RIVER OF LIFE CHRISTIAN CENTRE

England & Wales · Charity number 1139988

Details

Other names	THE WESTBURY FULL GOSPEL CHURCH (OLD NAME)
Status	Registered
Legal form	Charitable company
Company number	07455503
Registered	2011-01-24
Register	View on the Charity Commission register

Contact

Address	26 Trym Road Bristol BS9 3EP
Phone	01179507189
Email	admin@riveroflife.co.uk
Website	www.riveroflife.co.uk

Activities

Objects: TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN BRISTOL AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES INCLUDING THE ADVANCEMENT OF EDUCATION AND THE PROVISION OF COMMUNITY FACILITIES WHICH ARE FOR THE PUBLIC BENEFIT AND WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY.

Activities: To be a strong and lively Church where the gifts, talents and abilities of each person can be discovered and fulfilled, able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** BRISTOL
- Bristol City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£78,143	£92,194	-	-
2023-12-31	£68,459	£49,157	-	-
2022-12-31	£64,032	£24,254	-	-
2021-12-31	£53,481	£50,731	-	-
2020-12-31	£49,266	£52,348	-	-

Trustees

Name	Role	Appointed
Iain Peter Williams	Chair	2021-10-10
ANDREW CHRISTAKI		
DARREN TORRINGTON		2011-04-07

Accounts

RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

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FOR THE YEAR ENDED 31 DECEMBER 2024

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees have pleasure in presenting their annual report together with the financial statements of the Charity for the year ended 31 December 2024, which are also prepared to meet the requirement for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

LEGAL STATUS

River of Life Christian Centre is charitable company limited by guarantee, governed by memorandum and articles of association.

TRUSTEES

The trustees who have served during the year are as follows:

Rev S Chaudhary

A Christaki

D Torrington

Rev I Williams

Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 18 Minster Way Bath BA2 6RH
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

Legal Status

River of Life Christian Centre (Hereafter referred to as RoLCC) is a charitable company limited by guarantee, governed by memorandum and articles of association, which completed its transition to a charitable company back in 2010 as agreed by its membership.

The attached financial statements present the financial transactions of the charitable company for 12 months to 31 December 2024, with the comparative figures being for the 12 months ended 31 December 2023.

RoLCC, a Church and registered charity continues to operate under its own constitution established and agreed by the charities commission on 29th September 1983 and amended 27th July 1987.

RoLCC is a local independent Church led by pastors Ian & Jenny Williams. By independent it is meant that the Church is not tied to a denomination; although is networked with other like-minded Churches, charities and organisations.

Management and pay policy

There are 4 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The trustees are the key management personnel. Three Trustees are not remunerated and give their time freely. Pay of Ian Williams, the pastor is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Assocaition and other material published by the Charity Commission setting outthe responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

CHARITIES ACT 2011

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by the charity commissioners and in particular the specific guidance on charities for the advancement of religion. The Trustees can demonstrate that its activities benefit the public in the following ways:

OBJECTIVES

The trust deeds define the objectives of the Church, but are summarized as follows:

The mission statement of the Church is to be a strong lively Church. To be a Church where the gifts, talents and abilities of each person can be discovered and fulfilled.

To be a Church able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

We accomplish these objectives through the encouragement and the involvement of individuals using and developing their own abilities in ways that meet the objectives.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

The last 12 months have continued to see growth in key areas:

We have established an additional cell group (home group) which meets in Southmead, Bristol. The focus of these is pastoral care and community outreach with the overriding purpose of sharing the gospel of Jesus with others.

The Youth ministry has continued to grow with younger children graduating and moving up to the youth group. A SUCCESSFUL Alpha course was piloted with the new programme earlier this year. The Children's ministry has also grown as new families have joined.

Even more congregational involvement in the Sunday service (e.g. speaking, taking communion, chairing meetings) and outreach teams.

Strength in the sense of community and 'togetherness' of the church members.

The vision for church ministry has been supported through the cell group programmes and weekly services where a strong message of personal evangelism and discipleship has been the main focus.

The kids and youth programmes have also grown and further developed as people have been added to lead these programmes and new children/youth have come through.

Our involvement with the local primary school/community widened as we invested into 35 Christmas hampers for families in the locality who were in receipt of free school meals. These made a genuine difference to several families in our locality who could not afford luxury food items at Christmas.
Last year, we began to investigate the transition to a CIO through a local solicitor but had to prioritise this due to other financial decisions that needed to be made. This remains the case but is high on the agenda for 2026.

We have seen more new church members settle into our church community this year. It has been wonderful to see how new people are making investments into the church and give of their time, treasures and talents. The church membership is growing and our financial income is steady but generous given the size and socio-economic status of the congregation. They are generous givers.

We have made several improvements to the building by way of repairs to make it watertight and more comfortable. The front was also painted to freshen it up and this looks great and in keeping with its original aesthetic. Some issues remain which will need to be considered in light of a bigger programme next year.

We also launched a new website which has been much easier to update and use. We see increasing views/hits each week on this and it has served as a vehicle for many to engage with our church community.

Finally, we have been blessed to host 6 guest speakers and ministries this year who have invested into the life of the church; some of them on numerous occasions.

STRATEGIC AIMS FOR 2025

Changing to a CIO (charitable incorporated organisation) to streamline the legal governance framework around which the charity operates. This will also be an opportunity to review our constitutional documents to ensure they are up to date and relevant.

Developing a spiritual leadership group, drawn from the congregation who will work alongside the pastor to lead and be accountable for the spiritual development of the church. These people will be drawn from one of the existing cell groups.

Enlarging the trustee team to be more reflective of the congregation's professional and cultural representation.

Repairing the rendering on the rear walls to tackle some of the damp that has occurred this year.

Update the details on the external signage to bring it in line with the rest of our publicity and contact information.

Growing the trustee team to be more reflective of the congregation's professional and cultural representation.

Increasing the number of cell groups and ensuring they are spread around the city to ensure easy access for church members.

Formally supporting community projects/initiatives that are in keeping with our charitable aims. The aim is to partner with a number of community organisations who have similar objectives to work within the city of Bristol

FINANCES

No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks and building societies, and no change to this policy is currently envisaged.
The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastor Ian Williams receives a salary, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.
Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.

Unrestricted expenditure for the year exceeded income by £14,051, (2023 income greater than expenditure £19,302). Restricted income for the year exceeded expenditure by £nil, (2023 - £nil). Accumulated unrestricted funds at 31 December 2024 amounted to £283,974 (2023 - £298,025). Free reserves were £132,427 (2023 - £146,228).

Relationships with other Charities and Organisations

RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

- Hillsong Church London
- The Ascension Trust (Street Pastors governing body)
- International Gospel Outreach (Ministry organisation)
- Unseen(Charity that supports victims of modern-day slavery)
- One25 (Charity that supports victims caught in the sex industry)
- HOTS (Bristol)
- Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in the Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER

Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
6 September 2025

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2024 set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's report

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

G C BARBER, CHARTERED ACCOUNTANT
GRAHAM BARBER ACCOUNTANCY LIMITED

18 Minster Way
Bath
Dated: 6 September 2025

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted 2024 £	Restricted 2024 £	£	Total 2024 £	Total 2023 £
Income						
Donations and gifts	1	**73,194**	**2,190**		**75,384**	68,126
Investment income	2	**2,759**	**-**		**2,759**	333
Total Income		**75,953**	**2,190**		**78,143**	68,459
Expenditure						
Gifts and grants	5	**4,075**	**2,190**		**6,265**	2,861
Other direct charitable expenditure	5	**85,929**	**-**		**85,929**	46,296
Total expenditure	3, 5 & 6	**90,004**	**2,190**		**92,194**	49,157
Net Income/(Expenditure) for the Year		**(14,051)**	**-**		**(14,051)**	19,302
Reconciliation of funds						
Balances brought forward at 1 January 2024		**298,025**	**1,043**		**299,068**	279,766
Balances carried forward at 31 December 2024		**283,974**	**1,043**		**285,017**	299,068

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2024

	Notes	2024 £	2024 £	2023	2023
Fixed Assets					
Tangible fixed assets	7		**151,548**		151,797
Current Assets					
Debtors	8	**10,572**		11,329	
Bank balances		**126,000**		141,190	
		136,572		152,519	
Creditors: Amounts falling due within one year	9	**3,103**		5,248	
Net Current Assets			**133,469**		147,271
Total Assets Less Current Liabilities			**285,017**		299,068
Income funds					
Unrestricted funds					
General fund			**283,974**		298,025
Restricted funds	10		**1,043**		1,043
Total funds			**285,017**		299,068

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the trustees on 6 September 2025

D Torrington A Christaki

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting policies

(a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

(b) Donations

Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

(c) Investment income

Investment income is included in the SOFA when receivable.

(d) Basis of allocation of expenses

Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

(e) Pension costs

The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

(f) Capitalisation and depreciation of tangible fixed assets

All tangible fixed assets with an acquisition value of £750 or more are capitalised.

Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

(g) Pension costs

(g) Funds accounting

Funds held by the charity are:

Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.

2. Investment income

	2024 £	2023 £
Interest on bank and building society deposits	**2,759**	333
	2,759	333

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)	2024 £	2023 £
Remuneration of trustees (see note 12)	**14,018**	13,704
Trustees' expenses reimbursed	**353**	291
Remuneration of Independent Examiner	**300**	300
Remuneration of Independent Examiner - other services	**960**	1,020
Legal fees	**34**	18

Staff costs and numbers

	2024 £	2023 £
Wages and salaries	**14,018**	13,704
Social security costs	**679**	229
Pension costs	**560**	558
	15,257	14,491

Staff numbers

Total	2024	2023
Pastoral	**2**	**2**

Staff numbers

Full time equivalent (37.5 hours per week)	2024	2023
Pastoral	**1**	**1**

No employee earned more than £60,000

Key management employment benefit was (see also note 12):	**14,018**	13,704

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Activities in Bristol	**88,604**	**2,190**	**90,794**	49,160
Activities overseas	**1,400**	-	**1,400**	-
	90,004	**2,190**	**92,194**	49,160
Expenditure by type of cost	£	£	£	£
Staff costs and ministry	**15,609**	-	**15,609**	14,782
Activities	**7,673**	-	**7,673**	6,832
Property costs	**58,704**	-	**58,704**	21,316
Office costs	**377**	-	**377**	160
Depreciation	**2,272**	-	**2,272**	1,868
	84,635	-	**84,635**	44,958
Governance costs (note 6)	**1,294**	-	**1,294**	1,338
Gifts and grants	**4,075**	**2,190**	**6,265**	2,861
	90,004	**2,190**	**92,194**	49,157

Analysis of gifts and grants		2024 £	2023 £
To organisations	Charity No.		
Mission Destiny		**600**	-
Children's Home Mission		**1,400**	-
		2,000	-
To individuals for ministry	4 (2023 - 4) gifts	**1,350**	1,150
Other gifts to individuals		**2,915**	1,711
		6,265	2,861

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Legal fees	34	-	34	18
Remuneration of Independent Examiner	300	-	300	300
Remuneration of Independent Examiner - other services	960	-	960	1,020
	1,294	-	1,294	1,338

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2024	145,903	25,370	171,273
Additions	-	2,023	2,023
At 31 December 2024	145,903	27,393	173,296
Depreciation			
At 1 January 2024	-	19,476	19,476
Charge for the year	-	2,272	2,272
At 31 December 2024	-	21,748	21,748
Net book value			
At 31 December 2024	145,903	5,645	151,548
At 31 December 2023	145,903	5,894	151,797

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2024 £	2023 £
Income tax recoverable	10,322	11,229
Prepayments and accrued income	250	100
	10,572	11,329

9. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accrued expenses	1,141	1,141
Taxes and social security	206	832
Pension contributions	88	88
Other creditors	1,668	3,189
	3,103	5,250

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

10. Charitable funds

	At 1 January 2024	Movement in resources Income	Expenditure	At 31 December 2024
	£	£	£	£
Restricted				-
Children's Missions	-	1,000	1,000	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	1,000	-	-	1,000
Christmas hampers		1,190	1,190	-
Individuals for ministry and missioı	-	-		-
Resricted funds	1,043	2,190	2,190	1,043
Unrestricted funds	298,025	75,953	90,004	283,974
Total funds	299,068	78,143	92,194	285,017

	At 1 January 2023	Movement in resources Income	Expenditure	At 31 December 2023
Restricted	£	£	£	£
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	1,000	-	-	1,000
Christmas hampers		630	630	-
Individuals for ministry and missioı	1,043	630	630	1,043
Unrestricted funds	278,723	67,829	48,527	298,025
Total funds	279,766	68,459	49,157	299,068

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

11. Prior year fund comparatives

	Unrestricted	Restricted	Total Funds
	£	£	£
Income			
Donations and gifts	67,496	630	68,126
Investment income	333	-	333
Total Income	67,829	630	68,459
Expenditure			
Expenditure on charitable activities:			
Gifts and grants	2,331	630	2,961
Other direct charitable expenditure	46,296	-	46,296

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2024

	Rev I Williams	Rev I Williams
	2024	2023
	£	£
Salary	**14,018**	13,704
Employer pension contributions	**560**	558
Reimbursement of expenses incurred	**353**	291

No other trustee received remuneration or expenses.

Donations received from Trustees in the year were £8,261 (2023 - £9,869 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end

Accounts

RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

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FOR THE YEAR ENDED 31 DECEMBER 2023

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(A COMPANY LIMITED BY GUARANTEE)

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Rev S Chaudhary

A Christaki

D Torrington

Rev I Williams

Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 4 Beaufort West Bath BA1 6QB
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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Management and pay policy

There are 4 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The 3 trustees are the key management personnel. Three Trustees are not remunerated and give their time freely. Pay of Ian Williams, the pastor is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Assocaition and other material published by the Charity Commission setting outthe responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

CHARITIES ACT 2011

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by the charity commissioners and in particular the specific guidance on charities for the advancement of religion. The Trustees can demonstrate that its activities benefit the public in the following ways:

OBJECTIVES
The trust deeds define the objectives of the Church, but are summarized as follows:

The mission statement of the Church is to be a strong lively Church. To be a Church where the gifts, talents and abilities of each person can be discovered and fulfilled.

To be a Church able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

We accomplish these objectives through the encouragement and the involvement of individuals using and developing their own abilities in ways that meet the objectives.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

Legal Status

River of Life Christian Centre (Hereafter referred to as RoLCC) is a charitable company limited by guarantee, governed by memorandum and articles of association, which completed its transition to a charitable company back in 2010 as agreed by its membership.

The attached financial statements present the financial transactions of the charitable company for 12 months to 31 December 2023, with the comparative figures being for the 12 months ended 31 December 2022.

RoLCC, a Church and registered charity continues to operate under its own constitution established and agreed by the charities commission on 29th September 1983 and amended 27th July 1987.

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SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

The last 12 months have continued to see growth in key areas:

We have established 3 home groups which meet in homes around the city of Bristol. The focus of these is pastoral care and community outreach with the overriding purpose of sharing the gospel of Jesus with others.

The youth and young adults ministry team is becoming more established with regular Sunday meetings as well as some evening gatherings.

Regular work is being carried out on the building by a small team to maintain and upgrade parts of the building. This has included small internal works to make the main auditorium larger by removing a
PA booth, removing old defunct plumbing for the baptismal pool and general decorating.

Congregational involvement in the Sunday service (e.g. speaking, taking communion, chairing meetings) and outreach teams.

Strength in the sense of community and 'togetherness' of the church members.

We have also spent time to establish the main vision of the church ministry which is to Love God, Love People and Make Disciples. To this end, we have spent a lot of time and energy teaching from The Great Commandment and The Great Commission and continue to clarify the vision and purpose of the church around these core principles.

The kids and youth programmes have also grown and developed as people have been added to lead these programmes.

We also invested in our community through a Christmas hamper scheme in partnership with a local primary school. We put together and donated 15 luxury Christmas hampers to local families in receipt of free school meals and had some lovely thank you cards in return. These made a genuine difference to several families in our locality who could not afford luxury food items at Christmas.

We began to investigate the transition to a CIO through a local solicitor but had to prioritise this due to other financial decisions that needed to be made.

We have seen new church members come and settle into our church community, including a good number from Hong Kong. It has been great to see how new people are willing to invest themselves into the church and give of their time, treasures and talents. The church membership is growing and our financial income has increased proportionally on last year.

Finally, we have been blessed to host 4 guest speakers and ministries this year who have invested into the life of the church; some of them on numerous occasions.

STRATEGIC AIMS FOR 2024

Changing to a CIO (charitable incorporated organisation) to streamline the legal governance framework around which the charity operates. This will also be an opportunity to review our constitutional documents to ensure they are up to date and relevant.

Developing a spiritual leadership group, drawn from the congregation who will work alongside the pastor to lead and be accountable for the spiritual development of the church. These people will be drawn from one of the existing cell groups.

Enlarging the trustee team to be more reflective of the congregation's professional and cultural representation.

Repairing the roof and gutters to ensure the building is watertight.

Refurbish the front of the church and courtyard. The signage needs repairing and the walls need washing and painting as well as the sash windows.

Completion of a new website in line with the clarified vision and ministry of the church.

Growing the trustee team to be more reflective of the congregation's professional and cultural representation.
Increasing the number of cell groups and ensuring they are spread around the city to ensure easy access for church members.

Formally supporting community projects/initiatives that are in keeping with our charitable aims. The aim is to partner with a number of community organisations who have similar objectives to work within the city of Bristol.

FINANCES

No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks and building societies, and no change to this policy is currently envisaged.
The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastor Ian Williams receives a salary, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.
Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.
Unrestricted income for the year exceeded expenditure by £19,302, (2022 £38,778). Restricted income for the year exceeded expenditure by £nil, (2022 - £1,000). Accumulated unrestricted funds at 31 December 2023 amounted to £298,025 (2022 - £278,723. Free reserves were £146,228 (2022 - £127,171).

Relationships with other Charities and Organisations
RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

· Hillsong Church London
· The Ascension Trust (Street Pastors governing body)
· International Gospel Outreach (Ministry organisation)
· Unseen(Charity that supports victims of modern-day slavery)
· One25 (Charity that supports victims caught in the sex industry)
· HOTS (Bristol)
· Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in the Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER
Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
14 September 2024

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2023 set out on pages 7 to 14.

<u>Responsibilities and basis of report</u>

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

<u>Independent examiner's report</u>

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

4 Beaufort West **GRAHAM BARBER ACCOUNTANCY LIMITED**
Bath
Dated: 14 September 2024

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Total 2022 £
Income					
Donations and gifts	1	**67,496**	**630**	**68,126**	63,705
Investment income	2	**333**	**-**	**333**	327
Total Income		**67,829**	**630**	**68,459**	64,032
Expenditure					
Gifts and grants	5	**2,231**	**630**	**2,861**	2,320
Other direct charitable expenditure	5	**46,296**	**-**	**46,296**	21,934
Total expenditure	3, 5 & 6	**48,527**	**630**	**49,157**	24,254
Net Income/(Expenditure) for the Year		**19,302**	**-**	**19,302**	39,778
Reconciliation of funds					
Balances brought forward at 1 January 2023		**278,723**	**1,043**	**279,766**	239,988
Balances carried forward at 31 December 2023		**298,025**	**1,043**	**299,068**	279,766

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2023

	Notes	2023 £	2023 £	2022	2022
Fixed Assets					
Tangible fixed assets	7		**151,797**		151,552
Current Assets					
Debtors	8	**11,329**		10,122	
Bank balances		**141,190**		120,922	
		152,519		131,044	
Creditors: Amounts falling due within one year	9	**5,248**		2,830	
Net Current Assets			**147,271**		128,214
Total Assets Less Current Liabilities			**299,068**		279,766
Income funds					
Unrestricted funds					
General fund			**298,025**		278,723
Restricted funds	10		**1,043**		1,043
Total funds			**299,068**		279,766

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the trustees on 14 September 2024

D Torrington A Christaki

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1. Accounting policies

(a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

(b) Donations

Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

(c) Investment income

Investment income is included in the SOFA when receivable.

(d) Basis of allocation of expenses

Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

(e) Pension costs

The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

(f) Capitalisation and depreciation of tangible fixed assets

All tangible fixed assets with an acquisition value of £750 or more are capitalised.

Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

(g) Pension costs

(g) Funds accounting

Funds held by the charity are:

Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

2. Investment income

	2023 £	2022 £
Interest on bank and building society deposits	**333**	327
	333	327

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)	2023 £	2022 £
Remuneration of trustees (see note 12)	**13,704**	5,838
Trustees' expenses reimbursed	**291**	128
Remuneration of Independent Examiner	**300**	300
Remuneration of Independent Examiner - other services	**1,020**	1,182
Legal fees	**18**	13

Staff costs and numbers

	2023 £	2022 £
Wages and salaries	**13,704**	5,838
Social security costs	**229.00**	-
Pension costs	**558**	271
	14,491	6,109

Staff numbers

Total	2023	2022
Pastoral	**2**	**2**

Staff numbers

Full time equivalent (37.5 hours per week)	2023	2022
Pastoral	**1**	**1**

No employee earned more than £60,000

Key management employment benefit was (see also note 12):	**13,704**	5,838

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Activities in Bristol	**48,530**	**630**	**49,160**	24,064
Activities overseas	**-**	**-**	**-**	190
	48,530	**630**	**49,160**	24,254
Expenditure by type of cost	£	£	£	£
Staff costs and ministry	**14,782**	**-**	**14,782**	6,237
Activities	**6,832**	**-**	**6,832**	4,222
Property costs	**21,316**	**-**	**21,316**	14,531
Office costs	**160**	**-**	**160**	489
Asset disposal surplus	**-**		**-**	- 7,100
Depreciation	**1,868**	**-**	**1,868**	2,060
	44,958	**-**	**44,958**	20,439
Governance costs (note 6)	**1,338**	**-**	**1,338**	1,495
Gifts and grants	**2,231**	**630**	**2,861**	2,320
	48,527	**630**	**49,157**	24,254

		2023	2022
Analysis of gifts and grants		£	£
To organisations	Charity No.		
Mission Destiny		**-**	500
Mission		**-**	50
		-	550
To individuals for ministry	4 (2022 - 5) gifts	**1,150**	1,375
Other gifts to individuals		**1,711**	395
		2,861	2,320

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Legal fees	**18**	-	**18**	13
Remuneration of Independent Examiner	**300**	-	**300**	300
Remuneration of Independent Examiner - other services	**1,020**	-	**1,020**	1,182
	1,338	-	**1,338**	1,495

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2023	**145,903**	**23,257**	**169,160**
Additions	-	**2,113**	**2,113**
At 31 December 2023	**145,903**	**25,370**	**171,273**
Depreciation			
At 1 January 2023	-	**17,608**	**17,608**
Charge for the year	-	**1,868**	**1,868**
At 31 December 2023	-	**19,476**	**19,476**
Net book value			
At 31 December 2023	**145,903**	**5,894**	**151,797**
At 31 December 2022	145,903	5,649	151,552

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2023 £	2022 £
Income tax recoverable	**11,229**	10,047
Prepayments and accrued income	**100**	75
	11,329	10,122

9. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accrued expenses	**1,141**	1,141
Taxes and social security	**832**	706
Pension contributions	**88**	107
Other creditors	**3,189**	876
	5,250	2,830

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

10. Charitable funds

	At 1 January 2023	Movement in resources Income	Expenditure	At 31 December 2023
	£	£	£	£
Restricted				-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	1,000	-	-	1,000
Christmas hampers		630	630	-
Individuals for ministry and missio	-	-	-	-
Resricted funds	1,043	630	630	1,043
Unrestricted funds	278,723	67,829	48,527	298,025
Total funds	279,766	68,459	49,157	299,068

	At 1 January 2022	Movement in resources Income	Expenditure	At 31 December 2022
Restricted	£	£	£	£
Missions	-	50	50	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	-	1,000	-	1,000
Individuals for ministry and missio	-	-	-	-
Unrestricted funds	239,945	62,482	23,704	278,723
Total funds	239,988	63,532	23,754	279,766

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

11. Prior year fund comparatives

	Unrestricted		Restricted	Total Funds
	£		£	£
Income				
Donations and gifts	62,155		1,550	63,705
Investment income	327		-	327
Total Income	62,482		1,550	64,032
Expenditure				
Expenditure on charitable activities:				
Gifts and grants	1,770	#	550	2,320
Other direct charitable expenditure	21,934		-	21,934

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2023

	Rev I Williams	Rev I Williams
	2023	2022
	£	£
Salary	**13,704**	5,838
Employer pension contributions	**558**	271
Reimbursement of expenses incurred	**291**	128

No other trustee received remuneration or expenses.

Donations received from Trustees in the year were £9,869 (2022 - £10,695 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end

Accounts

RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

INDEX TO THE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees have pleasure in presenting their annual report together with the financial statements of the Charity for the year ended 31 December 2022, which are also prepared to meet the requirement for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

LEGAL STATUS

River of Life Christian Centre is charitable company limited by guarantee, governed by memorandum and articles of association.

TRUSTEES

The trustees who have served during the year are as follows:

	Rev S Chaudhary
	A Christaki
	D Torrington
	Rev I Williams
Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 4 Beaufort West Bath BA1 6QB
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

Registered company number 7455503 Registered charity number: 1139988

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

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RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

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There are 4 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The 3 trustees are the key management personnel. Three Trustees are not remunerated and give their time freely. Pay of Iain Williams, the pastor, is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Association and other material published by the Charity Commission setting out the responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

In the last 12 months, there has been a settled period for the church and it saw steady growth both in terms of congregational attendance and finances. This is largely due to a steady influx of new people making RoLCC their spiritual home. There are now approximately 75 people who call RoLCC their spiritual home and a core of around 45-50 who attend very regularly.

Iain continued to encourage the Church in all aspects of the Christian life but there has been a focus on getting back to biblical basics such as simplifying the gospel; cultivating a devotional life and applying the core principles in Jesus' ministry. Kids' church is growing and a new youth group has been established.

We also had out first baptisms in several years and have begun some remedial and repair work on the building. In addition, we have upgraded some of the audio-visual equipment in preparation for future developments like live broadcasting and digital recording. Important work around safeguarding has also been reviewed with new DBS checks in place as appropriate.

It has been an encouraging year with sure signs of physical and spiritual growth building on the hard work and dedication of the previous incumbents, Stephen and Lesley Chaudhary.

Strategic Aims
The Church has is now back to 'normal operations' with Covid well and truly behind us. Work continues to develop the following aspects of the church's vision and ministry:

Clarifying the vision and consequently, **the mission** of the church around the following areas: The Great Commandment (Matthew 22); The Great Commission (Matthew 28) and the life of the early church in Acts 2.

Changing to a CIO (charitable incorporated organisation) to streamline the legal governance framework around which the charity operates. This will also be an opportunity to review our constitutional documents to ensure they are up to date and relevant.

Developing a spiritual leadership group, drawn from the congregation who will work alongside the pastor to lead and be accountable for the spiritual development of the church.

Enlarging the trustee team to be more reflective of the congregation's professional and cultural representation.

Developing the Kids' and Youth programmes and accommodation. This is an essential area of investment for us regarding maintaining a healthy future.

Repairing the roof, gutters and windows following a quinquennial building report in 2022.

Redesigning the website in line with a clarified vision and mission alongside potential changes resulting from the change to a CIO.

FINANCES
No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks, and no change to this policy is currently envisaged.

The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastor Ian Williams receives a salary, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.

Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.

Unrestricted income for the year exceeded expenditure by £38,778, (2021 £2,750). Restricted income for the year exceeded expenditure by £1,000, (2021 £nil). Accumulated unrestricted funds at 31 December 2022 amounted to £278,723 (2021 - £239,945. Free reserves were £127,171 (2021 - £92,907).

Relationships with other Charities and Organisations
RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

· Hillsong Church London
· The Ascension Trust (Street Pastors governing body)
· International Gospel Outreach (Ministry organisation)
· Unseen(Charity that supports victims of modern-day slavery)
· One25 (Charity that supports victims caught in the sex industry)
· HOTS (Bristol)
· Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in the Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER
Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
24 September 2023

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2022 set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's report

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Graham Barber BA ACA
GRAHAM BARBER ACCOUNTANCY LIMITED

4 Beaufort West
Bath
Dated: 24 September 2023

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £	Total 2021 £
Income					
Donations and gifts	1	**62,155**	**1,550**	**63,705**	53,307
Investment income	2	**327**	**-**	**327**	174
Total Income		**62,482**	**1,550**	**64,032**	53,481
Expenditure					
Expenditure on charitable activities:					
Gifts and grants	5	**1,770**	**550**	**2,320**	1,864
Other direct charitable expenditure	5	**21,934**	**-**	**21,934**	48,867
Total expenditure	3, 5 & 6	**23,704**	**550**	**24,254**	50,731
Net Income/(Expenditure) for the Year		**38,778**	**1,000**	**39,778**	2,750
Reconciliation of funds					
Balances brought forward at 1 January 2022		**239,945**	**43**	**239,988**	237,238
Balances carried forward at 31 December 2022		**278,723**	**1,043**	**279,766**	239,988

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2022

	Notes	2022 £	2022 £	2021	2021
Fixed Assets					
Tangible fixed assets	7		**151,552**		147,038
Current Assets					
Debtors	8	**10,122**		9,054	
Bank balances		**120,922**		87,515	
		131,044		96,569	
Creditors: Amounts falling due within one year	9	**2,830**		3,619	
Net Current Assets			**128,214**		92,950
Total Assets Less Current Liabilities			**279,766**		239,988
Income funds					
Unrestricted funds					
General fund			**278,723**		239,945
Restricted funds	10		**1,043**		43
Total funds			**279,766**		239,988

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the trustees on 24 September 2023

D Torrington A Christaki

Trustees

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1. Accounting policies

(a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

(b) Donations

Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

(c) Investment income

Investment income is included in the SOFA when receivable.

(d) Basis of allocation of expenses

Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

(e) Pension costs

The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

(f) Capitalisation and depreciation of tangible fixed assets

All tangible fixed assets with an acquisition value of £750 or more are capitalised.

Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

(g) Funds accounting

Funds held by the charity are:

Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.

Restricted funds - these are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise typically when offerings are taken for particular restricted purposes.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

2. Investment income

	2022 £	2021 £
Interest on bank and building society deposits	**327**	174
	327	421

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)	2022 £	2021 £
Remuneration of trustees (see note 12)	**5,838**	34,222
Trustees' expenses reimbursed	**128**	730
Remuneration of Independent Examiner	**300**	270
Remuneration of Independent Examiner - other services	**1,182**	984
Legal fees	**13**	26

Staff costs and numbers

	2022 £	2021 £
Wages and salaries	**5,838**	34,222
Social security costs	**-**	-
Pension costs	**271**	600
	6,109	34,822

Staff numbers Total	2022	2021
Pastoral	**2**	**2**

Staff numbers Full time equivalent (37.5 hours per week)	2022	2021
Pastoral	**1**	**1**

No employee earned more than £60,000		
Key management employment benefit was (see also note 12):	**5,838**	34,222

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Activities in Bristol	**23,514**	**550**	**24,064**	50,541
Activities overseas	**190**	**-**	**190**	190
	23,704	**550**	**24,254**	50,731
Expenditure by type of cost	**£**	**£**	**£**	£
Staff costs and ministry	**6,237**	**-**	**6,237**	35,552
Activities	**4,222**	**-**	**4,222**	2,694
Property costs	**14,531**	**-**	**14,531**	7,772
Office costs	**489**	**-**	**489**	155
Asset disposal surplus	**(7,100)**		**(7,100)**	-
Depreciation	**2,060**	**-**	**2,060**	1,414
	20,439	**-**	**20,439**	47,587
Governance costs (note 6)	**1,495**	**-**	**1,495**	1,280
Gifts and grants	**1,770**	**550**	**2,320**	1,864
	23,704	**550**	**24,254**	50,731

			2022	2021
Analysis of gifts and grants			**£**	**£**
To organisations		Charity No.		
David Chaudhary Ministries Childres Home (see note 11.)		1092114	**-**	190
ThirtyOneEight		1004490	**-**	129
Mission Destiny			**500**	-
Mission			**50**	-
			550	319
To individuals for ministry	5 (2021 - 4) gifts		**1,375**	1,545
Other gifts to individuals			**395**	-
			2,320	1,864

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Legal fees	**13**	-	**13**	26
Remuneration of Independent Examiner	**300**	-	**300**	270
Remuneration of Independent Examiner - other services	**1,182**	-	**1,182**	984
	1,495	-	**1,495**	1,280

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2022	**145,903**	**16,683**	**162,586**
Additions	-	**6,574**	**6,574**
At 31 December 2022	**145,903**	**23,257**	**169,160**
Depreciation			
At 1 January 2022	-	**15,548**	**15,548**
Charge for the year	-	**2,060**	**2,060**
At 31 December 2022	-	**17,608**	**17,608**
Net book value			
At 31 December 2022	**145,903**	**5,649**	**151,552**
At 31 December 2021	145,903	1,135	147,038

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2022 £	2021 £
Income tax recoverable	**10,047**	9,004
Prepayments and accrued income	**75**	50
	10,122	9,054

9. Creditors: Amounts falling due within one year

	2022 £	2021 £
Accrued expenses	**1,141**	1,831
Taxes and social security	**706**	1,276
Pension contributions	**107**	141
Other creditors	**876**	371
	2,830	3,619

10. Charitable funds

	At 1 January 2022	Movement in resources Income	Expenditure	At 31 December 2022
	£	£	£	£
Restricted				-
Missions	-	50	50	-
Mission Destiny	-	500	500	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	-	1,000	-	1,000
Individuals for ministry and missio	-	-	-	-
Resricted funds	43	1,550	550	1,043
Unrestricted funds	239,945	62,482	23,704	278,723
Total funds	239,988	64,032	24,254	279,766

	At 1 January 2021	Movement in resources Income	Expenditure	At 31 December 2021
Restricted	£	£	£	£
Orphanage fund	-	190	190	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Individuals for ministry and missio	-	100	100	-
Restricted funds	43	290	290	43
Unrestricted funds	237,195	53,191	50,441	239,945
Total funds	237,238	53,481	50,731	239,988

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

11. Prior year fund comparatives

	Unrestricted	Restricted	Total Funds
	£	£	£
Income			
Donations and gifts	53,017	290	53,307
Investment income	174	-	174
Total Income	53,191	290	53,481
Expenditure			
Expenditure on charitable activities:			
Gifts and grants	1,574	290	1,864
Other direct charitable expenditure	48,867	-	48,867
Total expenditure	50,441	290	50,731
Net Income/(Expenditure) for the Year	2,750	-	2,750
Balances brought forward at 1 January 2021	237,195	43	237,238
Balances brought forward at 31 December 2021	239,945	43	239,988

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2022

	Rev I Williams	Rev SPV Chaudhary
	2022	2021
	£	£
Salary (2022 Williams, 2021 Chaudhary)	**5,838**	34,222
Employer pension contributions	**271**	600
Reimbursement of expenses incurred	**128**	730

No other trustee received remuneration or expenses.

Rev SPV Chaudhary is a Trustee of David Chaudhary Ministries Children's Home.

Donations received from Trustees in the year were £10,695 2021 - £9,741 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end

RIVER OF LIFE CHRISTIAN CENTRE

England & Wales - Charity number 1139988

Accounts

RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

INDEX TO THE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees have pleasure in presenting their annual report together with the financial statements of the Charity for the year ended 31 December 2021, which are also prepared to meet the requirement for a directors' report and accounts for Companies Act purposes.

The financial statements compaly with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

LEGAL STATUS

River of Life Christian Centre is charitable company limited by guarantee, governed by memorandum and articles of association.

TRUSTEES

The trustees who have served during the year are as follows:

Rev S Chaudhary

A Christaki

D Torrington

Rev I Williams (appointed 10 October 2021)

Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 4 Beaufort West Bath BA1 6QB
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

Registered company number 7455503 Registered charity number: 1139988

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Legal Status
River of Life Christian Centre (Hereafter referred to as RoLCC) is a charitable company limited by guarantee, governed by memorandum and articles of association, which completed its transition to a charitable company back in 2010 as agreed by its membership.

The attached financial statements present the financial transactions of the charitable company for 12 months to 31 December 2021, with the comparative figures being for the 12 months ended 31 December 2020.

RoLCC, a Church and registered charity continues to operate under its own constitution established and agreed by the charities commission on 29th September 1983 and amended 27th July 1987.

RoLCC is a local independent Church led by pastors Stephen and Lesley Chaudhary. By independent it is meant that the Church is not tied to a denomination; although is networked with other like-minded Churches, charities and organisations.

Management and pay policy

There are 3 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The 3 trustees are the key management personnel. Two Trustees are not remunerated and give their time freely. Pay of Stephen and Lesley Chaudhary, the pastors is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Assocaition and other material published by the Charity Commission setting outthe responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

CHARITIES ACT 2011

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by the charity commissioners and in particular the specific guidance on charities for the advancement of religion. The Trustees can demonstrate that its activities benefit the public in the following ways:

OBJECTIVES

The trust deeds define the objectives of the Church, but are summarized as follows:

The mission statement of the Church is to be a strong lively Church. To be a Church where the gifts, talents and abilities of each person can be discovered and fulfilled.

To be a Church able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

We accomplish these objectives through the encouragement and the involvement of individuals using and developing their own abilities in ways that meet the objectives.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

RoLCC meets for worship on Sunday morning with separate active children's programs for part of the morning and a parent supervised creche.
Pastor Stephen leads the Church service and also preaches sermons from the Bible. Part of the service involved the praise and worship team who lead the congregation to fulfil their responsibilities.

The 12 months to 31 December 2021 continued to be a challenge for the Church as a result of the Covid pandemic. Whilst a period of lockdown was in place from early January to Mid-April 2021, Church services continued with social distancing rules, masks etc in place as per Government regulations.

Pastor Stephen continued to encourage the Church in all aspects of the Christian lifestyle and the congregation were encouraged on the use of social media to send out prayer requests for which the Church gathered 'virtually' on Thursdays at 7pm to pray for the Church, our nation, and the challenges of the pandemic.

Lockdown had also impacted RoLCC's other ministries namely the Homeless Breakfast Run, 'Over a Cuppa', Street Prayer and Steve's pastoral work, visits etc. These continue to be 'on hold' until the foreseeable future.

It is encouraging that there are a number of people requesting to be baptised and this is something RoLCC will look to schedule once issues with the Baptismal pumping system are addressed (See 'Strategic Aims')

Strategic Aims
As of September 2021, The Church has now started to return to 'normal operations' albeit it with social distancing measures instigated. This has resulted in a reduction in membership – But is based on a 'first come first served' basis in line with Government guidelines.

The current pastor and his wife – Stephen & Lesley stepped down in early October 2021 and a new Pastor and his wife – Iain & Jennifer has replaced them. Their focus will be to build the Church post-Covid, and refocus the Future of RoLCC in all areas of Ministry.
Primary areas of focus as follows:

Restructure of Church Teams – This includes the instigation of new Hospitality teams and a rota system in place. Other areas of serving will be looked at as we progress.

Praise & Worship – A new presentation system now helps to facilitate the worship time and-works very well, including the playing of video messages, and background music. There are improvements to be made in future (i.e. Displays) but this will be looked into at a future date.

Kids Church – A Sunday School has now recommenced and is proving popular with the children. This is an area where more leaders are required to support the current rota of two.

Church activities during the week – RoLCC still needs to look at these activities and where necessary look to instigate, areas like Home-Groups, 'Over A Cuppa' etc

Church Maintenance:

We have commissioned a Quinquennial Survey by a specialist architect which will provide the foundation for a thorough review of our church building. This will cover all aspects of the premises and provide a prioritised and roughly costed plan so that we can begin to address some issues with the roof, windows and general compliance with building maintenance protocols. The survey will be analysed in due course.

The baptismal pool also has some significant repairs that need to be carried out and quotes are being sought to rectify these problems urgently.

Gifts
RoLCC regularly gives gifts and food hampers to people throughout the year, not just during Christmas time. In particular we have focused on helping the homeless and those who have trouble living independently as well as providing similar hampers tailored towards helping clients of a local charity that help victims of modern-day slavery. We have been able to help children's work projects overseas.

Food Bank RoLCC supports this initiative and Church members regularly donate large amounts of food to this cause, as well as supplying volunteers to provide hands on support at a local Foodbank.

Child Protection Policy RoLCC has had a comprehensive Child protection policy in place since 2000, and training is ongoing for individuals who work with children. The Child Protection Policy is registered with thirtyone:eight and in compliance with their recommendations, sent to Bristol City Council Social Services.

Health & Safety The Church has an appointed Health & Safety officer. Any area of concern is brought to their attention, and dealt with at the first opportunity. Health & Safety is regularly stressed as everyone's responsibility. RoLCC also has several first aiders. No H&S issues have been reported.

Workplace Pensions RoLCC is enrolled in a "Workplace Pension Scheme".

FINANCES
No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks, and no change to this policy is currently envisaged.

The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastors Stephen and Lesley receive salaries, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.

Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.

Unrestricted income for the year exceeded expenditure by £2,750, (2020 £1,434 net expenditure). Restricted expenditure for the year equalled income, (2020 £1,648 net expenditure). Accumulated unrestricted funds at 31 December 2021 amounted to £239,945 (2020 - £237,195. Free reserves were £92,907 (2020 - £89,438).

Relationships with other Charities and Organisations
RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

· Hillsong Church London
· The Ascension Trust (Street Pastors governing body)
· International Gospel Outreach (Ministry organisation)
· Unseen(Charity that supports victims of modern-day slavery)
· One25 (Charity that supports victims caught in the sex industry)
· HOTS (Bristol)
· Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in the Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER
Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
15 September 2022

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2021 set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's report

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Graham Barber BA ACA
GRAHAM BARBER ACCOUNTANCY LIMITED

4 Beaufort West
Bath
Dated: 15 September 2022

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Total 2020 £
Income					
Donations and gifts	1	**53,017**	**290**	**53,307**	48,845
Investment income	2	**174**	**-**	**174**	421
Total Income		**53,191**	**290**	**53,481**	49,266
Expenditure					
Expenditure on charitable activities:					
Gifts and grants	5	**1,574**	**290**	**1,864**	4,312
Other direct charitable expenditure	5	**48,867**	**-**	**48,867**	48,036
Total expenditure	3, 5 & 6	**50,441**	**290**	**50,731**	52,348
Net Income/(Expenditure) for the Year		**2,750**	**-**	**2,750**	(3,082)
Reconciliation of funds					
Balances brought forward at 1 January 2021		**237,195**	**43**	**237,238**	240,320
Balances carried forward at 31 December 2021		**239,945**	**43**	**239,988**	237,238

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2021

	Notes	2021 £	2021 £	2020	2020
Fixed Assets					
Tangible fixed assets	7		**147,038**		147,757
Current Assets					
Debtors	8	**9,054**		7,580	
Bank balances		**87,515**		85,899	
		96,569		93,479	
Creditors: Amounts falling due within one year	9	**3,619**		3,998	
Net Current Assets			**92,950**		89,481
Total Assets Less Current Liabilities			**239,988**		237,238
Income funds					
Unrestricted funds					
General fund			**239,945**		237,195
Restricted funds	10		**43**		43
Total funds			**239,988**		237,238

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the trustees on 15 September 2022

D Torrington A Christaki

Trustees

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. Accounting policies
   (a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

   The charity meets the definition of a public benefit entity under FRS102.

   Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

   (b) Donations
   Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

   to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

   (c) Investment income
   Investment income is included in the SOFA when receivable.

   (d) Basis of allocation of expenses
   Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

   These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

   (e) Pension costs
   The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

   (f) Capitalisation and depreciation of tangible fixed assets
   All tangible fixed assets with an acquisition value of £750 or more are capitalised.

   Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

   No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

   (g) Funds accounting
   Funds held by the charity are:
   Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.
   Restricted funds - these are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise typically when offerings are taken for particular restricted purposes.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

2. Investment income

	2021 £	2020 £
Interest on bank and building society deposits	**174**	421
	174	421

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)	2021 £	2020 £
Remuneration of trustees (see note 12)	**34,222**	35,200
Trustees' expenses reimbursed	**730**	929
Remuneration of Independent Examiner	**270**	270
Remuneration of Independent Examiner - other services	**984**	1,098
Legal fees	**26**	-

Staff costs and numbers

	2021 £	2020 £
Wages and salaries	**34,222**	35,200
Social security costs	**-**	-
Pension costs	**600**	743
	34,822	35,278

Staff numbers

Total	2021	2020
Pastoral	**2**	**2**

Staff numbers

Full time equivalent (37.5 hours per week)	2021	2020
Pastoral	**1**	**1**

No employee earned more than £60,000

Key management employment benefit was (see also note 12):	**34,222**	35,071

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Activities in Bristol	**50,251**	**290**	**50,541**	49,897
Activities overseas	**190**	**-**	**190**	2,451
	50,441	**290**	**50,731**	52,348
Expenditure by type of cost	**£**	**£**	**£**	£
Staff costs and ministry	**35,552**	**-**	**35,552**	36,872
Activities	**2,694**	**-**	**2,694**	1,368
Property costs	**7,772**	**-**	**7,772**	7,044
Office costs	**155**	**-**	**155**	144
Depreciation	**1,414**	**-**	**1,414**	1,240
	47,587	**-**	**47,587**	46,668
Governance costs (note 6)	**1,280**	**-**	**1,280**	1,368
Gifts and grants	**1,574**	**290**	**1,864**	4,312
	50,441	**290**	**50,731**	52,348

Analysis of gifts and grants		2021 £	2020 £
To organisations	Charity No.		
David Chaudhary Ministries Childres Home (see note 11.)	1092114	**190**	381
ThirtyOneEight	1004490	**129**	-
Mission Destiny		**-**	1,765
InHope (Bristol Ltd (Wildgoose café)	298528	**-**	340
Homeless mininisty		**-**	-
Mission		**-**	315
		319	2,801
To individuals for ministry	4 (2020 - 1) gift	**1,545**	500
Other gifts to individuals		**-**	1,011
		1,864	4,312

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Legal fees	**26**	**-**	**26**	-
Remuneration of Independent Examiner	**270**	**-**	**270**	270
Remuneration of Independent Examiner - other services	**984**	**-**	**984**	1,098
	1,280	**-**	**1,280**	1,368

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2021	**145,903**	**15,988**	**161,891**
Additions	**-**	**695**	**695**
At 31 December 2021	**145,903**	**16,683**	**162,586**
Depreciation			
At 1 January 2021	**-**	**14,134**	**14,134**
Charge for the year	**-**	**1,414**	**1,414**
At 31 December 2021	**-**	**15,548**	**15,548**
Net book value			
At 31 December 2021	**145,903**	**1,135**	**147,038**
At 31 December 2020	145,903	3,094	148,997

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2021 £	2020 £
Income tax recoverable	**9,004**	7,530
Prepayments and accrued income	**50**	50
	9,054	7,580

9. Creditors: Amounts falling due within one year

	2021 £	2020 £
Accrued expenses	**1,831**	2,040
Taxes and social security	**1,276**	1,549
Pension contributions	**141**	200
Other creditors	**371**	209
	3,619	3,998

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

10. Charitable funds

	At 1 January 2021	Movement in resources Income	Expenditure	At 31 December 2021
	£	£	£	£
Restricted				-
Orphanage fund	-	190	190	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Individuals for ministry and mission		100	100	-
Resricted funds	43	290	290	43
Unrestricted funds	237,195	53,191	50,441	239,945
Total funds	237,238	53,481	50,731	239,988

	At 1 January 2020	Movement in resources Income	Expenditure	At 31 December 2020
Restricted	£	£	£	£
Missions	5	300	305	-
Mission Destiny	1,415	350	1,765	-
Orphanage fund	271	110	381	-
InHope(Bristol) Ltd (Wildgoose)	-	383	340	43
Individuals for ministry and missio	-	500	500	-
Restricted funds	1,691	1,643	3,291	43
Unrestricted funds	238,629	47,623	49,057	237,195
Total funds	240,320	49,266	52,348	237,238

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

11. Prior year fund comparatives

	Unrestricted	Restricted	Total Funds
	£	£	£
Income			
Donations and gifts	47,202	1,643	48,845
Investment income	421	-	421
Total Income	47,623	1,643	49,266
Expenditure			
Expenditure on charitable activities:			
Gifts and grants	1,021	3,291	4,312
Other direct charitable expenditure	48,036	-	48,036
Total expenditure	49,057	3,291	52,348
Net Income/(Expenditure) for the Year	(1,434)	(1,648)	(3,082)
Balances brought forward at 1 January 2020	238,629	1,691	240,320
Balances brought forward at 31 December 2020	237,195	43	237,238

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2021+B32.

	Rev SPV Chaudharuy	
	2021	**2020**
	£	£
Salary	**34,222**	35,200
Employer pension contributions	**600**	743
Reimbursement of expenses incurred	**730**	929

Payments to Mrs L V Chaudhary are included in the above.
No other trustee received remuneration or expenses.
Rev SPV Chaudhary is a Trustee of David Chaudhary Ministries Children's Home.
Donations received from Trustees in the year were £9,741 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end

Accounts

RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

INDEX TO THE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees have pleasure in presenting their annual report together with the financial statements of the Charity for the year ended 31 December 2020, which are also prepared to meet the requirement for a directors' report and accounts for Companies Act purposes.

The financial statements compaly with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

LEGAL STATUS

River of Life Christian Centre is charitable company limited by guarantee, governed by memorandum and articles of association.

TRUSTEES

The trustees who have served during the year are as follows:

Rev S Chaudhary

A Christaki

D Torrington

Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 4 Beaufort West Bath BA1 6QB
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

Registered company number 7455503 Registered charity number: 1139988

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

Legal Status
River of Life Christian Centre (Hereafter referred to as RoLCC) is a charitable company limited by guarantee, governed by memorandum and articles of association, which completed its transition to a charitable company back in 2010 as agreed by its membership.

The attached financial statements present the financial transactions of the charitable company for 12 months to 31 December 2020, with the comparative figures being for the 12 months ended 31 December 2019.

RoLCC, a Church and registered charity continues to operate under its own constitution established and agreed by the charities commission on 29th September 1983 and amended 27th July 1987.

RoLCC is a local independent Church led by pastors Stephen and Lesley Chaudhary. By independent it is meant that the Church is not tied to a denomination; although is networked with other like-minded Churches, charities and organisations.

Management and pay policy

There are 3 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The 3 trustees are the key management personnel. Two Trustees are not remunerated and give their time freely. Pay of Stephen and Lesley Chaudhary, the pastors is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Assocaition and other material published by the Charity Commission setting outthe responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

CHARITIES ACT 2011

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by the charity commissioners and in particular the specific guidance on charities for the advancement of religion. The Trustees can demonstrate that its activities benefit the public in the following ways:

OBJECTIVES

The trust deeds define the objectives of the Church, but are summarized as follows:

The mission statement of the Church is to be a strong lively Church. To be a Church where the gifts, talents and abilities of each person can be discovered and fulfilled.

To be a Church able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

We accomplish these objectives through the encouragement and the involvement of individuals using and developing their own abilities in ways that meet the objectives.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

RoLCC meets for worship on Sunday morning with separate active children's programs for part of the morning and a parent supervised creche.
Pastor Stephen leads the Church service and also preaches sermons from the Bible. Part of the service involves the praise and worship team who lead the congregation to fulfil their responsibilities.

The 12 months to 31 December 2020 have been a challenge for the Church, and as a result of the Covid pandemic, RoLCC held no face-to-face meetings from mid-March until September 2020 and again for a month in November 2020.

Weekly video calls via YouTube were instigated as a result and the positives from this was that RoLCC services were seen across several countries during lockdown as a result due to word of mouth.
These video calls were presented in the same format as a face-to-face service in that the worship team played a number of songs, The announcements & offering given and then finishing with the sermon from Pastor Stephen Chaudhary.

Pastor Stephen continued to encourage the Church through the online service in all aspects of the Christian lifestyle and the congregation were encouraged on the use of Social Media to send out prayer requests for which the Church gathered 'virtually' on Thursdays at 7pm to pray for the Church, our nation, and the challenges of the pandemic.

Notwithstanding, RoLCC finances whilst primarily moving to online giving has suffered slightly and was down ~15k on the previous year.

Lockdown had also impacted RoLCCs other ministries namely the Homeless Breakfast Run, 'Over a Cuppa', Street Prayer and Steve's pastoral work, visits etc. These are on hold until the foreseeable future.

Strategic Aims

As of September 2021, The Church has now started to return to 'normal operations' albeit it with social distancing measures instigated. This has resulted in a reduction in membership – But is based on a 'first come first served' basis in line with Government guidelines.

The current pastor and his wife – Stephen & Lesley are stepping down in October 2021 and a new Pastor and his wife – Iain & Jennifer will be replacing them. Work to transition is currently underway.

Restructure Church activities with the new Pastor and his wife

Investigate options for a new Presentation system for sermons, praise & worship and video presentations as the current system is now ageing

Instigation of a 'proper' Sunday School has started and is making good progress

Look to instigate homegroups and Church outreach activities as Covid restrictions are lifted (e.g., Homeless breakfast etc)

Parts of the Church have fallen into disrepair - Repair leaking roof and general building repairs are underway and longer-term work is being planned (e.g. internal structural changes to introduce more community outreach like a coffee shop idea!

Gifts
RoLCC regularly gives gifts and food hampers to people throughout the year, not just during Christmas time. In particular we have focused on helping the homeless and those who have trouble living independently as well as providing similar hampers tailored towards helping clients of a local charity that help victims of modern-day slavery. We have been able to help children's work projects overseas.

Food Bank RoLCC supports this initiative and Church members regularly donate large amounts of food to this cause, as well as supplying volunteers to provide hands on support at a local Foodbank.

Child Protection Policy RoLCC has had a comprehensive Child protection policy in place since 2000, and training is ongoing for individuals who work with children. The Child Protection Policy is registered with thirtyone:eight and in compliance with their recommendations, sent to Bristol City Council Social Services.

Health & Safety The Church has an appointed Health & Safety officer. Any area of concern is brought to their attention, and dealt with at the first opportunity. Health & Safety is regularly stressed as everyone's responsibility. RoLCC also has several first aiders. No H&S issues have been reported.

Workplace Pensions RoLCC is enrolled in a "Workplace Pension Scheme".

FINANCES

No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks, and no change to this policy is currently envisaged.

The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastors Stephen and Lesley receive salaries, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.

Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.

Unrestricted expenditure for the year exceeded income by £1,434, (2019 £1,573 surplus income). Restricted expenditure for the year exceeded income by £1,648, (2019 £530 surplus income). Accumulated unrestricted funds at 31 December 2020 amounted to £237,195 (2019 - £238,629). Free reserves were £89,438 (2019 - £89,632).

Relationships with other Charities and Organisations
RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

· Hillsong Church London
· The Ascension Trust (Street Pastors governing body)
· International Gospel Outreach (Ministry organisation)
· Unseen(Charity that supports victims of modern-day slavery)
· One25 (Charity that supports victims caught in the sex industry)
· HOTS (Bristol)
· Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in th Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER
Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
18 September 2021

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2020 set out on pages 7 to 14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's report

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Graham Barber BA ACA
GRAHAM BARBER ACCOUNTANCY LIMITED

4 Beaufort West
Bath
Dated: 18 September 2021

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £	Total 2019 £
Income					
Donations and gifts	1	**47,202**	**1,643**	**48,845**	61,778
Investment income	2	**421**	**-**	**421**	730
Total Income		**47,623**	**1,643**	**49,266**	62,508
Expenditure					
Expenditure on charitable activities:					
Gifts and grants	5	**1,021**	**3,291**	**4,312**	8,273
Other direct charitable expenditure	5	**48,036**	**-**	**48,036**	52,132
Total expenditure	3, 5 & 6	**49,057**	**3,291**	**52,348**	60,405
Net Income/(Expenditure) for the Year		**(1,434)**	**(1,648)**	**(3,082)**	2,103
Reconciliation of funds					
Balances brought forward at 1 January 2020		**238,629**	**1,691**	**240,320**	238,217
Balances carried forward at 31 December 2020		**237,195**	**43**	**237,238**	240,320

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2020

	Notes	2020 £	2020 £	2019	2019
Fixed Assets					
Tangible fixed assets	7		**147,757**		148,997
Current Assets					
Debtors	8	**7,580**		11,126	
Bank balances		**85,899**		85,599	
		93,479		96,725	
Creditors: Amounts falling due within one year	9	**3,998**		5,402	
Net Current Assets			**89,481**		91,323
Total Assets Less Current Liabilities			**237,238**		240,320
Income funds					
Unrestricted funds					
General fund			**237,195**		238,629
Restricted funds	10		**43**		1,691
Total funds			**237,238**		238,217

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the trustees on 18 September 2021

D Torrington A Christaki

Trustees

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting policies

(a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

(b) Donations

Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

(c) Investment income

Investment income is included in the SOFA when receivable.

(d) Basis of allocation of expenses

Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

(e) Pension costs

The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

(f) Capitalisation and depreciation of tangible fixed assets

All tangible fixed assets with an acquisition value of £750 or more are capitalised.

Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

(g) Funds accounting

Funds held by the charity are:

Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.

Restricted funds - these are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise typically when offerings are taken for particular restricted purposes.

2. Investment income

	2020	2019
	£	£
Interest on bank and building society deposits	**421**	730
	421	734

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)	2020	2019
	£	£
Remuneration of trustees (see note 12)	**35,200**	35,071
Trustees' expenses reimbursed	**929**	1,380
Remuneration of Independent Examiner	**270**	270
Remuneration of Independent Examiner - other services	**1,098**	966
Legal fees	**-**	13

Staff costs and numbers

	2020	2019
	£	£
Wages and salaries	**35,200**	35,071
Social security costs	**-**	-
Pension costs	**743**	367
	35,943	35,278

Staff numbers		
Total	**2020**	**2019**
Pastoral	**2**	**2**

Staff numbers		
Full time equivalent (37.5 hours per week)	**2020**	**2019**
Pastoral	**1**	**1**

No employee earned more than £60,000		
Key management employment benefit was (see also note 12):	**35,200**	35,071

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
Activities in Bristol	**48,406**	**1,491**	**49,897**	53,815
Activities overseas	**651**	**1,800**	**2,451**	6,587
	49,057	**3,291**	**52,348**	60,402
Expenditure by type of cost	£	£	£	£
Staff costs and ministry	**36,872**	-	**36,872**	36,752
Activities	**1,368**	-	**1,368**	2,776
Property costs	**7,044**	-	**7,044**	9,539
Office costs	**144**	-	**144**	574
Depreciation	**1,240**	-	**1,240**	1,242
	46,668	-	**46,668**	50,883
Governance costs (note 6)	**1,368**	-	**1,368**	1,249
Gifts and grants	**1,021**	**3,291**	**4,312**	8,273
	49,057	**3,291**	**52,348**	60,405

		2020	2019
Analysis of gifts and grants		£	£
To organisations	Charity No.		
David Chaudhary Ministries Childres Home (see note 11.)	1092114	**381**	160
Hillsong Church		-	209
Mission Destiny		**1,765**	5,777
InHope (Bristol Ltd (Wildgoose café)	298528	**340**	-
Homeless mininisty		-	720
Mission		**315**	910
Other small gifts		-	192
		2,801	7,776
To individuals for ministry	1 (2019 - 1) gift	**500**	150
Other gifts to individuals		**1,011**	347
		4,312	8,273

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Legal fees	**-**	**-**	**-**	13
Remuneration of Independent Examiner	**270**	**-**	**270**	270
Remuneration of Independent Examiner - other services	**1,098**	**-**	**1,098**	966
	1,368	**-**	**1,368**	1,273

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2020	**145,903**	**15,988**	**161,891**
Additions	**-**	**-**	**-**
At 31 December 2020	**145,903**	**15,988**	**161,891**
Depreciation			
At 1 January 2020	**-**	**12,894**	**11,652**
Charge for the year	**-**	**1,240**	**1,240**
At 31 December 2020	**-**	**14,134**	**12,892**
Net book value			
At 31 December 2020	**145,903**	**1,854**	**147,757**
At 31 December 2019	145,903	3,094	148,997

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2020 £	2019 £
Income tax recoverable	**7,530**	11,061
Prepayments and accrued income	**50**	65
	7,580	11,126

9. Creditors: Amounts falling due within one year

	2020 £	2019 £
Accrued expenses	**2,040**	2,136
Taxes and social security	**1,549**	1,550
Pension contributions	**200**	-
Other creditors	**209**	1,716
	3,998	5,402

10. Charitable funds

	At 1 January 2020	Movement in resources Income	Expenditure	At 31 December 2020
	£	£	£	£
Restricted				-
Missions	5	300	305	-
Mission Destiny	1,415	350	1,765	-
Orphanage fund	271	110	381	-
Breakfast run	-	180	-	180
InHope(Bristol) Ltd (Wildgoose)	-	383	340	43
Individuals for ministry and missio	-	500	500	-
Resricted funds	1,691	1,823	3,291	223
Unrestricted funds	238,629	47,623	49,057	237,195
Total funds	238,217	50,618	52,348	237,418

	At 1 January 2019	Movement in resources Income	Expenditure	At 31 December 2019
Restricted	£	£	£	£
Missions	255	650	900	5
Mission Destiny	695	6,497	5,777	1,415
Orphanage fund	201	230	160	271
Breakfast run	-	180	180	-
Unseen	-	42	42	-
LWCF	-	150	150	-
Individuals for ministry and missio	10	150	160	-
Restricted funds	1,161	7,899	7,369	1,691
Unrestricted funds	237,056	54,609	53,036	238,629
Total funds	238,217	63,260	60,405	240,320

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

11. Prior year fund comparatives

	Unrestricted	Restricted	Total Funds
	£	£	£
Income			
Donations and gifts	53,879	7,899	61,778
Investment income	730	-	730
Total Income	54,609	7,899	62,508
Expenditure			
Expenditure on charitable activities:			
Gifts and grants	904	7,369	8,273
Other direct charitable expenditure	52,132	-	52,132
Total expenditure	53,036	7,369	60,405
Net Income/(Expenditure) for the Year	1,573	530	2,103
Balances brought forward at 1 January 2019	237,056	1,161	238,217
Balances brought forward at 31 December 2019	238,629	1,691	240,320

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2020.

	Rev SPV Chaudharuy	
	2020	**2019**
	£	**£**
Salary	**35,200**	35,071
Employer pension contributions	**743**	301
Reimbursement of expenses incurred	**929**	1,380

Payments to Mrs L V Chaudhary are included in the above.

No other trustee received remuneration or expenses.

Rev SPV Chaudhary is a Trustee of David Chaudhary Ministries Children's Home.

Donations received from Trustees in the year were £12,412 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end