RIVER OF LIFE CITY CHURCH

England & Wales · Charity number 1142098

Details

Status	Registered
Legal form	Trust
Registered	2011-05-25
Register	View on the Charity Commission register

Contact

Address	River of Life city Church 42B colmer Road London SW16 5JZ
Phone	0208 679 4498
Email	a.rolcc@yahoo.com
Website	https://riveroflifecitychurch.org

Activities

Objects: THE OBJECTS OF THE ORGANISATION'S ARE FOR THE BENEFIT OF THE PUBLIC: TO ADVANCE THE CHRISTIAN FAITH [IN ACCORDANCE WITH THE STATEMENT OF BELIEFS] IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: HOLDING REGULAR WORSHIP SERVICES TO PROMOTE THE CHRISTIAN FAITH IN THE COMMUNITY.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£96,072	£101,517	-	-
2024-12-31	£103,739	£98,419	-	-
2023-12-31	£100,800	£95,960	-	-
2022-12-31	£81,820	£81,286	-	-
2021-12-31	£86,598	£75,448	-	-

Trustees

Name	Role	Appointed
DAVID TETTEH		2011-05-25
REV CHARLES WESLEY		2011-05-25
Rev JAMES ENNIN		2011-05-25

Accounts

RIVER OF LIFE CITY CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST December 2025

CHARITY NUMBER: 1142098

RIVER OF LIFE CITY CHURCH
ST MARKS CHURCH
KENNINGTON PARK ROAD
LONDON
SE11 4PW

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RIVER OF LIFE CITY CHURCH

TRUSTEES' REPORT
YEAR ENDED 31ST DECEMBER 2025

The trustees are pleased to present their report for the year ended 31st December 2025 for the charity, River of Life City Church with charity number 1142098.

The Trustees of the charity are: Mr Charles Wesley
Rev James Ennin
Mr David Tetteh

The principal address of the charity is : St Marks Church
Kennington Park road
SE11 4PW

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a declaration of trust that was executed 19TH May 20011.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church held several conferences in the year that benefited the members of the country. The church continues to assist the members of the community with spiritual support during the financial year. The charity also supported outreach work in Ghana during the year.

FINANCIAL REVIEW

The income of the charity is above £96,000. A large portion of its resources was used in covering the operational costs involved in hosting services and bible programs during the financial year. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation continues to maintain a healthy surplus in its bank account and there are no outstanding debts. The organisation is a going concern.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure. This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular yearly youth conference and womens' conference in the UK. They will continue to host their regular worship services and prayer meetings. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 2nd March 2026 and signed on their behalf by:

Independent Examiner's Report
To the Trustees

RIVER OF LIFE CITY CHURCH

I report on the accounts of the church for the year ended 31ST December 2025 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to :

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept(in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Chuks Ajuka Bsc(Man) FICB, PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles Road
Mitcham
Surrey
CR4 3FH

RIVER OF LIFE CITY CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st December 2024

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts	£ 2025	£ 2024
Donations	68971	80457
Gift Aid	27101	23282
Total Receipts	**96072**	103739
Direct Charitable Expenditure		
Pension and Healthcare	1881	2849
Travel & Substitence	10946	10292
Stationary	3293	2705
Insurance	830	2509
Admin	548	1100
Events and conferences	3950	0
Church Supplies	2801	4497
Telephone	2493	2784
Welfare	9061	8230
Ministry expenses	2823	2950
Salaries and Wages	22800	22800
HMRC	3059	1432
Missions and Evangelism	1669	5363
Rent	14675	14355
Equipment	1721	2184
Subscriptions	1123	526
Rates	341	0
Media services	1279	443
Legal/Professional fees	3136	3070
Mission house expenses	6372	6372
Honorarium	5850	900
Charity Donation	0	900
Hospitality	866	2158
Total Payments	**101517**	98419
Net Receipts/(Payments) for the year	-5445	5320
Cash Funds brought forward	**54372**	**52544**
Loan out	-1450	-3492
Cash Funds at the end of the year	**47477**	54372

RIVER OF LIFE CITY CHURCH

2 Statements of Assets and Liabilities at 31st December 2025

Cash Funds	**Unrestricted Funds**	
	2025	**2024**
	£	**£**
Bank and Cash in hand	47477	54372
Total Cash Funds	47477	54372
Assets Retained for the Charity's Own use		
Equipment	5822	5557
	5822	5557
Liabilities		
Accounting fee		
Loan	1450	3492
NET ASSETS	51849	56437

Approved by the Trustees and signed on their behalf:

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st December 2025

ACCOUNTING POLICIES

Basis of Accounting
These accounts have been prepared on the receipts and payments basis under section Charities Act 2011.

Funds
Unrestricted funds are those which can be used at the Trustees' discretion. Restricted Funds are those whose purposes have been restricted by the donor.

Trustee Payments
The trustee Rev James Ennin was paid emoluments of £22800 for pastoral services rendered to the organisation. All other work was carried out by volunteers. The organisation had 1 employee during the financial year.
The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

Depreciaition
Depreciation is calculated on a 20% reducing balance basis.

Accounts

RIVER OF LIFE CITY CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST December 2024

CHARITY NUMBER: 1142098

RIVER OF LIFE CITY CHURCH
ST MARKS CHURCH
KENNINGTON PARK ROAD
LONDON
SE11 4PW

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RIVER OF LIFE CITY CHURCH

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The Trustees of the charity are: Mr Charles Wesley
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Mr David Tetteh

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FINANCIAL REVIEW

The income of the charity is above £100,000. A large portion of its resources was used in covering the operational costs involved in hosting services and bible programs during the financial year. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation continues to maintain a healthy surplus in its bank account and there are no outstanding debts. The organisation is a going concern.

RESERVE POLICY

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FUTURE DEVELOPMENTS

The church intends to continue to host its regular yearly youth conference and womens' conference in the UK. They will continue to host their regular worship services and prayer meetings. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

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1. Select suitable accounting policies and apply them consistently.
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3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 6th March 2025 and signed on their behalf by:

Independent Examiner's Report
To the Trustees

RIVER OF LIFE CITY CHURCH

I report on the accounts of the church for the year ended 31ST December 2024 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to :

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- State whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept(in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Chuks Ajuka Bsc(Man) FICB, PMDip
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Generator Business Centre
95 Miles Road
Mitcham
Surrey
CR4 3FH

RIVER OF LIFE CITY CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st December 2024

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts

	£ **2024**	£ **2023**
Donations	80457	82371
Gift Aid	23282	18429
Total Receipts	**103739**	100800
Direct Charitable Expenditure		
Pension and Healthcare	2849	2461
Travel & Substitence	10292	8308
Stationary	2705	168
Insurance	2509	274
Admin	1100	669
Training	0	96
Church Supplies	4497	3458
Telephone	2784	2628
Welfare	8230	5600
Ministry expenses	2950	2282
Salaries and Wages	22800	22800
HMRC	1432	5302
Missions and Evangelism	5363	7957
Rent	14355	15065
Equipment	2184	2102
Subscriptions	526	245
Rates	0	65
Media services	443	410
Legal/Professional fees	3070	3076
Mission house expenses	6372	6363
Honorarium	900	1150
Charity Donation	900	2116
Hospitality	2158	3365
Total Payments	**98419**	95960
Net Receipts/(Payments) for the year	5320	4840
Cash Funds brought forward	**52544**	**57704**
Loan out	-3492	-10000
Cash Funds at the end of the year	**54372**	52544

2 Statements of Assets and Liabilities at 31st December 2024

Cash Funds	Unrestricted Funds 2024	2023
	£	£
Bank and Cash in hand	54372	52544
Total Cash Funds	54372	52544
Assets Retained for the Charity's Own use		
Equipment	5557	4762
	5557	4762
Liabilities		
Accounting fee		360
Loan	3492	
NET ASSETS	56437	56946

Approved by the Trustees and signed on their behalf:

RIVER OF LIFE CITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st December 2024

ACCOUNTING POLICIES

Basis of Accounting
These accounts have been prepared on the receipts and payments basis under section Charities Act 2011.

Funds
Unrestricted funds are those which can be used at the Trustees' discretion. Restricted Funds are those whose purposes have been restricted by the donor.

Trustee Payments
The trustee Rev James Ennin was paid emoluments of £22800 for pastoral services rendered to the organisation. All other work was carried out by volunteers. The organisation had 1 employee during the financial year.
The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

Depreciaition
Depreciation is calculated on a 20% reducing balance basis.

Accounts

RIVER OF LIFE CITY CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST December 2023

CHARITY NUMBER: 1142098

RIVER OF LIFE CITY CHURCH
ST MARKS CHURCH
KENNINGTON PARK ROAD
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SE11 4PW

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RIVER OF LIFE CITY CHURCH

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YEAR ENDED 31ST DECEMBER 2023

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The Trustees of the charity are: Mr Charles Wesley
Rev James Ennin
Mr David Tetteh

The principal address of the charity is : St Marks Church
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STRUCTURE, GOVERNANCE AND MANAGEMENT

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OBJECTIVES AND ACTIVITIES

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ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The church has now returned to in person services. This has helped the church community to come back together and get proper support from the church in terms of emotional support.

FINANCIAL REVIEW

The income of the charity is above £100,000. A large portion of its resources was used in covering the operational costs involved in hosting services and bible programs during the financial year. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation continues to maintain a healthy surplus in its bank account and there are no outstanding debts. The organisation is a going concern.

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FUTURE DEVELOPMENTS

The church intends to continue to host its regular yearly youth conference and womens' conference in the UK. They will continue to host their regular worship services and prayer meetings. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

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Approved by the Trustees on 12th March 2024 and signed on their behalf by:

Independent Examiner's Report
To the Trustees

RIVER OF LIFE CITY CHURCH

I report on the accounts of the church for the year ended 31ST December 2023 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

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- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

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(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
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RIVER OF LIFE CITY CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st December 2023

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts

	£ **2023**	£ **2022**
Donations	82371	72653
Gift Aid	18429	9167
Total Receipts	**100800**	81820
Direct Charitable Expenditure		
Pension and Healthcare	2461	2052
Travel & Substitence	8308	8167
Stationary	168	1000
Insurance	274	1563
Admin	669	271
Training	96	0
Church Supplies	3458	0
Telephone	2628	2062
Welfare	5600	4660
Ministry expenses	2282	3417
Salaries and Wages	22800	23700
HMRC	5302	3260
Missions and Evangelism	7957	8673
Rent	15065	14275
Equipment	2102	200
Subscriptions	245	393
Rates	65	0
Media services	410	929
Legal/Professional fees	3076	2035
Mission house expenses	6363	0
Honorarium	1150	2350
Charity Donation	2116	374
Hospitality	3365	1905
Total Payments	**95960**	81286
Net Receipts/(Payments) for the year	4840	534
Cash Funds brought forward	**57704**	**57170**
Loan out	-10000	
Cash Funds at the end of the year	**52544**	57704

RIVER OF LIFE CITY CHURCH

2 Statements of Assets and Liabilities at 31st December 2023

Cash Funds	Unrestricted Funds 2023	2022
	£	£
Bank and Cash in hand	52544	57704
Total Cash Funds	52544	57704
Assets Retained for the Charity's Own use		
Equipment	4762	3850
	4762	3850
Liabilities		
Accounting fee	360	360

Approved by the Trustees and signed on their behalf:

RIVER OF LIFE CITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st December 2023

ACCOUNTING POLICIES

Basis of Accounting
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Funds
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RIVER OF LIFE CITY CHURCH

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FINANCIAL REVIEW

The income of the charity is above £81,000. A large portion of its resources was used in covering the operational costs involved in hosting services and bible programs during the financial year. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation continues to maintain a healthy surplus in its bank account and there are no outstanding debts. The organisation is a going concern.

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

(1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept(in accordance with section 130 of the 2011 Act
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or

(2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Chuks Ajuka Bsc(Man) FICB, PMDip
FRESH FIRE ORGANISATION
Generator Business Centre
95 Miles Road
Mitcham
Surrey
CR4 3FH

RIVER OF LIFE CITY CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st December 2022

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts

	£ 2022	£ 2021
Donations	72653	67668
Gift Aid	9167	18930
Total Receipts	**81820**	86598
Direct Charitable Expenditure		
Pension and Healthcare	2052	2542
Travel & Substitence	8167	10129
Stationary	1000	1141
Insurance	1563	1114
Admin	271	3018
Youth outreaches	0	150
Repairs & Maintenance	0	175
Telephone	2062	2408
Welfare	4660	5958
Ministry expenses	3417	2925
Salaries and Wages	23700	22800
HMRC	3260	3561
Missions and Evangelism	8673	4408
Rent	14275	0
Equipment	200	1637
Subscriptions	393	244
Bank charges	0	639
Media services	929	1825
Legal/Professional fees	2035	2335
Mission house expenses	0	5893
Honorarium	2350	2050
Charity Donation	374	0
Hospitality	1905	496
Total Payments	**81286**	75448
Net Receipts/(Payments) for the year	534	11150
Cash Funds brought forward	**57170**	**46020**
Cash Funds at the end of the year	**57704**	57170

RIVER OF LIFE CITY CHURCH

2 Statements of Assets and Liabilities at 31st December 2022

Cash Funds	**Unrestricted Funds**	
	2022	**2021**
	£	**£**
Bank and Cash in hand	57704	57170
Total Cash Funds	57704	57170
Assets Retained for the Charity's Own use		
Equipment	3850	3650
	3850	3650
Liabilities		
Accounting fee	360	360

Approved by the Trustees and signed on their behalf:

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st December 2022

ACCOUNTING POLICIES

Basis of Accounting

These accounts have been prepared on the receipts and payments basis under section Charities Act 2011.

Funds

Unrestricted funds are those which can be used at the Trustees' discretion. Restricted Funds are those whose purposes have been restricted by the donor.

Trustee Payments

The trustee Rev James Ennin was paid emoluments of £22800 for pastoral services rendered to the organisation. All other work was carried out by volunteers. The organisation had 1 employee during the financial year.

The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

Depreciaition

Depreciation is calculated on a 20% reducing balance basis.

Accounts

RIVER OF LIFE CITY CHURCH

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST December 2021

CHARITY NUMBER: 1142098

RIVER OF LIFE CITY CHURCH
ST MARKS CHURCH
KENNINGTON PARK ROAD
LONDON
SE11 4PW

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RIVER OF LIFE CITY CHURCH

TRUSTEES' REPORT
YEAR ENDED 31ST DECEMBER 2021

The trustees are pleased to present their report for the year ended 31st December 2021 for the charity, River of Life City Church with charity number 1142098.

The Trustees of the charity are: Mr Charles Wesley
Rev James Ennin
Mr David Tetteh

The principal address of the charity is : St Marks Church
Kennington Park road
SE11 4PW

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity governing document is a declaration of trust that was executed 19TH May 20011.The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

OBJECTIVES AND ACTIVITIES

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

ACHIEVMENTS AND PERFORMANCE

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles and doctrines of the Christian faith. The pandemic has caused the church to continue to hold all its services and activities online on Zoom software. This proved to be quite fruitful as many individuals from outside their community were able to log on and participate in the programs. The church is now in the process of moving back to its regular place of worship.

FINANCIAL REVIEW

The income of the charity is above £85,000. A large portion of its resources was used in covering the operational costs involved in hosting services and online bible programs during the financial year. This is a good amount for this year of the charity the costs have been well managed over this period. The organisation continues to maintain a healthy surplus in its bank account and there are no outstanding debts. The organisation is a going concern.

RESERVE POLICY

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure .This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

FUTURE DEVELOPMENTS

The church intends to continue to host its regular yearly youth conference and womens' conference in the UK. They will continue to host their regular worship services and prayer meetings. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

RISK MANAGEMENT

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

TRUSTEE RESPONSIBILITIES

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011.They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 17th February 2022 and signed on their behalf by:

Independent Examiner's Report
To the Trustees

RIVER OF LIFE CITY CHURCH

I report on the accounts of the church for the year ended 31ST December 2021 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

Respective responsibilities of trustees and examiner

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act),does not apply. It is my responsibility to :

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

Basis of Independent examiner's report

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention;

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RIVER OF LIFE CITY CHURCH

ACCOUNTS FOR THE YEAR ENDED 31st December 2021

1 Receipts & Payments Account (General Purpose Fund)

Income Receipts

	£ 2021	£ 2020
Donations	67668	77078
Gift Aid	18930	18120
Total Receipts	**86598**	95198
Direct Charitable Expenditure		
Pension and Healthcare	2542	2846
Travel & Substitence	10129	3592
Stationary	1141	1209
Insurance	1114	1830
Admin	3018	3167
Youth outreaches	150	620
Repairs & Maintenance	175	156
Telephone	2408	2781
Welfare	5958	13629
Ministry expenses	2925	1500
Salaries and Wages	22800	22800
HMRC	3561	3376
Missions and Evangelism	4408	4615
Rent	0	5901
Equipment	1637	300
Subscriptions	244	425
Bank charges	639	0
Media services	1825	0
Legal/Professional fees	2335	2176
Mission house expenses	5893	5790
Honorarium	2050	2900
Conference costs	0	1221
Hospitality	496	200
Total Payments	**75448**	81034
Net Receipts/(Payments) for the year	11150	14164
Cash Funds brought forward	**46020**	**31856**
Cash Funds at the end of the year	**57170**	46020

RIVER OF LIFE CITY CHURCH

2 Statements of Assets and Liabilities at 31st December 2021

Cash Funds	**Unrestricted Funds**	
	2021	**2020**
	£	**£**
Bank and Cash in hand	57170	46020
Total Cash Funds	57170	46020
Assets Retained for the Charity's Own use		
Equipment	3650	2925
	3650	2925
Liabilities		
Accounting fee	360	360

Approved by the Trustees and signed on their behalf:

RIVER OF LIFE CITY CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st December 2021

ACCOUNTING POLICIES

Basis of Accounting
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