setting up of equipment for the Community Events.
- Helping at the youth group which is run on some Wednesday and Saturday evenings.
- Visiting, befriending and offering hospitality to people in the community, including both two-parent and single-parent families, and individuals without any family support, by different church members.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church resumed meetings in person in late August and some of its original programme of activities adhering to all restrictions in order to advance the Christian Faith for the benefit of the public once the Covid-19 pandemic restriction were lifted. The church continued to meet together virtually on a Sunday evening for a few months in 2021 as many members took time to return to meetings in person, during the periods of lock down new members joined, which included some with a church background and others with no or limited previous experience of church. The responses during our meetings from the worship times and preaching have been positive. We successfully began hosting bi-monthly church lunches after our Sunday service, these provide interaction with others helping those who may be lonely, also the food helps those who are vulnerable and links to relief of poverty.

The charity continued its membership of the "Mission Life Grace" network of churches, which currently consists of five core churches, together with a number of associate churches. During the July and August, we were able to resume our summer outdoor activities including boys camp girls house party and our annual churches summer conference in August after the all activities were cancelled in 2020.

The church continued virtual meetings on a Sunday using Zoom into the new year with new challenges as the pandemic continue to cause loneliness all across our communities. The leadership felt that it was important for people to be able to interact and talk with some one and so we agreed to employ 2 part time community workers, whose roles were to contact and meet where possible with those in need of emotional support.

We continued for the weeks of lockdown a number of "daily devotionals" via Zoom, first thing in the morning. They proved very popular in the short-term and gave people a sense of community and a good platform to keep in touch and check how everyone was coping with lockdown. In the absence of being able to run home groups, after the "Freedom in Christ" course was run virtually via Zoom in 2020 we continued with running the Alpha Course in 2021 which had a very positive response from the local community

The kids' work within River Church has continued to grow and prosper; the groups expand the children's education by teaching them about the Christian faith. Once lockdown started kids' work switched to an all-age "Family church" service on Zoom which was well received and enjoyed by many, including families from other churches within the MLG network. As part of the kids' work a series of fun challenges were set for families and social gatherings were also organised over zoom for the older children's group, including a Minecraft club. The youth work for teenagers and young adults has continued to develop; this provides a positive social environment for young people and helps build confidence. Zoom bible studies and socials have run every week and we are thankful for the leaders who faithfully served throughout the pandemic.

When some of the rules were relaxed in the summer months some groups of 6 were set up to be able to watch zoom church together in different homes. The church also hired another church building for a few live worship and prayer nights. Throughout the year we ran a number of online social evenings including quiz nights, crafts and Christmas baking.

The church finances increased over the year. This was due to an increase in giving from new and existing members, for which we are thankful, but also due to our decreased expenditure during the pandemic. We continued to provide some support to our former pastor, who is serving at an associated church in Worthing and continues to provide some oversight for our leaders.

The stable financial position enabled the charity to propose employing two Community workers, who we hoped to start their new roles in September 2020 but this was delayed due to the pandemic but they started working in January 2021.

The church support financially local people to alleviate poverty, together with providing support for missionaries overseas. The church also arranged a hamper for a homeless shelter, and Christmas gifts for an orphanage.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trust Deed states that "The Trustees will be jointly responsible with the Spiritual Leadership for the maintaining of a minimum cash balance within the church accounts of £500".
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The income received has mainly been provided through voluntary donations made by members of the public. In addition, further income was received from some of these donations through the Gift Aid scheme.

The expenditure enables the objectives to be fulfilled by sustaining the regular running costs of the charity and particularly by enabling the support of the pastor, which enables others to be trained and the core objectives to be developed. Money is given to several projects across the world to enhance our faith objective and the relief of poverty. International giving is matched in the local communities for relief of poverty and hardship.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Patrick Wakeford	Joel Perez
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	25-10-2022	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
River Church (Orpington)	1121675

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2021		31/12/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offertory (Gift Aid Eligible & General)	65,180	-	-	65,180	69,847
Gift Aid Received	8,867	-	-	8,867	3,277
Bank Credit Interest	-	-	-	-	-
Other Gifts, Events & Fundraising	508	-	-	508	5,625
Investment Income	768	-	-	768	758
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	75,324	-	-	75,324	79,508
A2 Asset and investment sales, (see table).					
EdenTree Investment Funds - Disposals	25,887	-	-	25,887	-
CAF Investment Account - Disposals	11,739	-	-	11,739	-
Sub total	37,626	-	-	37,626	-
Total receipts	112,950	-	-	112,950	79,508
A3 Payments					
Administration	2,887	-	-	2,887	2,129
Insurance & Child Protection	706	-	-	706	907
Community Events & Outreach	1,198	-	-	1,198	183
Kids Work, Creche & Youth	1,070	-	-	1,070	729
Group Network and Connected Events	1,200	-	-	1,200	900
Community Workers and Intern	18,694	-	-	18,694	-
Hall Hire	1,577	-	-	1,577	1,795
Support of Missionaries, Gifts & Social Need	8,405	-	-	8,405	13,198
Support of Pastor & Former Pastor	25,830	-	-	25,830	29,530
Hospitality, General Expenses & Travel	2,867	-	-	2,867	285
Worship, Speakers & Training	3,188	-	-	3,188	3,203
Other & Misc (e.g. Special Events, Moving Costs etc. and Hardship Support)	1,646	-	-	1,646	3,450
Investment Expenses	27	-	-	27	22
Sub total	69,295	-	-	69,295	56,331
A4 Asset and investment purchases, (see table)					
EdenTree Investment Funds - Lump Sum Purchases and Reinvested Income	317	-	-	317	741
CAF Investment Account - Lump Sum Purchases and Reinvested Income	5,000	-	-	5,000	4,900
AJB Investment Account - Lump Sum Purchase	48,070	-	-	48,070	-
AJB Investment Account - Reinvested Investment Income	-	-	-	-	-
Sub total	53,387	-	-	53,387	5,641
Total payments	122,682	-	-	122,682	61,972
Net of receipts/(payments)	- 9,732	-	-	- 9,732	17,536
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	53,442	-	-	53,442	35,906
Cash funds this year end	43,710	-	-	43,710	53,442

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Main Bank Account	42,986	-	-
	Cash Box	137	-	-
	Reserve Account and Additional Account	510	-	-
	Investment Account	76	-	-
	Total cash funds	43,710	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Gift Aid Claims for 1 January to 31 December 2021 will be submitted in 2022, and will therefore show in next year's accounts.	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
AJB Investment Account	Unrestricted	-	49,458
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Equipment e.g. Musical Instruments, Sound Equipment, Laptop, Projector, Chairs etc.	Unrestricted	-	3,000
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JOEL PEREZ	28/10/2022
	PATRICK WAKEFORD	28/10/2022

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of: RIVER CHURCH (ORPINGTON)

On accounts for the year ended: 31st December 2021 **Charity no (if any):** 1121675

Set out on pages: 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below *~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: T STANLEY WATSON **Date:** 25.10.22

Name: TERENCE STANLEY WATSON

Relevant professional qualification(s) or body (if any):

Address: 40 FILSHAM ROAD
ST LEONARDS ON SEA
EAST SUSSEX, TN38 0PA

RIVER CHURCH (ORPINGTON)

England & Wales - Charity number 1121675

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2020	To	31	12	2020

Section A Reference and administration details

Charity name	River Church (Orpington)
Other names charity is known by	Ramsden Family Church (previous name)
Registered charity number (if any)	1121675
Charity's principal address	C/o Mrs Hannah Urbanczyk
	2 Bell Gardens
	Orpington, Kent
	Postcode BR5 4DA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Hannah Urbanczyk	Chair of Trustees		
2	Joel Perez	Co-Treasurer	17 March to 31 December	
3	Peter Cross	Co-Treasurer		
4	Arron Phillips			
5	John Churcher			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	By Charitable Trust Deed
Trustee selection methods (eg. appointed by, elected by)	The Trustees must be appointed by a resolution passed by a simple majority at a meeting of the Trustees. (The appointment must be confirmed by Deed where property is held)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the Church are:

1. For the benefit of the public to advance the Christian Faith (in accordance with the Statement of Beliefs) in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit;
2. For education, care for the sick and relief of poverty in such ways and in such parts of the United Kingdom or the World as the

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Providing a place of worship for the River Church (Orpington) group to advance the Christian Faith for the benefit of the public.

Supporting voluntary workers in the World and within the U.K. to advance the Christian Faith for the benefit of the public. For example, the River Church (Orpington) gives gifts of money to the Ameva Farm & Bible College project in Zimbabwe. This financial support enables them to continue to operate the farm which provides food to the local community as well as help with health, education and social work, in addition to the work of the Bible college which helps train local church leaders.

Training members of River Church (Orpington) in Leadership Skills to advance the Christian Faith for the benefit of the public. This is done regularly at midweek meetings as well as special events.

Care of sick people within the church including visiting and providing support.

Hosting Community and Outreach Events for the benefit of the Public in the Crays and Orpington. This brings local people together and fosters community spirit and cohesion. Other activities such as games and entertainment are provided for the benefit of the public. In addition, the church supports the local Foodbank and the local Christians Against Poverty group, both of which seek to alleviate poverty in the area.

Youth Club evenings to advance the Christian Faith for the benefit of the public. This involves activities which develop interpersonal skills of teenagers and young adults as well as connecting with other youth groups from other areas around the UK.

Running a Sunday School on a Sunday morning for younger attendees of the River Church to advance the Christian Faith for the benefit of the public, and to promote education. The Sunday School is open to all members of the public with different activities appropriate for the varying age ranges.

Activities undertaken by the church pastor have included:

- Overall leadership / providing direction for the River Church.
- Responsibility for organising regular church meetings.
- Responsibility for the overall set up and administration related to church meetings.
- Helping local people with personal needs.
- Providing community support groups within the church set up.
- Oversight for activities run for the local community such as outreach meetings.
- Providing spiritual and emotional support to those in need.

Please note that money was also spent on CRB Checks for volunteers involved in activities where appropriate.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Volunteers have contributed to the running of the Charity, particularly in practical ways on a Sunday morning in order to set up the meeting place so that it can run efficiently in order to advance the Christian Faith for the benefit of the public. Volunteers give their time and skills in many ways to support the ongoing work of the Charity.

Some of the volunteer roles have included:

- Placing signs / directions to the meeting centre.
- Setting up the chairs / banners / tables.
- Tea / Coffee provision.
- Setting up the stage for the musicians including all the musical equipment.
- Running a Sunday School.
- Organising & running games / rewards at community events.
- Setting up of equipment for the Community Events.
- Helping at the youth group which is run on some Saturday evenings.
- Visiting, befriending and offering hospitality to people in the community, including both two-parent and single-parent families, and individuals without any family support, by different church members.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church continued with its regular programme of activities to advance the Christian Faith for the benefit of the public though, due to the Covid-19 pandemic, the doors to our physical meetings on Sundays were shut from March 2020, and we instead met online. The church continued to meet together on a Sunday morning during the first few months of 2020 and saw encouraging growth, with new members joining, which included some with a church background and others with no or limited previous experience of church. The responses during our meetings from the worship times and preaching have been positive. We successfully began hosting bi-monthly church lunches after our Sunday service, these provide interaction with others helping those who may be lonely; the food also helps those who are vulnerable and associated relief of poverty.

The charity continued its membership of the "Mission Life Grace" network of churches, which currently consists of five core churches, together with a number of associate churches. In March a large number of women from River church attended a weekend MLG Women's conference at Ashburnham Place. The network continues to be beneficial in providing long-term support and training opportunities.

We sadly had to cease meeting in person when the whole of the country was placed into Lockdown measures on 23rd March 2020. The church switched to virtual meetings on a Sunday using Zoom, which took some getting used to. The leadership felt that it was important for people to be able to interact and talk within the church meetings, so decided against "live streaming".

As well as the main Sunday service, for the first few weeks of lockdown we ran a number of "daily devotionals" via Zoom, first thing in the morning. They proved very popular in the short-term and gave people a sense of community and a good platform to keep in touch and check how everyone was coping with lockdown. In the absence of being able to run home groups, a "Freedom in Christ" course was run virtually via Zoom. This course is designed for new and seasoned Christians alike, to learn and grow in the knowledge of God's love and transformational power. The Holy Trinity Brompton marriage course was also run over Zoom, to help strengthen relationships within the church community.

The kids' work within River Church has continued to grow and prosper; the groups expand the children's education by teaching them about the Christian faith. Once lockdown started kids' work switched to an all-age "Family church" service on Zoom which was well received and enjoyed by many, including families from other churches within the MLG network. As part of the kids' work a series of fun challenges were set for families and social gatherings were also organised over zoom for the older children's group, including a Minecraft club. The youth work for teenagers and young adults has continued to develop; this provides a positive social environment for young people and helps build confidence. Zoom bible studies and socials have run every week and we are thankful for the leaders who faithfully served throughout the pandemic.

When some of the rules were relaxed in the summer months some groups of 6 were set up to be able to watch zoom church together in different homes. The church also hired another church building for a few live worship and prayer nights. Throughout the year we ran a number of online social evenings including quiz nights, crafts and Christmas baking.

The church finances increased over the year. This was due to an increase in giving from new and existing members, for which we are thankful, but also due to our decreased expenditure during the pandemic. We continued to provide some support to our former pastor, who is serving at an associated church in Worthing and continues to provide some oversight for our leaders. The stable financial position enabled the charity to propose employing two Community workers, who we hoped to start their new roles in September 2020 but this was delayed due to the pandemic. The church set up a Hardship fund in April 2020 to give the church community an opportunity to raise money which can be used to financially support local people to alleviate poverty, together with providing support for missionaries overseas. The church also arranged a hamper for a homeless shelter, and Christmas gifts for an orphanage.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trust Deed states that "The Trustees will be jointly responsible with the Spiritual Leadership for the maintaining of a minimum cash balance within the church accounts of £500".
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The income received has mainly been provided through voluntary donations made by members of the public. In addition, further income was received from some of these donations through the Gift Aid scheme.

The expenditure enables the objectives to be fulfilled by sustaining the regular running costs of the charity and particularly by enabling the support of the pastor, which enables others to be trained and the core objectives to be developed. Money is given to several projects across the world to enhance our faith objectives and the relief of poverty. The international giving sits alongside our giving to local communities for relief of poverty and hardship.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	HUrba	
Full name(s)	HANNAH URBANCZYK	Joel Perez
Position (eg Secretary, Chair, etc)	CHAIR	Treasurer
Date	28-10-21	

CHARITY COMMISSION FOR ENGLAND AND WALES

River Church (Orpington)	1121675

Receipts and payments accounts

CC16a

For the period from	01/01/2020	To	31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offertory (Gift Aid Eligible & General)	69,847	-	-	69,847	48,051
Gift Aid Received	3,277	-	-	3,277	9,452
Bank Credit Interest	-	-	-	-	-
Other Gifts, Events & Fundraising	5,625	-	-	5,625	1,225
Investment Income	758	-	-	758	921
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	79,508	-	-	79,508	59,649
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	79,508	-	-	79,508	59,649
A3 Payments					
Administration	2,129	-	-	2,129	822
Insurance & Child Protection	907	-	-	907	557
Community Events & Outreach	183	-	-	183	354
Kids Work, Creche & Youth	729	-	-	729	1,230
Group Network and Connected Events	900	-	-	900	1,309
Hall Hire	1,795	-	-	1,795	5,339
Support of Missionaries, Gifts & Social Need	13,198	-	-	13,198	12,124
Support of Pastor & Former Pastor	29,530	-	-	29,530	26,150
Hospitality, General Expenses & Travel	285	-	-	285	1,307
Worship, Speakers & Training	3,203	-	-	3,203	5,961
Other & Misc (e.g. Special Events, Moving Costs etc. and Hardship Support)	3,450	-	-	3,450	-
Investment Expenses	22	-	-	22	-
Sub total	56,331	-	-	56,331	55,152
A4 Asset and investment purchases, (see table)					
EdenTree Investment Funds - Lump Sum Purchase	-	-	-	-	2,500
EdenTree Investment Funds - Reinvested Investment Income	741	-	-	741	921
CAF Investment Account - Lump Sum Purchase	4,900	-	-	4,900	-
CAF Investment Account - Reinvested Investment Income	-	-	-	-	-
Sub total	5,641	-	-	5,641	3,421
Total payments	61,972	-	-	61,972	58,573
Net of receipts/(payments)	17,536	-	-	17,536	1,076
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	35,906	-	-	35,906	34,830
Cash funds this year end	53,442	-	-	53,442	35,906

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Main Bank Account	47,699	-	-
Cash Box	137	-	-
Reserve Account and Additional Account	510	-	-
Investment Account	5,095	-	-
Total cash funds	53,442	-	-

(agree balances with receipts and payments account(s))

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Gift Aid Claims for 1 January to 31 December 2020 will be submitted in 2021, and will therefore show in next year's accounts.	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
EdenTree Investment Funds	Unrestricted	-	23,811
CAF Investment Account	Unrestricted	-	5,688
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Equipment e.g. Musical Instruments, Sound Equipment, Laptop, Projector, Chairs etc.	Unrestricted	-	3,000
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
HUAnx	HANNAH URBANCZYK	29-10-21
	Joel Perez	29-10-21

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of: RIVER CHURCH (ORPINGTON)

On accounts for the year ended: 31ST DECEMBER 2020 | **Charity no (if any)**: 1121675

Set out on pages: 1 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed: T Swatson **Date**: 22.10.21

Name: TERENCE STANLEY WATSON

Relevant professional qualification(s) or body (if any):

Address: 40 FILSHAM ROAD
ST LEONARDS ON SEA
EAST SUSSEX, TN38 0PA.

Section B	Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.