

RIVERBANK TRUST

England & Wales · Charity number 1143758

Details

Status	Registered
Legal form	Charitable company
Company number	07548705
Registered	2011-09-12
Register	View on the Charity Commission register

Contact

Address Holy Trinity Church Centre
Sheen Park
Richmond
Surrey
TW9 1UP

Phone 07866750532

Email jameslowther@kick.org.uk

Website www.riverbanktrust.org

Activities

Objects: IN THE SPIRIT OF THE LORD JESUS CHRIST TO PROVIDE SUPPORT AND CARE FOR VULNERABLE WOMEN AND OTHER NEEDY PEOPLE, IN PARTICULAR IN THE LONDON BOROUGH OF RICHMOND-UPON-THAMES OR ELSEWHERE AT THE TRUSTEES' DISCRETION.

Activities: The charity befriends, supports and restores vulnerable women by:running weekly Mothers and Toddlers groups;working with disadvantaged children, mostly from single parent families;supplying new mothers with care packages; andproviding support in several other practical areas.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Defined Groups

Geography

- Richmond Upon Thames

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£271,624	£266,148	-	-
2024-03-31	£204,240	£211,986	-	-
2023-03-31	£249,383	£174,670	-	-
2022-03-31	£174,215	£158,741	-	-
2021-03-31	£179,018	£160,659	-	-

Trustees

Name	Role	Appointed
Bettina Chen		2024-04-22
CATRIONA JOHNSTON MA		2011-08-02
Geraldine Stride		2022-05-09
Katie Madanat		2023-04-25
MARK DANIEL JOHNSTON		2011-08-02
Peter Douglas Reekie		2022-10-03

RIVERBANK TRUST

England & Wales - Charity number 1143758

Accounts



RIVERBANK TRUST

Charity Registration Number: 1143758
Company Registration Number: 7548705

31 March 2025

Annual Report and Financial Statements

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

RIVERBANK TRUST

Annual Report and Financial Statements 2024 Contents



	Page
Legal and administrative information	2
Annual Report of the Trustees	3
Independent Examiner's report to the Trustees	14
Statement of financial activities	15
Balance sheet	16
Notes to the financial statements	17

RIVERBANK TRUST

Annual Report of the Trustees For the year ended 31 March 2025



Charity Name	Riverbank Trust.
Charity Registration No.	1143758. The Charity was established on 22 February 2011 and was registered with the Charity Commission on 12 September 2011.
Registered Office	Holy Trinity Church Centre, Sheen Park, Richmond, Surrey TW9 1UP.
Governing Document	Memorandum & Articles of Association dated 22 February 2011.
Objectives	<p>The object of the charity is in the Spirit of the Lord Jesus Christ to provide support and care for vulnerable women and other needy people, in particular in the London Borough of Richmond-upon-Thames or elsewhere at the Trustees' discretion.</p> <p>In view of the object of the charity, the Mission of Riverbank Trust ("Riverbank"), for the public benefit, is specifically to bring hope and help through long-term emotional and practical support for single mothers experiencing significant challenges in life. Riverbank does this by equipping families of all faiths and none through one-to-one relationship and inclusive community groups, delivered in partnership with the local church, schools, voluntary organisations and professional services.</p>
Trustees	<p>The Trustees who served during the year and who were still serving at the date of this report were:</p> <p>Catriona Johnston Mark Johnston Daniel Wells (resigned 23 May 2024) Geraldine Stride Peter Reekie Bettina Huimin Chen (appointed 22 April 2024) Katie Madanat</p>
Key Management Personnel	<p>Those in charge of planning, directing, controlling, running, and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are considered by the trustees to be:</p> <ul style="list-style-type: none">• The Trustees• The CEO Laura Lowther
Main Bankers	Barclays Bank Plc 8 George Street Richmond Surrey TW9 1JY
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL
Company Secretary	P. James Lowther

The Trustees, who are also the Directors of the Riverbank Trust, submit their annual report and the financial statements of Riverbank Trust (“the Charity”) for the year ended 31 March 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)). The legal and administrative information set out earlier in this document forms part of this report. This report also constitutes a directors’ report required by section 415 of the Companies Act 2006 as all Trustees of a charity company are directors.

I. Structure, Governance & Management

I.1. Trustees

The Board of Trustees, which can have up to 12 members, administers the Charity. The Trustees meet as a management committee at least four times per year to discuss a full range of matters relating to project work, recruitment, finance, and general administration. The Riverbank CEO is appointed by the Trustees to manage the day-to-day operations of the Charity. To facilitate effective operations, the CEO has delegated authority, with terms of delegation agreed by the Trustees. The CEO keeps the Trustees abreast of important issues with meetings, by telephone and email communication. The CEO also sends out emails to the Trustees from time to time with updates and information on matters arising in the life of the Charity.

Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through training. None of the Trustees receive remuneration.

New Trustees are appointed by the existing Trustees. Unanimity is sought concerning such appointments.

The induction process for any individual newly appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and receipt of copies of:

- the Memorandum and Articles of Association;
- the most recent financial statements; and
- the Charity Commission’s guidance ‘The Essential Trustee’.

I.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

2. Activities & Achievements

The trustees have given due regard to the Charity Commission’s guidance on public benefit. The trustees believe that the Charity provides benefit to the public through the achievements associated with the following core activities:

- One-to-One Relationship;
- Community Groups; and
- Network Partnerships.

Outcomes achieved through these activities include increased **connectedness** (combatting loneliness), **community** (combatting isolation), **confidence**, and supply of services related to **accessing support** such as practical or emotional support services within or outside Riverbank.

**Annual Report of the Trustees
For the year ended 31 March 2025**

One-To-One Relationship

Riverbank delivers long-term emotional and practical support to single mothers through one-to-one relationships between each single mother and her Riverbank Outreach Worker.

One-to-one relationship oversight

Riverbank continues to train, equip, and support its staff and volunteers as needed. This is overseen by the Riverbank CEO.

One-to-one relationship with Mums

The Outreach Workers ordinarily devote their time outside of community groups to meet with Mums, to develop relationships both in times of crisis and celebration. This includes assistance with completing applications for crisis grants, food bank vouchers, nursery and school places, and housing applications. Other support includes accompanying Mums to court hearings, appointments with social services, the police, etc., and being there for each Mum when dealing with bereavement, miscarriage, or marking significant anniversaries and birthdays. These relationships have both an emotional and a practical dynamic. Outreach Workers also signpost to additional specialist support as required and continue to encourage and support families in need of financial or other practical help in a crisis. Riverbank continues to help each Mum stay in touch more generally via the Riverbank community newsletter which includes information about Riverbank groups and events. The newsletter also helps with signposting further support as needed.

One-to-one relationship with children: Riverbank schoolwork

In addition to the core one-to-one relationships between Outreach Workers and Mums, Outreach Workers also devote one-to-one time in schools with the children of Riverbank Mums where needed and requested. This covers one-to-one and group work with both children and parents/guardians as identified by each school. Sessions with children provide a space to explore different issues through conversation, art & craft, and play. Riverbank draws on the expertise of its experienced teachers and practitioners and delivers, through its trained Outreach Workers, a highly regarded classroom-based emotional literacy syllabus one-to-one with each child.

Over the 2024-2025 school year, the syllabus comprised 14 units of work:

- All about me
- Anger
- Beginning well
- Change
- Emotions and Feelings
- Family
- Finishing well
- Following instructions and listening
- Friendship
- Personal Space
- Rain before Rainbows
- Self-esteem and confidence
- Worry/anxiety
- Year 6 Transition

The syllabus also continues to include individual sessions on the following topics:

- New Calendar Year
- New Academic Year
- Mother's Day
- Valentine's Day
- Half-term breaks
- Easter
- Christmas
- Positivity & Connection

**Annual Report of the Trustees
For the year ended 31 March 2025**

Key Statistics

	2024-25	2023-24
Full-time staff	2	2
Part-time staff	7	6
Families reached	95	69
Schools involved	4	4
School children reached (incl. 1:1 sessions)	20	21
Contact with other Riverbank school parents	10	21

Community Groups

Riverbank delivers long-term emotional and practical support to single mothers through community groups that are often needs-based. Single Mums attend these community groups during term time; they develop relationships and benefit from a shared sense of belonging and community. Mums also share and receive needs-based support through the parenting programme groups.

Groups for Mums: Riverbank At Home

R@H Richmond runs on Tuesday mornings. This is a café style coffee morning which includes breakfast. Mums meet in a safe, relaxed environment to chat and support each other, reducing feelings of loneliness and isolation. A member of the Riverbank staff team is present to facilitate where necessary. There are volunteer befrienders as well as a volunteer beautician for manicures or eyebrow styling. Mums themselves also volunteer, whether it be helping with set-up or teaching a new skill, e.g. jewellery making. Each session includes a creative activity, often a craft or creative writing. Sitting around a table to complete a task has helped mums start conversations and build relationships with each other. It has also been a way for Mums to build their self-esteem as they learn new skills. Many of the Mums attend the group regularly and have built up good social and support networks with one another, with the result that many subsequently meet up outside of the group to connect further and help each other out. This development of community is a key objective of the group. Crosslight Advice have partnered by attending and offering money management advice to Mums. We also lay out the Hygiene Bank donations for Mums to help themselves to each week.

R@H Ham runs on Monday afternoons from St Richards Church premises. Following the format of the established R@H Richmond, the group is run as a café style coffee afternoon. Tea and coffee are served with sweet and savoury light lunch bites to eat. Mums meet in a safe, relaxed environment to engage in conversations, mutual support, and in getting to know each other. There is also the opportunity to take part in a simple craft activity such as jewellery-making which further promotes conversation and connectedness between Mums. Jewellery made within the group has been sold on a Riverbank stall at Ham Fair and St Richard Church Christmas Fair. This has encouraged Mums to develop new skills and to recognise the skills and talents that they have. The stalls have also been a great way for Mums to further connect into the local Ham community.

R@H Whitton runs as a Wednesday morning drop-in for single Mums in the Whitton area, run in a large space that gives room for conversations and children to play. Focus is on building community relationships between mothers while in a place they can feel relaxed and safe. Hot drinks, squash and fruit juice are available as well as fruit, pastries and a snack for any children attending. A central part of the event is the table where attendees sit together to eat and talk; this has led to important conversations that have helped build self-esteem and confidence in mothers. Although fairly new, a consistent group of mothers has been attending.

Groups for Mums and Children

Little Splashes is a drop-in stay and play group with lunch provided. Mums have opportunity to meet other women in a safe environment, and their children can take part in early development activities such as singing and storytelling. Mums are often very engaged, sometimes offering to cook or bring home-baked goods, tidying away toys, and helping wash dishes. We have watched families develop relationships with other families and begin supporting one another outside the group gatherings.

**Annual Report of the Trustees
For the year ended 31 March 2025**

Little Splashes, Whitton moved from Whitton Community Centre to Whitton Baptist church in September 2024. Since then, a regular group of Mums attended. We used a story and song time for children as well as free play and refreshments. Following partnering with Whitton Baptist church to relaunch their toddler group *Little Bears*, we switched *Little Splashes* to R@H Whitton to have it more Mum-focused while *Little Bears* is more child-focused.

Little Bears is a parent and toddler group run for the local community in partnership with Whitton Baptist Church. Supported by Riverbank and volunteers from the church, we run a session that's free for Riverbank mothers. Sessions include free play, snacks, refreshments and a carpet time with singing and a story. The group focusses on providing a safe place for parents to meet whilst children play safely and benefit from activities that support their physical, emotional and educational development. Although open to the local community a regular group of Riverbank Mums has been attending.

Seedlings playgroup runs in partnership with St Richards Church in Ham. *Seedlings* is a stay-and-play playgroup open to all parents and carers of children aged 0-5 years local to the Ham area. A Riverbank Outreach Worker supports the volunteer team running the group. The group is provided for the community on the estate and made accessible for Riverbank families to attend. The playgroup runs on Wednesday mornings at St Richards Church in Ham. The playgroup is set up with a variety of toys and activities to promote early years development, interaction between parents/carers and their children, and social interaction with other families within the local community. A typical playgroup session includes free play, a craft activity, snack time, story-time, and singing time. Refreshments are also available for adults. Calendar highlights include playgroup parties for special events such as Christmas and Easter. The playgroup has been well attended, with space for up to 40 families that can attend each week. There is a small entrance fee, but a discrete free place card system is available to low-income families to ensure they can attend free of charge. *Seedlings* has become an important gathering for participants to get to know other families in the community.

Little Droplets is run at a hostel. A Riverbank Outreach Worker continues to visit the hostel each Wednesday (term-time), introducing Riverbank to resident single mothers and offering a hot drink and food, small Hygiene Bank gifts, and a Christmas Gift Bag (December 2024). When staffing numbers allow, Riverbank encourages mothers to come out to the communal area of the hostel where they can enjoy a hot drink and breakfast whilst their children play with toys/activities set-up for them. There's also a time of reading a story and singing together. This gathering encourages Mums who live in the hostel to get to know each other better, building a small support community within the hostel, and making Mums aware of how Riverbank can support families during their time in the hostel and how Mums can get involved with Riverbank groups outside the hostel. From April 2024 to March 2025, Riverbank reached out to and engaged with 5 families in the hostel.

Online Group: The Raft

The Raft started in July 2024 and is a term time online meeting for working single Mums. The group is aimed at mothers who struggle to attend our mid-week groups due to work. Discussions during the online sessions included a general catch up and topics around wellbeing, self-love languages, Christmas and self-care, New year aims etc. The Raft allows all working mothers to connect and focus on their wellbeing. Since the group has started it has a few regular Mums and a volunteer attending.

Parenting Groups

Kids Matter (KM) partner with Riverbank locally. *Kids Matter* is a charity with a vision to see every child in need raised in a strong family. *Kids Matter* engages local churches and organisations to use relational, evidence-informed parenting programmes for families of all faiths and none in their communities. A KM programme typically runs for 7 weeks and is led by our trained staff members and a creche supported by our team of volunteers. It's a very friendly and warm environment where food and refreshments are provided, and Mums share parenting highs & lows and give & receive emotional support. Mums grow in confidence and try new things with their children throughout the programme. Time spent together is one of learning and nurturing.

Annual Report of the Trustees For the year ended 31 March 2025

The KM programme topics include:

- Building a strong family;
- Loving our children well;
- Play, encouragement, and listening;
- Routine and rewards;
- Family rules and consequences; and
- The bigger picture.

Refresher Kids Matter ran in the 2024 autumn term for Riverbank Mums who completed the KM programme previously. The Refresher KM session provided an opportunity for Mums to revisit some of the topics covered in the programme, and to encourage one another on their ever-evolving parenting journeys. The Refresher KM group saw relationships being built, support networks created, Mums learning together and coming away better equipped and strengthened as parents.

KM Ham launched in the 2024 summer term, reaching 3 local families. It was a valuable opportunity to equip and encourage our Riverbank Ham families, bringing Mums together around the experience of parenthood. Mums were able to share and discuss their parenting experiences, and to grow and deepen friendships with others in the group.

Babies Matter (BM) launched in the 2024 autumn term and completed in the 2025 spring term. A BM programme aims to support new parents across the transition to parenthood and through the first year of a child's life. The programme typically runs for 6 weeks followed by a reunion session after 6 weeks and a booster session after 3 months. The material is designed to help Mums understand their role in creating a secure and loving attachment with their baby and to increase awareness of parental mental health. The group allows Riverbank Mums to meet other Mums at a similar stage and decrease their risk of isolation.

The BM programme topics include:

- Changes for me and us
- Bonding and attachment
- Helping baby to develop
- Building strong relationships
- Baby's amazing brain
- Thinking back, looking forwards

Connect is a SEND-related group, supporting Mums with children and young individuals who have Special Educational (additional) and Emotional needs, whether their children are on a pathway for support or not. To meet ongoing and emerging needs, Connect has had to move from monthly to fortnightly from September 2024. Connect facilitates a community that 'Meet, Chat, Share and Support' and therefore encourages friendship and sharing of experiences in a safe place. Mums value the space to share news, swap ideas, and equip each other with important information or to just talk about the difficulties they experience. Connect meets around a table set with healthy snacks e.g. hummus, vegetable pizza, fruit, and drinks. Being with other like-minded Mums plays an important role in well-being and has allowed trusting relationships to deepen. Mums have shared how hard it is to find people who understand the difficulties that come with raising a child with disabilities. Even the easiest of activities like taking a child to the playground or supermarket can result in Mums feeling helpless, judged, lonely and/or isolated. At Connect Mums can discover that they are not alone and can learn from each other whilst signposting to organisations that support parents and children with SEN. Each Connect session introduces a question/thought for the day; for example, "How did you get your child into school when they didn't want to go?" or "If your child has after-school 'meltdowns', what tips have worked for you?", and how to navigate filling in forms (EHCP, PIP applications etc). As an example of the impact of such conversations – more experienced Mums who have been through the process have helped and guided less experienced Mums fill in their forms, where previously those Mums had simply given up due to the volume of application questions. One of our Mums is now a volunteer at Connect and has completed her volunteer training. She arrives early, helps to plan for the term and will help clear up. Many Mums have mentioned how hard it is to access support from other organisations/charities. In many cases, the difficulties of travelling to unknown areas or social anxiety has prevented mothers from getting much needed support. Because of this, Riverbank arranged two local charities to visit Connect: Skylarks (providing information, activities, therapies for families with additional needs) and Richmond Aid (Advice and Information on Disability). Mums that attended these sessions were so thankful and felt less fearful and more confident about communicating. Both Skylarks and Richmond Aid have agreed to visit again.

**Annual Report of the Trustees
For the year ended 31 March 2025**

Sensory Parenting is a course for those parenting children with sensory needs. During the 2025 spring term, we ran a pilot sensory parenting course at St. John the Baptist Junior School, Hampton Wick for 6 weeks. The course was run by Tanya Van Dalen, an Occupational Therapist specialising in neurodiversity and the author of the book 'Sensory Parenting'. A Riverbank Community Outreach Worker organised the course, liaising with local schools, inviting Riverbank Mums and other school Mums. The Riverbank Outreach Worker supported the course leader and covered the administration and practical requirements for the course. Many of our Riverbank Mums have children with neurodiversity, and many are beginning to recognise that they may share traits with their children. This includes different types of neurodiversity as the sensory system tends to be affected in ways that are not neurotypical and this can lead to seemingly difficult behaviour which parents may struggle to manage. The course adopts a non-judgemental way of focussing on the parent and how they parent, encouraging parents to become self-aware of their own stressors and reactions to stress. A key theme is co-regulation i.e. if we can remain calm as a parent, it will help our child to become calmer. The course was well attended; it offered helpful strategies and enabled Mums to feel heard and understood.

Refresh

Refresh is a community collaboration playgroup provided for Mums and Grandmas in partnership with Holy Trinity Church. Refresh typically runs during term time on Mondays. It's open to the church and local community and offers a safe space for Riverbank Mums and their children. The number of Riverbank Mums varies but is generally up to 65% of attendees. The morning starts with free play for the children followed by a brunch for everyone, aiming for participants to sit and eat together at a table with their children and the team/volunteers. The carefully selected menu supports healthy lifestyle choices; frittata continues to be a popular choice resulting in Mums requesting the recipe to replicate an affordable, nourishing dish at home. These outcomes represent both a health and a financial impact for families. For those who express interest, an optional scripture reading and singing time is included near the end. Refresh is an important community group that Mums look forward to. To extend the health and financial wellbeing outcomes, Refresh plans a termly cooking activity that produces a take-home lunch or snack and creates opportunity to learn additional affordable meal ideas and techniques to use at home. Some Mums have journeyed from attendance to more engaged participation, in some instances developing enough confidence to assist the staff team and volunteers with setting up, cooking the brunch, engaging with other Mums and offering suggestions to support the running of the group (an example of this is the provision of cereal for the children). One Mum who successfully completed training in Food Hygiene and Safety last year contributes to planning weekly sessions and menus each term.

Annual Groups

Riverbank runs events throughout the year, including during school breaks, to create opportunities for Riverbank families to meet and benefit from community. Among other events referenced in this report, 2024-2025 events included:

- 1) During the 2024 summer break, Riverbank hosted two socials for Mums and their children:
 - A walk for Mums and their children in Richmond Park. This included refreshments at Pembroke Lodge;
 - A family morning at Holy Trinity Church: this included refreshments, free-play, board games, and a cooking activity for Mums and children to take part in together.
- 2) A Spring Family Drop-in Morning at Holy Trinity Church in the February 2025 half-term break: the event included refreshments, free-play, and board games. Families were invited to make their own pizzas, then to eat them whilst watching a movie together.
- 3) At Christmas, Riverbank ran its Supermums event, an annual highlight for mums, staff, and volunteers. The event included welcome drinks and canapes, a Christmas message, a variety of Christmas crafts to decorate/eat/pamper, and a home-cooked Christmas lunch. Riverbank distributed Hygiene Bank hampers, boxes of biscuits, an annual calendar for each family, and supermarket gift cards to support families through financial challenges. This was made possible thanks to the generosity of individuals, churches, and local organisations such as the Hygiene Bank Hampton.
- 4) The Riverbank Mums Easter Gathering: the event included breakfast, a short Easter message, Easter crafts and baking, and an optional session with Psalms and Stretches (as seen on BBC One's Sunday Morning Live). The Hygiene Bank Hampton attended, supplying a free raffle prize draw with the chance to win make-up, skincare and nail products, and gifting each Mum with a beautiful bag of toiletries.

**Annual Report of the Trustees
For the year ended 31 March 2025**

Network Partnerships

Riverbank delivers emotional and practical support to single Mums through collaborative partnerships with local churches, schools, voluntary organisations, and professional services.

- Riverbank continues to receive referrals from statutory and voluntary services and from local schools. This includes referrals from RUILS (NHS social prescription services), housing, and social services covering LBRUT. Due in part to the number of referrals received from Achieving For Children (Richmond Council) in prior years, AFC and Riverbank collaborate efficiently even when a referral has come from a different referral source;
- Riverbank partners with local primary schools including Holy Trinity CE Primary School, Marshgate Primary School, Darell Primary and Nursery School, and St Richard's C E Primary School;
- During the cost-of-living crisis, Riverbank saw an increase in requests for personal care and household cleaning products, and foodbank vouchers. Riverbank's partnerships with the Richmond & Whitton food banks and the Hygiene Bank helped support families during these difficult times;
- Riverbank maintains a partnership with Richmond Knights Basketball; in the past this has enabled school-aged children to access free places on holiday camps;
- Riverbank makes referrals and works alongside other charities providing practical and emotional support including Crosslight Debt Advice, Man and Boy, SEEN, and the Vineyard Community Centre;
- Riverbank continues a partnership with Kew Gardens through the Community Access scheme which enables Riverbank to use 60 visits each year for a small cost charged to the charity. Riverbank led a summer 2024 half-term break trip;
- A trip for Mums was made to the Isabella Plantation in Richmond Park. This included a group walk to the Plantation and a picnic inside;
- Following the success of the first Beauty Boost last year, Riverbank hosted a Beauty Boost event in partnership with the Hygiene Bank Hampton in July 2024. The event included various beauty and skincare experiences: a group facial massage lesson, a personal facial massage by an Aromatherapist and Facial Massage Expert, mini manicures and eyebrow-shaping delivered by therapists, a make-up product selection to choose from and take home, and a mini flower bouquet gift (made by the Riverbank Mums) from Fenton Yard Flowers;

Other network partnerships include the following:

Orleans House Gallery

Riverbank continues to partner with Orleans House Gallery in various ways:

1. Providing spaces for any Riverbank Mums with babies and/toddlers to attend the Curious Tots sessions on Tuesdays at the Gallery;
1. Running an art workshop at the Gallery for Riverbank families in the summer holidays and autumn half-term break:
 - During the 2024 summer holidays, families were invited to take part in a music workshop, which included singing and playing instruments. They were also given the opportunity to explore two different exhibitions hosted by OHG in the Summer;
 - During the 2024 autumn half-term break, families were invited to take part in an interactive art workshop;
2. Running Play Make Art, a creative art session for 2–5-year-olds and their parents, hosted at Holy Trinity Richmond Church in January 2025. The session focussed on how play and imagination have an impact on our everyday lives; and gave the Riverbank families an idea of what to expect when going along to a Play Make Art session at OHG;
3. In prior years, Riverbank's OHG partnership has included volunteering opportunities at the Gallery for Riverbank Mums to develop their skills and experience for a career in the creative sector.

LVA Trust (LVA)

LVA are known locally for their delivery of high quality, inclusive, relationship sex and health education. Riverbank partnered with LVA to run a 6-week course focusing on how Mums can talk to their older children about relationship and sex. Mums have lunch together and talk about a topic, then engage in an activity and discussion. Topics include positive body image, self-esteem, coercion and control, empowered relationships, online behaviour, and reproductive and sexual health. Mums increase their understanding, grow confidence, and feel equipped to talk to their children about these important topics.

Annual Report of the Trustees For the year ended 31 March 2025

Faith Groups

Riverbank delivers its services in partnership with church communities. The charity is proud that the spiritual element of its identity has equipped it to also meet the spiritual needs of families whenever this is wanted. Faith-focussed groups become spaces accessible to those wishing to speak freely and honestly about God without fear of prejudice. Those wanting to attend have opportunity to discuss such matters openly.

Riverbank's collaborative partnerships extend beyond the list above and include relationships with (and in some instances financial support from) the following organisations and groups in prior years: Waitrose, Finest for Baby Agencies Ltd, JoJo Maman Bébé, and Mind. Richmond Rugby Club, COOK, the Kew Scrub Hub, Growbaby, Kingston Vineyard.

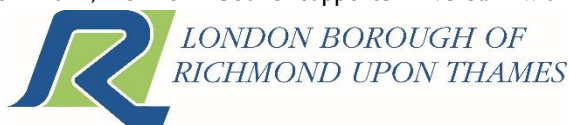
Future Network Partnerships Planned

FunPact: Riverbank will partner with FunPact in Summer 2025 to deliver their two-part course 'Transition to Secondary'. The course will be delivered by FunPact facilitators and will bring together Riverbank Mums and their children in Year 6, looking at the challenges of moving up to secondary school. The aim of the course is to help ease the transition by exploring the differences between the two, discussing the importance of making friendships and giving pupils the experience of navigating their new school day. Riverbank is excited to pilot a course that brings together mother and child whilst providing a unique opportunity to explore the journey towards independence together.

3. Additional Achievements and Impact

The Trustees are grateful to all those volunteers who supported the Charity with their time, effort, and ingenuity.

- Riverbank Hampton Wick launched in June 2024 building 1:1 relationship with Mums. Future plans are to start community groups;
- Having awarded funds to Riverbank to distribute to local families in 2021, Richmond Council supported Riverbank with funding in 2023 and 2024 for provision of food in Riverbank groups providing services that help local people affected by the cost-of-living crisis. Riverbank acknowledges the generous support of the London Borough of Richmond Upon Thames Council);
- Riverbank received generous funding from local, regional, and national donors including Kew Fete, The Richmond Charities, Richmond Foundation, Hampton Fund, Joseph Rank Trust, and Hampton Wick United Charity. Riverbank also received generous donations from local churches;
- Relevant training and advisory support were provided for staff and volunteers. Volunteers continue to be supported as required and are DBS-checked.



4. Mission and Ministry Work

Riverbank works in partnerships with churches and has continued to develop its valued relationships by delivering presentations at various churches, by working with volunteers and partnering in community activities.

5. Financial Review

Funding for the Charity comes primarily from donations from charitable trusts and individuals, and from fees from schools.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 15 and 16, respectively. The Charity's reserves increased by £5,476 during the year (2024: decreased by £7,746). The balance sheet shows total net assets of £142,877 (2024: £137,401) of which £115,639 (2024: £93,619) is restricted.

5.2 Reserves Policy

The Trustees have examined the requirements for free reserves, in other words those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Charity's work, free reserves should be equivalent to approximately 2 months' budgeted routine expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 March 2025 the Charity had net free reserves of £27,238 (2024: £43,782) as follows:

	2025	2024
	£	£
Total reserves	142,877	137,401
Less: restricted reserves	(115,639)	(93,619)
	27,238	43,782
Free reserves requirement:		
2 months' budgeted routine expenditure	44,000	35,000

Reserves are currently lower than two months' expenditure. The Trustees are committed to increasing the level of reserves, and the fundraising strategy supports this. Interim results of fundraising efforts already suggest an anticipated rise in reserves in the forthcoming reporting period.

5.3 Investment Policy

Funds not immediately required for working capital are placed in a bank deposit account.

6. Plans for Future Periods

In 2025-2026 Riverbank will continue to invest in supporting vulnerable single mothers and their families across LBRUT, increasing existing outreach workers time to allow more families to be supported throughout the borough.

Riverbank plans to launch in Hounslow in spring 2026. This is to ensure that families in the area have a Riverbank centre where they can access support easily, increasing the number of families Riverbank impacts and the quality of support Riverbank is able to supply.

Riverbank aims to expand into residential work. It has been a longstanding vision of Riverbank to provide a residential support programme for vulnerable single mothers and their children facing homelessness. Riverbank will consider launching its first residential project in 2026.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document.

RIVERBANK TRUST

Annual Report of the Trustees For the year ended 31 March 2025



The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

8. Approval

The report of the Trustees was approved by the Trustees on 2 December 2025 and signed on its behalf by:



Bettina Huimin Chen
Trustee

Report of the Independent Examiner to the Trustees of Riverbank Trust

I report on the accounts of the Riverbank Trust for the year ended 31 March 2025, set out on pages 15 to 21.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts, and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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.

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.



John Helm ACA
2 December 2025

RIVERBANK TRUST

Statement of Financial Activities (incorporating the income and expenditure account) For the year ended 31 March 2025



	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Donations and legacies		90,864	158,567	249,431	64,456	114,711	179,167
Charitable activities		22,055	-	22,055	24,539	-	24,539
Investments		138	-	138	534	-	534
Total Income		113,057	158,567	271,624	89,529	114,711	204,240
Expenditure on:	3						
Raising funds		26,976	-	26,976	22,480	-	22,480
Charitable activities		102,625	136,547	239,172	96,340	93,166	189,506
Total Expenditure		129,601	136,547	266,148	118,820	93,166	211,986
Net (expenditure)/income before tax		(16,544)	22,020	5,476	(29,291)	21,545	(7,746)
Tax payable	4	-	-	-	-	-	-
Net (expenditure)/income after tax		(16,544)	22,020	5,476	(29,291)	21,545	(7,746)
Net movement in funds		(16,544)	22,020	5,476	(29,291)	21,545	(7,746)
Total funds brought forward		43,782	93,619	137,401	73,073	72,074	145,147
Total funds carried forward		27,238	115,639	142,877	43,782	93,619	137,401

RIVERBANK TRUST

Balance Sheet As at 31 March 2025



	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Current Assets					
Debtors	5	7,987	-	7,987	4,690
Cash at Bank and in Hand		23,408	115,639	139,047	133,491
		31,395	115,639	147,034	138,181
Creditors - Amounts Falling Due Within One Year	6	4,157	-	4,157	780
Net Current Assets		27,238	115,639	142,877	137,401
Net Assets		27,238	115,639	142,877	137,401
Represented By:					
Restricted Income Funds	7	-	115,639	115,639	93,619
Unrestricted Income Funds		27,238	-	27,238	43,782
Total Funds		27,238	115,639	142,877	137,401

For the financial year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial period and of its profit or loss for the financial period 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 is applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008). They were approved by the Trustees on 2 December 2025 and signed on their behalf by:

Bettina Huimin Chen
Trustee

Company Registration Number: 7548705

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011, the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting.

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised when received.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations. Grant expenditure is recognised when paid.

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. Charitable expenditure includes governance costs and an apportionment of support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Tangible Fixed Assets

Small capital items (under £1,000 each) are written off in the year of purchase.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

1. Accounting Policies (continued)

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations & legacies				
Donations	74,941	-	74,941	62,646
Income tax reclaimed	3,192	-	3,192	2,645
Grants	12,731	158,567	171,298	113,876
	<u>90,864</u>	<u>158,567</u>	<u>249,431</u>	<u>179,167</u>
Charitable activities				
Work in schools	22,055	-	22,055	9,490
Investments				
Bank Interest	138	-	138	534
	<u>113,057</u>	<u>158,567</u>	<u>271,624</u>	<u>189,191</u>

During the year London Borough of Richmond Upon Thames made a grant of £10,000 (2024: £Nil).

Restricted income includes the following grants: £60,200 (2024 - £61,945) received from Richmond Foundation; £10,000 received from Anonymous Funder; £22,278 from Hampton Fund; and £12,500 (2024 - £12,500) from Joseph Rank Trust.

3. Expenditure

3a. Expenditure on Raising Funds

	Staff costs 2025 £	Other costs 2025 £	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Fundraising	-	26,976	26,976	-	26,976	22,480
	<u>-</u>	<u>26,976</u>	<u>26,976</u>	<u>-</u>	<u>26,976</u>	<u>22,480</u>

3. Expenditure (continued)

3b. Expenditure on Charitable activities

	Staff costs 2025 £	Other costs 2025 £	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Support work	192,209	46,063	101,725	136,547	238,272	188,606
Governance costs	-	900	900	-	900	900
	192,209	46,963	102,625	136,547	239,172	189,506

3c. Staff Costs

Included within Expenditure on Charitable Activities are the following staff costs:

	2025 £	2024 £
Gross salaries	178,473	147,196
Social security costs	13,489	12,126
Pension contributions	5,247	4,272
Employer's Annual Allowance	(5,000)	(5,000)
	192,209	158,594
Of which: gross salaries and benefits paid to Key Management Personnel:	27,257	21,940

The average number of employees during the year:

	Number	Number
Full time workers	2	2
Part time workers	7	6
	9	8

No employee received payments in excess of £60,000 during the year. Trustees are not paid a salary or expenses.

The Charity's key management employees received gross remuneration of £27,257 (2024: £21,940).

4. Taxation

As a charity, Riverbank Trust is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the Charity.

5. Debtors

	2025 £	2024 £
Gift Aid Tax receivable	5,837	2,645
Prepayments and accrued income	650	545
Other debtors	1,500	1,500
	<u>7,987</u>	<u>4,690</u>

6. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Accruals and deferred income	<u>4,157</u>	<u>780</u>

7. Restricted Funds

7a Current Year

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2025 £
Schools and Community Work	67,769	130,278	(109,867)	-	-	88,180
Community Sponsorship	835	-	(835)	-	-	0
Beneficiary Support and Other	25,015	28,289	(25,845)	-	-	27,459
	<u>93,619</u>	<u>158,567</u>	<u>(136,547)</u>	<u>0</u>	<u>0</u>	<u>115,639</u>

7b Prior Year

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2024 £
Schools and Community Work	59,648	85,623	(77,502)	-	-	67,769
Community Sponsorship	973	-	(138)	-	-	835
Beneficiary Support and Other	11,453	29,088	(15,526)	-	-	25,015
	<u>72,074</u>	<u>114,711</u>	<u>(93,166)</u>	<u>0</u>	<u>0</u>	<u>93,619</u>

Descriptions of the restricted funds are:

Schools and Community Work Fund: funds received to support the activities of the Charity in schools and the community.

Community Sponsorship Project: funds received in support of the Charity's support for a Syrian family.

Beneficiary Support and Other: funds received for the support of Charity beneficiaries and for other projects.

8. Related Party Transactions

Mark Johnston, a Trustee, who was also a member of the PCC of Holy Trinity and Christ Church Richmond until 15 May 2024, donated £5,700 (2024: £5,700) to the Charity. The Charity made payments to Holy Trinity and Christ Church Richmond of £800 (2024: £508) in respect of purchases during the year.

The aggregate unrestricted donations made by Trustees to the Charity were £5,940 (2024: £6,470).

9. Members' Funds

The Charity is a company limited by guarantee without a share capital. Instead of a share capital, each member guarantees to pay not more than £10 in the event of the company's liquidation. The amount of the members' guarantee represents a contingent asset to the company which will crystallise only if the company goes into liquidation. As the company is a going concern, the members have no obligation to pay the sum guaranteed.

RIVERBANK TRUST

England & Wales - Charity number 1143758

Accounts



RIVERBANK TRUST

Charity Registration Number: 1143758
Company Registration Number: 7548705

31 March 2024

Annual Report and Financial Statements

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

RIVERBANK TRUST

Annual Report and Financial Statements 2023 Contents



	Page
Legal and administrative information	2
Annual Report of the Trustees	3
Independent Examiner's report to the Trustees	11
Statement of financial activities	12
Balance sheet	13
Notes to the financial statements	14

**Annual Report of the Trustees
For the year ended 31 March 2024**

Charity Name	Riverbank Trust.
Charity Registration No.	1143758. The Charity was established on 22 February 2011 and was registered with the Charity Commission on 12 September 2011.
Registered Office	Holy Trinity Church Centre, Sheen Park, Richmond, Surrey TW9 1UP
Governing Document	Memorandum & Articles of Association dated 22 February 2011
Objectives	<p>The object of the charity is in the Spirit of the Lord Jesus Christ to provide support and care for vulnerable women and other needy people, in particular in the London Borough of Richmond-upon-Thames or elsewhere at the Trustees' discretion.</p> <p>In view of the object of the charity, the Mission of Riverbank Trust ("Riverbank"), for the public benefit, is specifically:</p> <p>To bring hope and help through long-term emotional and practical support for single mothers experiencing significant challenges in life. Riverbank does this by equipping families of all faiths and none through one-to-one relationship and inclusive community groups, delivered in partnership with the local church, schools, voluntary organisations and professional services.</p>
Trustees	<p>The Trustees who served during the year and who were still serving at the date of this report were:</p> <p>Catriona Johnston Mark Johnston Daniel Wells (resigned 23 May 2024) Geraldine Stride Peter Reekie Bettina Huimin Chen (appointed 22 April 2024) Katie Madanat (appointed 25 April 2023) Eleanor Hughes (resigned 25 April 2023)</p>
Key Management Personnel	<p>Those in charge of planning, directing, controlling, running, and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are considered by the trustees to be:</p> <ul style="list-style-type: none">• The Trustees• The CEO Laura Lowther
Main Bankers	Barclays Bank Plc 8 George Street Richmond Surrey TW9 1JY
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL
Company Secretary	P. James Lowther

**Annual Report of the Trustees
For the year ended 31 March 2024**

The Trustees, who are also the Directors of the Riverbank Trust, submit their annual report and the financial statements of Riverbank Trust (“the Charity”) for the year ended 31 March 2024. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)). The legal and administrative information set out earlier in this document forms part of this report. This report also constitutes a directors’ report required by section 415 of the Companies Act 2006 as all Trustees of a charity company are directors.

I. Structure, Governance & Management

I.1. Trustees

The Board of Trustees, which can have up to 12 members, administers the Charity. The Trustees meet as a management committee at least four times per year to discuss a full range of matters relating to project work, recruitment, finance, and general administration. The Director is appointed by the Trustees to manage the day-to-day operations of the Charity. To facilitate effective operations, the Director has delegated authority, with terms of delegation agreed by the Trustees. The Director keeps the Trustees abreast of important issues with meetings, by telephone and email communication. The Director also sends out emails to the Trustees from time to time with updates and information on matters arising in the life of the Charity.

Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through training. None of the Trustees receive remuneration.

New Trustees are appointed by the existing Trustees. Unanimity is sought concerning such appointments.

The induction process for any individual newly appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and receipt of copies of:

- the Memorandum and Articles of Association;
- the most recent financial statements; and
- the Charity Commission’s guidance ‘The Essential Trustee’.

I.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

2. Activities & Achievements

The trustees have given due regard to the Charity Commission’s guidance on public benefit. The trustees believe that the Charity provides benefit to the public through the achievements associated with the following core activities:

- One-to-One Relationship;
- Community Groups; and
- Network Partnerships.

One-to-One Relationship

Riverbank delivers long-term emotional and practical support to single mothers through one-to-one relationships between each single mother and her Riverbank Outreach Worker. Outcomes achieved through one-to-one relationships include increased connectedness (combatting loneliness), community (combatting isolation), confidence, and supply of services related to accessing support such as practical or emotional support services within or outside Riverbank.

**Annual Report of the Trustees
For the year ended 31 March 2024**

One-to-one relationship oversight

Riverbank continues to train, equip, and support its staff and volunteers as needed. This is overseen by the Riverbank CEO.

One-to-one relationship with Mums

The Outreach Workers ordinarily devote their time outside of community groups to meet with Mums, to develop relationships both in times of crisis and celebration. This includes assistance with completing applications for crisis grants, food bank vouchers, nursery and school places, and housing applications. Other support includes accompanying Mums to court hearings, appointments with social services, the police, etc., and being there for each Mum when dealing with bereavement, miscarriage, or marking significant anniversaries and birthdays. These relationships have both an emotional and a practical dynamic. Outreach Workers also signpost to additional specialist support as required and continue to encourage and support families in need of financial or other practical help in a crisis. Riverbank continues to help each Mum stay in touch more generally via the Riverbank community newsletter which also helps with signposting further support as needed.

One-to-one relationship with children: Riverbank schoolwork

In addition to the core one-to-one relationships between Outreach Workers and Mums, Outreach Workers also devote one-to-one time in schools with the children of Riverbank Mums where needed and requested. This covers one-to-one and group work with both children and parents/guardians as identified by each school. Sessions with children provide a space to explore different issues through conversation, art & craft, and play. Riverbank draws on the expertise of its experienced teachers and practitioners and delivers, through its trained Outreach Workers, a highly regarded classroom-based emotional literacy syllabus one-to-one with each child.

Over the 2023-2024 school year, the syllabus comprised 14 units of work:

- All about me
- Anger
- Beginning well
- Change
- Emotions and Feelings
- Family
- Finishing well
- Following instructions and listening
- Friendship
- Personal Space
- Rain before Rainbows
- Self-esteem and confidence
- Worry/anxiety
- Year 6 Transition

Key Statistics

	2023-24	2022-23
Full-time staff	2	1
Part-time staff	6	7
Families reached	69	72
Schools involved	4	4
School children reached (incl. 1:1 sessions)	21	33
Contact with other Riverbank school parents	21	15

**Annual Report of the Trustees
For the year ended 31 March 2024**

Community Groups

Riverbank delivers long-term emotional and practical support to single mothers through community groups that are often needs-based. Single Mums attend these community groups during term time; they develop relationships and benefit from a shared sense of belonging and community. Mums also share and receive needs-based support through the parenting training groups. Outcomes achieved through community groups include increased **connectedness** (combatting loneliness), **community** (combatting isolation), **confidence**, and the development of specific skills such as those associated with parenting.

Riverbank at Home (R@H)

R@H Richmond runs on Tuesday mornings. This is a café style coffee morning which includes breakfast. Mums meet in a safe, relaxed environment to chat and support each other, reducing feelings of loneliness and isolation. Members of the Riverbank staff team are present to facilitate, as necessary. Volunteers support in various ways such as befriending or teaching necessary skills or by simply delivering a manicure. Each session includes a creative activity, often a craft or creative writing. Sitting around a table to complete a task has helped Mums start conversations and build relationships with each other. It has also been a way for Mums to build self-esteem as they learn new skills. Some Mums have begun to lead in these activities, sharing their talents with others in the group. Many of the Mums attend weekly and have built good social and support networks with each other, with the result that many subsequently meet up regularly outside of the group to connect further and help each other out. This development of community is a key objective of the group. Crosslight Advice have partnered by attending and offering money management advice to Mums. The Hygiene Bank have provided a basket of donations for Mums to help themselves at each group.

R@H Ham launched in September 2023. It runs on Monday afternoons from St Richards Church premises. Following the format of the established R@H Richmond, the group is run as a café style coffee afternoon. Tea and coffee are served with sweet and savoury light lunch bites to eat. Mums meet in a safe, relaxed environment to engage in conversations, mutual support, and in getting to know each other. There is also the opportunity to take part in a simple craft activity such as jewellery making which further promotes conversation and connectedness between Mums. Newly launched, the group is developing and is starting to see Mums regularly attending.

Little Splashes

Little Splashes is a drop-in stay and play group with lunch provided. Mums have opportunity to meet other women in a safe environment, and their children can take part in early development activities such as singing and storytelling. Mums are often very engaged, sometimes offering to cook or bring home-baked goods, tidying away toys, and helping wash dishes. We have watched families develop relationships with other families and begin supporting one another outside the group gatherings.

Little Droplets

Following ongoing work with Richmond Council since the first 2020 C19 lockdown and following pre-launch preparatory meetings at the hostel in November and December 2023, Riverbank was delighted to relaunch Little Droplets in January 2024. Since restarting this playgroup, Riverbank visits the hostel each Wednesday (term-time), introducing Riverbank to resident single mothers and offering a hot drink and food, small Hygiene Bank gifts, and a Christmas Gift Bag (December 2023). When staffing numbers allow, Riverbank encourages mothers to come out to communal area of the hostel where they can enjoy a hot drink and breakfast whilst their children play with toys/activities set-up for them. There is also a time of reading a story and singing together. This gathering encourages Mums who live in the hostel to get to know each other better, building a small support community within the hostel, and making Mums aware of how Riverbank can support families during their time in the hostel and how Mums can get involved with Riverbank groups outside the host.

Seedlings

Seedlings playgroup runs in partnership with St Richards Church in Ham. Seedlings is a stay-and-play playgroup open to all parents and carers of children aged 0-5 years local to the Ham area. Seedlings runs on Wednesday mornings at St Richards Church in Ham. The playgroup is set up with a variety of toys and activities to promote early years development, interaction between parents/carers and their children, and social interaction with other families within the local community.

**Annual Report of the Trustees
For the year ended 31 March 2024**

A typical playgroup session includes free play, a craft activity, snack time, story-time, and singing time. Refreshments are also available for adults. Calendar highlights include playgroup parties for special events such as Christmas and Easter. Seedlings has been well attended, often with 30 or more families attending each week. There is a small entrance fee, so a discrete free place card system is available to low-income families to ensure they can attend free of charge. Seedlings has become an important gathering for participants to get to know other families in the community.

Connect

Connect is a monthly support group for Mums with children and young individuals who have Special Educational (additional) and Emotional needs. Connect facilitates a community that supports, encourages, makes friends, and shares experiences in a safe place. Mums value the space to share news, swap ideas, and equip each other with important information. Connect happens around a table set with healthy snacks e.g. hummus, vegetable pizza, fruit, and drinks.

Being with other like-minded Mums plays an important role in well-being and has allowed trusting relationships to deepen. Mums have shared how hard it is to find people who understand the difficulties that come with raising a child with disabilities. Even the easiest of activities like taking a child to the playground or supermarket can result in Mums feeling helpless, judged, lonely and/or isolated. At Connect Mums can discover that they are not alone and can learn from each other whilst signposting to organisations that support parents and children with SEN.

Each Connect session introduces a question/thought for the day; for example, “How did you get your child into school when they didn’t want to go?” or “If your child has after-school ‘meltdowns’, what tips have worked for you?”, and how to navigate filling in forms (EHCP, PIP applications etc). As an example of the impact of such conversations – more experienced Mums who have been through the process have helped and guided less experienced Mums fill in their forms, where previously those Mums had simply given up due to the volume of application questions.

To meet ongoing and emerging needs Connect will move from monthly to fortnightly from September 2024.

Refresh

Refresh is a community collaboration playgroup run in partnership with Holy Trinity Church and typically runs term time on Mondays. It is open to the church and local community and offers a safe space for Riverbank Mums and their children. 20 Refresh places are reserved for Riverbank mothers and their children. The number of Riverbank Mums varies but is generally up to 65% of attendees.

The morning starts with free play for the children followed by a brunch for everyone, aiming for participants to sit and eat together at a table with their children and the team/volunteers. The carefully selected menu also supports healthy lifestyle choices. For instance, frittata has been included on the menu resulting in Mums requesting the recipe to replicate an affordable, nourishing dish at home. These outcomes represent both a health and a financial impact for local families.

For those who request it or express interest, an optional scripture reading and singing time can be included near the end.

Refresh is an important community group that Mums look forward to. To extend the health and financial wellbeing outcomes, Refresh plans a termly cooking activity that produces a take-home lunch or snack and creates opportunity to learn additional affordable meal ideas to use at home.

Some Mums have journeyed from attendance to more engaged participation and in some instances developing enough confidence to assist the staff team and volunteers each week such as by setting up, cooking the brunch, engaging with other Mums, and helping set down. One Mum successfully completed training in Food Hygiene and Safety. There are currently 2 Mums that would like to volunteer at Refresh when they are able to do so.

Parenting Groups

Riverbank partners with Kids Matter, a charity with a vision to see every child in need raised in a strong family. Kids Matter engages local churches and organisations to use relational, evidence-informed parenting programmes for families of all faiths and none in their communities.

Annual Report of the Trustees For the year ended 31 March 2024

A Kids Matter programme typically runs for 7 weeks and is led by our trained staff members and a creche supported by our team of volunteers. It is a very friendly and warm environment where food and refreshments are provided, and Mums share parenting highs & lows and give & receive emotional support. Mums grow in confidence and try new things with their children throughout the programme. Time spent together is one of learning and nurturing.

The KM programme topics include:

- Building a strong family;
- Loving our children well;
- Play, encouragement, and listening;
- Routine and rewards;
- Family rules and consequences; and
- The bigger picture.

In the 2023 Autumn Term, we ran two Refresher Kids Matter sessions for Riverbank Mums who had completed the KM programme with us previously. These Refresher sessions were popular and provided an opportunity for Mums to revisit some of the topics covered in the programme, and to encourage one another on their ever-evolving parenting journeys.

Annual Groups

Riverbank runs events throughout the year, including during school breaks, to create opportunities for Riverbank families to meet and benefit from community. Among other events referenced in this report, 2023-2024 events included:

- 1) A Spring family drop-in morning at Holy Trinity Church in the February 2024 half-term break;
- 2) The Riverbank Mums Easter Gathering: the event included a buffet breakfast, a short Easter message, Easter baking, and an optional session with Psalms and Stretches (as seen on BBC One's Sunday Morning Live). Riverbank families received an Easter egg per family, a Hygiene Bank gift, and a chocolate gift for each Mum;
- 3) At Christmas, Riverbank ran its Supermums event, an annual highlight for Mums, staff, and volunteers. The event included light breakfast, a Christmas crafting session led by Hobbycraft, a nail bar, bracelet-making, a Christmas message and performance song, and a proper Christmas lunch. Riverbank distributed Hygiene Bank hampers, boxes of biscuits, an advent calendar, and supermarket gift cards to support families through financial challenges. This was made possible thanks to the generosity of individuals, churches, and local organisations such as the Kew Village Market Committee.

Network Partnerships

Riverbank delivers emotional and practical support to single Mums through collaborative partnerships with local churches, schools, voluntary organisations, and professional services. Outcomes achieved through collaborative partnerships include increased **connectedness** (combatting loneliness), **community** (combatting isolation), **confidence**, and the combatting of financial hardship.

- Riverbank continues to receive referrals from statutory and voluntary services, including Achieving for Children (Richmond Council), RUILS (NHS social prescription services), housing, and social services covering LBRUT;
- Riverbank partners with local primary schools including Holy Trinity CE Primary School, Marshgate Primary School, Darell Primary and Nursery School, and St Richard's C E Primary School;
- During the cost-of-living crisis, Riverbank saw an increase in requests for personal care and household cleaning products, and foodbank vouchers. Riverbank's partnerships with the Richmond & Whitton food banks and the Hygiene Bank helped support families during these difficult times;
- Riverbank's partnership with Richmond Knights Basketball enables school-aged children to access free places on holiday camps;
- Riverbank makes referrals and works alongside other charities providing practical and emotional support including Crosslight Debt Advice, Man and Boy, SEEN, and the Vineyard Community Centre;
- Riverbank continues a partnership with Kew Gardens through the Community Access scheme which enables Riverbank to use 60 visits each year for a small cost charged to the charity. Riverbank led a summer 2023 half-term break trip;

**Annual Report of the Trustees
For the year ended 31 March 2024**

-
- A trip for Mums was made to the Isabella Plantation in Richmond Park. This included a group walk to the Plantation and a picnic inside;
 - A new Beauty Boost event was held in partnership with the Hygiene Bank during National Hygiene Week 2023. The event included various beauty and skincare experiences: a group facial massage lesson, a personal facial massage by an Aromatherapist and Facial Massage Expert, mini manicures delivered by therapists from Hampton SkinFit Clinic, a make-up product selection to choose from and take home, and a mini flower bouquet gift from Fenton Yard Flowers. Riverbank hopes to partner with the Hygiene Bank Hampton for a similar event in 2024;
 - Riverbank partnered with Psalms & Stretches (as seen on BBC One's Sunday Morning Live). Psalms & Stretches conducted a session of mindfulness-based exercises combining movement and a psalm);
 - The Riverbank Day Trip was relaunched for Riverbank Mums; this year's visit was to Hobbledown Heath in Hounslow. This was made possible through a generous grant from Family Holiday Charity;
 - Other network partnerships include the following:

Orleans House Gallery

Riverbank continues to partner with Orleans House Gallery in various ways:

1. Providing a free space for any Riverbank Mums with babies and/toddlers to attend the Curious Tots sessions on Tuesdays at the Gallery.
2. Providing volunteering opportunities at the Gallery for any Riverbank Mums to develop their skills and experience for a career in the creative sector, or to meet new people and enjoy their time in a friendly environment.
3. Running an art workshop at the Gallery for Riverbank families in the summer holidays and during spring and autumn half-term breaks.

Some of the workshops have been delivered at Holy Trinity Church, but from 2024 we will be delivering them at the Orleans House Gallery.

In the 2024 spring half-term break, families were invited to take part in creating a large origami model city inspired by LBRUT. The artist who led the workshop was from an interactive theatre and art company called A Line Art. Both Mums and children contributed by drawing, colouring, and decorating their own large origami shaped house, boat, car, or local landmark, and were able to be part of an evolving drawn installation.

After the workshop, there was a light lunch along with a walk in the surrounding woodland area of the gallery. To conclude the morning, families were invited to engage with 'Play Works' at the gallery – an interactive exhibition where parents are encouraged to sit back while their children celebrate the endless possibilities of play and are encouraged to let their imaginations take flight. Mums noted how creative their children became throughout the time at the event, and Mums appreciated being able to sit back and just watch. It was encouraging to witness the children develop relationship with each other during the play time.

LVA Trust (LVA)

LVA are known locally for their delivery of high quality, inclusive relationship sex and health education. Riverbank partnered with LVA to run a 6-week course focusing on how Mums can talk to their older children about relationship and sex. Mums have lunch together and talk about a topic, then engage in an activity and discussion. Topics include positive body image, self-esteem, coercion and control, empowered relationships, online behaviour, and reproductive and sexual health. Mums increase their understanding, grow confidence, and feel equipped to talk to their children about these important topics.

Faith Groups

Riverbank delivers its services in partnership with church communities. The charity is proud that the spiritual element of its identity has equipped it to also meet the spiritual needs of families whenever this is wanted. Faith-focussed groups become spaces accessible to those wishing to speak freely and honestly about God without fear of prejudice. Those wishing to attend have opportunity to discuss such matters openly.

**Annual Report of the Trustees
For the year ended 31 March 2024**

Riverbank’s collaborative partnerships extend beyond the list above and include relationships with (and in some instances financial support from) the following organisations and groups in prior years: Waitrose, Finest for Baby Agencies Ltd, JoJo Maman Bébé, and Mind. Richmond Rugby Club, COOK, the Kew Scrub Hub, Growbaby, Kingston Vineyard.

3. Additional Achievements and Impact

The Trustees are grateful to all those volunteers who supported the Charity with their time, effort, and ingenuity.

- Riverbank launched in Whitton. All three Riverbank services operate in Whitton: Riverbank’s 1:1 support for Mums (and 1:1 support delivered in school for the children of vulnerable single mothers), Riverbank community group-work, and Riverbank’s network partnerships;
- Having awarded funds to Riverbank to distribute to local families in 2021, Richmond Council supported Riverbank with funding in 2023 for provision of food in Riverbank groups providing services that help local people affected by the cost-of-living crisis. Riverbank acknowledges the generous support of the London Borough of Richmond Upon Thames Council);
- Riverbank received generous funding from local, regional, and national donors including Kew Fete, The Richmond Charities, Richmond Parish Lands Charity, Joseph Rank Trust, Hampton Wick United Charity, and Southwark Diocese (Benefact Trust funding). Riverbank also received generous donations from local churches;
- Training and advisory support were provided for staff and volunteers. Volunteers continue to be supported as required and are DBS-checked;
- Staff participated in relevant training covering areas such as Safeguarding and Emergency First Aid.



4. Mission and Ministry Work

Riverbank works in partnerships with churches and has continued to develop its valued relationships by delivering presentations at various churches, by working with volunteers and partnering in community activities.

5. Financial Review

Funding for the Charity comes primarily from donations from charitable trusts and individuals, and from fees from schools.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 12 and 13, respectively. The Charity’s reserves decreased by £7,746 during the year (2023: increased by £74,713). The balance sheet shows total net assets of £137,401 (2023: £145,147) of which £93,619 (2023: £72,074) is restricted.

5.2 Reserves Policy

The Trustees have examined the requirements for free reserves, in other words those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Charity’s work, free reserves should be equivalent to approximately 2 months’ budgeted routine expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 March 2024 the Charity had net free reserves of £43,782 (2023: £73,073) as follows:

	2024	2023
	£	£
Total reserves	137,401	145,147
Less: restricted reserves	(93,619)	(72,074)
	43,782	73,073
Free reserves requirement:		
2 months’ budgeted routine expenditure	35,000	29,000

Reserves have been maintained in the year at over two months’ expenditure. The 2024-24 budget shows a break-even result.

**Annual Report of the Trustees
For the year ended 31 March 2024**

5.3 Investment Policy

Funds not immediately required for working capital are placed in a bank deposit account.

6. Plans for Future Periods

Riverbank will launch in Hampton Wick in Summer 2024. This is to ensure that families throughout LBRUT have a Riverbank centre where they can access support easily, increasing the number of families Riverbank impacts and the quality of support Riverbank is able to supply.

In 2025 Riverbank aims to launch in the Barnes area to complete the strategy that throughout LBRUT all vulnerable single mother families can access support easily.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document.

The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

8. Approval

The report of the Trustees was approved by the Trustees on 21 January 2025 and signed on its behalf by:



Mark Johnston
Trustee

Report of the Independent Examiner to the Trustees of Riverbank Trust

I report on the accounts of the Riverbank Trust for the year ended 31 March 2024, set out on pages 12 to 18.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts, and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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.

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.



John Helm ACA
21 January 2025

RIVERBANK TRUST

Statement of Financial Activities (incorporating the income and expenditure account) For the year ended 31 March 2024



	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Income from:	2						
Donations and legacies		64,456	114,711	179,167	133,058	106,743	239,801
Charitable activities		24,539	-	24,539	9,490	-	9,490
Investments		534	-	534	92	-	92
Total Income		89,529	114,711	204,240	142,640	106,743	249,383
Expenditure on:	3						
Raising funds		22,480	-	22,480	11,006	-	11,006
Charitable activities		96,340	93,166	189,506	85,301	78,363	163,664
Total Expenditure		118,820	93,166	211,986	96,307	78,363	174,670
Net (expenditure)/income before tax		(29,291)	21,545	(7,746)	46,333	28,380	74,713
Tax payable	4	-	-	-	-	-	-
Net (expenditure)/income after tax		(29,291)	21,545	(7,746)	46,333	28,380	74,713
Net movement in funds		(29,291)	21,545	(7,746)	46,333	28,380	74,713
Total funds brought forward		73,073	72,074	145,147	26,740	43,694	70,434
Total funds carried forward		43,782	93,619	137,401	73,073	72,074	145,147

RIVERBANK TRUST

Balance Sheet As at 31 March 2024



		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Current Assets					
Debtors	5	4,690	-	4,690	18,348
Cash at Bank and in Hand		39,872	93,619	133,491	128,075
		44,562	93,619	138,181	146,423
Creditors - Amounts Falling Due Within One Year	6	780	-	780	1,276
Net Current Assets		43,782	93,619	137,401	145,147
Net Assets		43,782	93,619	137,401	145,147
Represented By:					
Restricted Income Funds	7	-	93,619	93,619	72,074
Unrestricted Income Funds		43,782	-	43,782	73,073
Total Funds		43,782	93,619	137,401	145,147

For the financial year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial period and of its profit or loss for the financial period 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 is applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008). They were approved by the Trustees on 21 January 2025 and signed on their behalf by:

Mark Johnston

Company Registration Number: 7548705

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011, the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting.

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations.

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. Charitable expenditure includes governance costs and an apportionment of support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Tangible Fixed Assets

Small capital items (under £1,000 each) are written off in the year of purchase.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

1. Accounting Policies (continued)

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Donations & legacies				
Donations	61,811	835	62,646	124,707
Income tax reclaimed	2,645	-	2,645	16,318
Grants	-	113,876	113,876	98,776
	<u>64,456</u>	<u>114,711</u>	<u>179,167</u>	<u>239,801</u>
Charitable activities				
Work in schools	24,539	-	24,539	9,490
Investments				
Bank Interest	534	-	534	92
	<u>89,529</u>	<u>114,711</u>	<u>204,240</u>	<u>249,383</u>

London Borough of Richmond Upon Thames made a grant of £10,000 (2023: £Nil).

3. Expenditure

3a. Expenditure on Raising Funds

	Staff costs 2024 £	Other costs 2024 £	Total 2024 £	Total 2023 £
Fundraising	-	22,480	22,480	11,006
	<u>-</u>	<u>22,480</u>	<u>22,480</u>	<u>11,006</u>

3. Expenditure (continued)

3b. Expenditure on Charitable activities

	Staff costs 2024 £	Other costs 2024 £	Total 2024 £	Total 2023 £
Support work	158,594	30,012	188,606	162,884
Governance costs	-	900	900	780
	<u>158,594</u>	<u>30,912</u>	<u>189,506</u>	<u>163,664</u>

3c. Staff Costs

	2024 £	2023 £
Included within Expenditure on Charitable Activities are the following staff costs:		
Gross salaries	147,196	137,224
Social security costs	12,126	11,209
Pension contributions	4,272	4,140
Employer's Annual Allowance	(5,000)	(5,000)
	<u>158,594</u>	<u>147,573</u>
Of which: gross salaries and benefits paid to Key Management Personnel:	<u>21,940</u>	<u>19,132</u>

	Number	Number
The average number of employees during the year:		
Full time workers	2	1
Part time workers	6	7
	<u>8</u>	<u>8</u>

No employee received payments in excess of £60,000 during the year. Trustees are not paid a salary or expenses.

4. Taxation

As a charity, Riverbank Trust is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the Charity.

5. Debtors

	2024 £	2023 £
Gift Aid Tax receivable	2,645	16,318
Prepayments and accrued income	545	530
Other debtors	1,500	1,500
	<u>4,690</u>	<u>18,348</u>

6. Creditors - Amounts Falling Due Within One Year

	2024 £	2023 £
Accruals and deferred income	780	1,276
	<u>780</u>	<u>1,276</u>

7. Restricted Funds

7a Current Year

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2024 £
Schools and Community Work	59,648	85,623	(77,502)	-	-	67,769
Community Sponsorship	973	-	(138)	-	-	835
Beneficiary Support and Other	11,453	29,088	(15,526)	-	-	25,015
	<u>72,074</u>	<u>114,711</u>	<u>(93,166)</u>	<u>0</u>	<u>0</u>	<u>93,619</u>

7b Prior Year

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2023 £
Schools and Community Work	34,187	88,979	(63,518)	-	-	59,648
Community Sponsorship	973	-	-	-	-	973
Beneficiary Support and Other	8,534	17,764	(14,845)	-	-	11,453
	<u>43,694</u>	<u>106,743</u>	<u>(78,363)</u>	<u>0</u>	<u>0</u>	<u>72,074</u>

Schools and Community Work Fund: funds received to support the activities of the Charity in schools and the community.

Community Sponsorship Project: funds received in support of the Charity's support for a Syrian family.

Beneficiary Support and Other: funds received for the support of Charity beneficiaries and for other projects.

Restricted income includes the following grants: £61,945 (2023 - £52,672) received from Richmond Parish Lands Charity; and £12,500 (2023 - £12,500) from Joseph Rank Trust.

8. Related Party Transactions

Mark Johnston, a Trustee, who was also a member of the PCC of Holy Trinity and Christ Church Richmond until 15 May 2023, donated £5,700 (2023: £4,050) to the Charity. The Charity made payments to Holy Trinity and Christ Church Richmond of £508 (2023: £701) in respect of purchases during the year.

The Charity's key management employees received gross remuneration of £21,940 (2023: £19,132).

The aggregate unrestricted donations made by Trustees to the Charity were £6,470 (2023: £18,053).

9. Members' Funds

The Charity is a company limited by guarantee without a share capital. Instead of a share capital, each member guarantees to pay not more than £10 in the event of the company's liquidation. The amount of the members' guarantee represents a contingent asset to the company which will crystallise only if the company goes into liquidation. As the company is a going concern, the members have no obligation to pay the sum guaranteed.

RIVERBANK TRUST

England & Wales - Charity number 1143758

Accounts



RIVERBANK TRUST

Charity Registration Number: 1143758
Company Registration Number: 7548705

31 March 2023

Annual Report and Financial Statements

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

RIVERBANK TRUST

Annual Report and Financial Statements 2022 Contents



	Page
Legal and administrative information	2
Annual Report of the Trustees	3
Independent Examiner's report to the Trustees	10
Statement of financial activities	11
Balance sheet	12
Notes to the financial statements	13

RIVERBANK TRUST

Annual Report of the Trustees For the year ended 31 March 2023



Charity Name	Riverbank Trust.
Charity Registration No.	1143758. The Charity was established on 22 February 2011 and was registered with the Charity Commission on 12 September 2011.
Registered Office	Holy Trinity Church Centre, Sheen Park, Richmond, Surrey TW9 1UP
Governing Document	Memorandum & Articles of Association dated 22 February 2011
Objectives	<p>The object of the charity is in the Spirit of the Lord Jesus Christ to provide support and care for vulnerable women and other needy people, in particular in the London Borough of Richmond-upon-Thames or elsewhere at the Trustees' discretion.</p> <p>In view of the object of the charity, the Mission of Riverbank Trust ("Riverbank"), for the public benefit, is specifically:</p> <p>To bring hope and help through long-term emotional and practical support for single mothers experiencing significant challenges in life. Riverbank does this by equipping families of all faiths and none through one-to-one relationship and inclusive community groups, delivered in partnership with the local church, schools, voluntary organisations and professional services.</p>
Trustees	<p>The Trustees who served during the year and who were still serving at the date of this report were:</p> <p>Catriona Johnston Mark Johnston Dan Wells Geraldine Stride (appointed 9 May 2022) Peter Reekie (appointed 3 October 2022) Katie Madanat (appointed 25 April 2023) Tristan Blood (resigned 3 October 2022) Sally Buckwell (resigned 3 October 2022) Ellie Hughes (resigned 25 April 2023)</p>
Key Management Personnel	<p>Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are considered by the trustees to be:</p> <ul style="list-style-type: none">• The Trustees• The CEO Laura Lowther (previously Michelle Rutter)
Main Bankers	Barclays Bank Plc 8 George Street Richmond Surrey TW9 1JY
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL
Company Secretary	P. James Lowther

Annual Report of the Trustees For the year ended 31 March 2023

The Trustees, who are also the Directors of the Riverbank Trust, submit their annual report and the financial statements of Riverbank Trust (“the Charity”) for the year ended 31 March 2023. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2019 (FRS102)). The legal and administrative information set out earlier in this document forms part of this report. This report also constitutes a directors’ report required by section 415 of the Companies Act 2006 as all Trustees of a charity company are directors.

I. Structure, Governance & Management

I.1. Trustees

The Board of Trustees, which can have up to 12 members, administers the Charity. The Trustees meet as a management committee at least four times per year to discuss a full range of matters relating to project work, recruitment, finance and general administration. The Director is appointed by the Trustees to manage the day to day operations of the Charity. To facilitate effective operations, the Director has delegated authority, with terms of delegation agreed by the Trustees. The Director keeps the Trustees abreast of important issues with meetings, by telephone and email communication. The Director also sends out emails to the Trustees from time to time with updates and information on matters arising in the life of the Charity.

Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through training. None of the Trustees receive remuneration.

New Trustees are appointed by the existing Trustees. Unanimity is sought concerning such appointments.

The induction process for any individual newly-appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and receipt of copies of:

- the Memorandum and Articles of Association;
- the most recent financial statements; and
- the Charity Commission’s guidance ‘The Essential Trustee’.

I.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

2. Activities & Achievements

Activities & Achievement

The trustees have given due regard to the Charity Commission’s guidance on public benefit. The trustees believe that the Charity provides benefit to the public through the achievements associated with the following core activities:

- One to One Relationship;
- Community Groups; and
- Collaborative Partnerships.

One-to-One Relationship

Riverbank delivers long-term emotional and practical support to single mothers through one-to-one relationships between each single mother and her Outreach Worker. Outcomes achieved through one-to-one relationships include a reduction in **loneliness** and **isolation**, an improvement in **mental health** and **confidence**, and the receipt of **practical support** as described below.

**Annual Report of the Trustees
For the year ended 31 March 2023**

Oversight of all one-to-one relationship services: Riverbank continues to train, equip, and support its staff and volunteers as needed. This is overseen by the Riverbank CEO.

One-to-one relationship with Mums: The Outreach Workers ordinarily devote their time outside of community groups to meet with Mums, to develop relationships both in times of crisis and celebration. These relationships have both an emotional and a practical dynamic. This includes assistance with completing applications for crisis grants, food bank vouchers, nursery and school places, and housing applications. Other support includes accompanying Mums to court hearings, appointments with social services, the police, etc., and being there for each Mum when dealing with bereavement, miscarriage, or marking significant anniversaries and birthdays. Outreach Workers also signpost to additional specialist support wherever needed alongside Riverbank’s ongoing services to Mums. Riverbank continues to help each Mum stay in touch more generally via the Riverbank community newsletter which also helps with signposting further support as needed.

One-to-one relationship with children: Riverbank schoolwork

In addition to the core one-to-one relationships between Outreach Workers and Mums, Outreach Workers also devote one-to-one time in schools with the children of Riverbank Mums where needed and requested. This covers one-to-one and group work with both children and parents/guardians as identified by each school. Sessions with children provide a space to explore different issues through conversation, art and craft, and play. Riverbank draws on the expertise of its experienced teachers and practitioners and delivers, through its trained Outreach Workers, a highly regarded classroom-based emotional literacy syllabus one-to-one with each child. Over the 2022-2023 school year, the syllabus comprised 12 units of work:

- All about me;
- Anger;
- Change;
- Emotions and Feelings;
- Family;
- Finishing well;
- Following instructions and listening;
- Friendship;
- Rain before Rainbows;
- Self-esteem and confidence;
- Worry or anxiety; and
- Personal Space.

Schools have reported that Riverbank’s education-based service has demonstrated the capacity to (i) increase a pupil’s ability to concentrate, (ii) improve behaviour in class, and (iii) improve overall well-being. The demand for this service is strong with schools continuing to request that Riverbank extend its service to cover more children. The combination of a one-to-one relationship delivered to both mother and child produces in the child a visible increase in resilience and confidence.

Key Statistics

	2022-23	2021-22
Full-time staff	1	-
Part-time staff	7	8
Families reached	72	75
Schools involved in	4	3
School children reached (Incl. 1:1 sessions)	33	37
Contact with other Riverbank school parents	15	23

**Annual Report of the Trustees
For the year ended 31 March 2023**

Community Groups

Riverbank delivers emotional and practical support to single mothers through community groups that are often needs-based. Single Mums attend these community groups during term-time where they develop relationships and benefit from a shared sense of belonging and community. Mums share and receive needs-based support such as through the parenting training groups. Outcomes achieved through community groups include a reduction in **loneliness** and **isolation**, an improvement in **mental health** and **confidence**, and the development of **specific skills** such as those associated with parenting.

Refresh: Riverbank relaunched a playgroup for mums and their preschool children. The playgroup is a community collaboration programme run in collaboration with Holy Trinity Church, and typically runs on a Monday. It is open to the church and community and also offers a safe space for Riverbank Mums and their children. The programme includes reserved places for up to 20 Mums and their children. The morning starts with free play for the children and a brunch for everyone, aiming for participants to sit and eat together at a table. For those who express interest or request it, there is also an optional scripture reading and singing session toward the end of the morning. Refresh has become a community group that Mums look forward to each week. We aim to run a termly cooking activity that not only produces a delicious take-home lunch or snack, but also gives opportunity to learn some affordable meal ideas to replicate at home. It has been rewarding to see Mums journey from attendance to more engaged participation and in some instances developing enough confidence to assist the staff team and volunteers each week such as by setting up, cooking the brunch for the day, engaging with other Mums, and helping set down. One Mum successfully completed training in Food Hygiene and Safety.

Riverbank at Home: typically runs on Tuesday mornings. This is a café style coffee morning which includes breakfast. Mums meet in a safe, relaxing environment to chat and support each other, reducing feelings of loneliness and isolation. Many of the Mums attend weekly and have built good social and support networks with each other, with the result that many meet up regularly outside of the group to connect further and help each other out. Each session includes a simple activity, which is often a craft. Sitting around a table to complete a task has helped Mums start conversations and build relationships with each other. It has also been a way for Mums to build self-esteem as they learn new skills. Some Mums have begun to lead in these activities, sharing their talents with others in the group.

Little Droplets: Post-pandemic the group has still not yet restarted as the Queen's Road hostel is undergoing renovations. Riverbank remains in communication with the hostel manager with regard to a date for restarting services. The group previously ran on Wednesdays at the hostel in agreement with Richmond Council.

Connect: This is a support group for Mums with children and young individuals who have Special Educational (additional) and Emotional needs. We relaunched monthly in April 2022, intending to facilitate a community group that supports, encourages, makes friends, and shares experiences in a safe place. Mums value the opportunity to share news, swap ideas, and equip each other with much-needed information. Being with other like-minded Mums plays an important role in well-being and has allowed trusting relationships to deepen. Mums have shared how hard it is to find people who understand the difficulties that come with raising a child with disabilities. Even the easiest of activities like taking a child to the playground or supermarket can result in Mums feeling helpless, judged, lonely and isolated. It aims to allow Mums to discover they are not on their own and to learn from each other whilst also signposting to organisations that support parents and children. At each Connect we introduce a question for the day, for example, "How did you get your child into school when they didn't want to go?" or "If your child has after-school 'meltdowns', what tips have worked for you?" To illustrate the potential impact of such conversations in safe spaces, on one such occasion following 3 Mums sharing personal experiences and tips about getting their children into school, especially after a weekend, all 3 children successfully showed up at school on the Monday morning and the Mums were able to attend Refresh with their pre-school aged children.

Connect presently has 12 local Mums on the register.

Seedlings playgroup: Since launching Riverbank in Ham, Riverbank began the Seedlings playgroup in September 2022 in partnership with St. Richard's Church. Seedlings is a stay-and-play playgroup open to all parents/carers of children aged 0-5 years local to the Ham area. Seedlings typically runs on Wednesday mornings at St Richards Church in Ham. The playgroup is set up with a variety of toys and activities to promote early years development, interactions between the

**Annual Report of the Trustees
For the year ended 31 March 2023**

parent/carer and their children, and social interaction with other families from the local community. A typical playgroup session would include free play, a craft activity, snack time, story-time, and singing time. Refreshments are also available to adults. Playgroup parties for special events such as Christmas and Easter are a highlight of the Seedlings calendar. As the playgroup has a small entrance fee, a discrete free place card system is available to low-income families to allow them to attend free of charge. As the COVID pandemic had caused many of the local children's activities to close, and no other local playgroups were running in Ham, Seedlings has been well attended. Families have reported on the value of the group, how much the sessions are being enjoyed, and how Seedlings has become a key avenue for participants to get to know other families in the local area.

Faith Groups: Riverbank delivers its services in partnership with church communities. The charity is proud that the spiritual element of its identity has equipped it to also meet the spiritual needs of families whenever requested. Faith-focussed groups become spaces accessible to those wishing to speak freely and honestly about God without fear of prejudice. Those wishing to attend have opportunity to discuss such matters openly. Participants report that they feel they have grown individually and also as a group together.

Parenting Groups: Riverbank partners with Kids Matter, a charity with a vision to see every child in need raised in a strong family. Kids Matter engages local groups to use relational, evidence-informed parenting programmes for families in their communities. A Kids Matter programme typically runs for 7 weeks and is led by our trained staff members and a creche supported by our team of volunteers. It is a very friendly and warm environment where food and refreshments are provided, and Mums share parenting highs & lows and give & receive emotional support. It's a joy to watch Mums grow in confidence and try new things with their children throughout the Kids Matter programme. Time spent together is one of learning and nurturing.

The KM programme topics include:

- Building a strong family;
- Loving our children well;
- Play, encouragement, and listening;
- Routine and rewards;
- Family rules and consequences; and
- The bigger picture.

A **Babies Matter** programme aims to support new parents (Mums and Dads) across the transition to parenthood and through the first year of a child's life. As with Kids Matter, it's a privilege to come alongside Riverbank Mums, watching relationships being built, support networks created, Mums learning together, and coming away better equipped and strengthened as parents. Since the co-pilot with Kids Matter in Spring 2020, we've run one online Babies Matter group (Summer term 2021), and one in-person group (Spring 2022). The programme also typically runs for 6 weeks followed by a reunion session in 6 weeks and a booster session in 3 months. The material is designed to help parents understand their role in creating a secure and loving attachment with their baby and increase awareness of parental mental health. The group allows Mums and Dads (or anyone who forms part of their parenting team) to meet other parents at a similar stage and decrease their risk of isolation.

The BM programme topics include:

- Changes for me and us;
- Strengthening Relationships;
- Helping baby develop;
- Baby's amazing brain; and
- Helping baby to sleep.

Network Partnerships

Riverbank delivers emotional and practical support to single Mums through collaborative partnerships with the local church, schools, voluntary organisations, and professional services. Outcomes achieved through collaborative partnerships include a reduction in **loneliness** and **isolation**, an improvement in **mental health** and **confidence**, and the combatting of **financial hardship**.

- Riverbank continues to partner with Orleans House Gallery and runs a half-term art workshop for families;

Annual Report of the Trustees For the year ended 31 March 2023

- Riverbank continues to receive referrals from statutory and voluntary services, including Achieving for Children, RUILS (NHS social prescription services), housing, and social services covering the London Borough of Richmond;
- Riverbank partners with local primary schools including Holy Trinity CE Primary School, Marshgate Primary School, Darell Primary and Nursery School, and St Richard's C E Primary School;
- Riverbank's partnership with Richmond Knights Basketball enables school-aged children to access free places on holiday camps;
- Riverbank makes referrals and works alongside other charities providing practical and emotional support including Crosslight Debt Advice, Man and Boy, Crossway Pregnancy, and the Vineyard Community Centre;
- During the cost of living crisis, Riverbank saw an increase in requests for personal care and household cleaning products, and foodbank vouchers. Riverbank's partnerships with the Richmond & Whitton food banks and the Hygiene Bank helped support families during these difficult times;
- On-going partnership and connections with Growbaby, Kingston Vineyard has helped support some families with an immediate need for good quality second-hand children's clothes, equipment, toys, and nappies for 0 – 5 year olds;
- Riverbank continues its partnership with Kew Gardens through the Community Access scheme which enables Riverbank to use 60 visits each year for a small cost charged to the charity. Riverbank led a summer 2022 half-term break trip; and
- Riverbank's collaborative partnerships extend beyond the list above to include relationships with (and in some instances financial support from) the following organisations and groups in prior years: Waitrose, Finest for Baby Agencies Ltd, LVA Trust, JoJo Maman Bébé, and Mind. Richmond Rugby Club provided Riverbank families with hot meals and milk, and offered devices (laptops & tablets) to some of the Riverbank school children. During the C19 pandemic, COOK offered free prepared meals to 28 Riverbank families weekly. Riverbank has received donations of decoratively sewn facemasks for families and children made by the Kew Scrub Hub.

3. Additional Achievements and Impact

The Trustees would like to express their gratitude to all those volunteers who have supported the Charity with their time, effort and ingenuity.

- In line with its Strategic Development Plan, Riverbank continued to strengthen its focus on Riverbank's original core mission to single mothers;
- Riverbank launched in Ham. Riverbank Ham is a milestone development in the history of the charity as it represents the organisation's first ever geographic expansion. All three Riverbank services operate in Ham: Riverbank's 1:1 support for Mums (and 1:1 support delivered in school for the children of vulnerable single mothers), Riverbank community group-work, and Riverbank's network partnerships. The successful launch in Ham was due to a number of factors, including inter alia the support of Riverbank's valued partners, collaboration with St Richard's Primary School and St Richard's Church, and engagement with 86 families for the distribution of financial support from Richmond Council (prior to the Ham launch, Richmond Council awarded £19,950 from the Coronavirus Winter Support Fund for Riverbank to distribute to local families. Riverbank acknowledges the support of the London Borough of Richmond Upon Thames Council);
- In view of rising referrals from statutory services, schools, the NHS social prescription network (RUILS), and rising self-referrals, Riverbank expanded capacity with a new Outreach Worker to meet this rising demand. As this role was filled by a former Riverbank beneficiary, Riverbank was also able to successfully increase beneficiary representation within the organisation;
- Riverbank received generous funding from local, regional, and national donors including The Richmond Charities, Richmond Parish Lands Charity, Joseph Rank Trust, Evangelical Trust Ltd, and Southwark Diocese (Benefact Trust funding). Riverbank also received generous donations from local churches;
- Training and advisory support were provided for staff and volunteers. Volunteers continue to be supported as required and are DBS-checked;
- Staff participated in relevant training covering areas such as Safeguarding, Emergency First Aid, Kids Matter, Babies Matter, and Domestic Violence;



**Annual Report of the Trustees
For the year ended 31 March 2023**

- Riverbank runs events throughout the year during the various school breaks, to create an opportunity for Riverbank families to gather, catch up, have fun, play games, eat together, and experience community. 2022-23 events included: a drop-in morning at Halford House, a picnic in Ham, a Spring family morning in February 2023 half-term break, and an Easter family morning with Easter crafts, games, free play, singing, the Easter message and an Easter egg hunt. Riverbank families received a giant Easter egg for each child, special chocolate gifts for each Mum, and a HOPE magazine donated by Gideon’s Trust. This was made possible by the generosity of local churches;
- Christmas 2022: At Christmas, Riverbank re-launched its Supermums event which was welcomed by Riverbank Mums, staff, and volunteers. The event included Christmas crafting, pampering, a Christmas message, and a proper Christmas lunch. Riverbank was also able to distribute hygiene bank hampers, boxes of biscuits, supermarket gift cards to support families through financial challenges, and books for children to engage with the message of Christmas. This was made possible thanks to the generosity of individuals, churches, and local businesses such as the Kew Village Market Committee;
- Riverbank continues to see families make the transition from one-to-one support to engaging within a group setting or attending a wider partnership activity. The charity continues to achieve high retention of families whilst being able to welcome new Mums and children into the Riverbank family; and
- As in the past, Mums increasingly provide peer support for each other, establishing networks of support as Riverbank facilitates meetings and continues to build long-term, trusting relationships with other families in need. The charity continues to be encouraged by the new friendships that are forming, which provide mutual emotional and practical support and promote wellbeing.

4. Mission and Ministry Work

Riverbank works in partnerships with churches and has continued to develop its valued relationships by delivering presentations at various churches and has included the circulation of the Riverbank prayer letter ‘The Ripple’.

5. Financial Review

Funding for the Charity comes primarily from donations from charitable trusts and individuals, and from fees from schools.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 11 and 12 respectively. The Charity’s reserves increased by £74,713 during the year (2022: increased by £15,474). The balance sheet shows total net assets of £145,147 (2022: £70,434) of which £72,074 (2022: £43,694) is restricted.

5.2 Reserves Policy

The Trustees have examined the requirements for free reserves, in other words those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Charity’s work, free reserves should be equivalent to approximately 2 months’ budgeted routine expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 March 2023 the Charity had net free reserves of £73,073 (2022: £26,740) as follows:

	2023	2022
	£	£
Total reserves	145,147	70,434
Less: restricted reserves	(72,074)	(43,694)
	73,073	26,740
Free reserves requirement:		
2 months’ budgeted routine expenditure	29,000	26,000

**Annual Report of the Trustees
For the year ended 31 March 2023**

Reserves have been maintained in the year at over two months' expenditure. The 2023-24 budget shows a break-even result.

5.3 Investment Policy

Funds not immediately required for working capital are placed in a bank deposit account.

6. Plans for Future Periods

In line with its Strategic Development Plan, Riverbank expects to continue strengthening its focus on the charity's original core mission to single mothers.

The charity plans the launch of Riverbank in Whitton.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document.

The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

8. Approval

The report of the Trustees was approved by the Trustees on 21 December 2023 and signed on its behalf by:



Mark Johnston
Trustee

Report of the Independent Examiner to the Trustees of Riverbank Trust

I report on the accounts of the Riverbank Trust for the year ended 31 March 2023, set out on pages 11 to 17.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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.

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.



John Helm ACA
21 December 2023

RIVERBANK TRUST

Statement of Financial Activities (incorporating the income and expenditure account) For the year ended 31 March 2023



	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
Income from:	2						
Donations and legacies		133,058	106,743	239,801	102,721	71,490	174,211
Charitable activities		9,490	-	9,490	-	-	-
Investments		92	-	92	4	-	4
Total Income		142,640	106,743	249,383	102,725	71,490	174,215
Expenditure on:	3						
Raising funds		11,006	-	11,006	19,558	-	19,558
Charitable activities		85,301	78,363	163,664	81,312	57,871	139,183
Total Expenditure		96,307	78,363	174,670	100,870	57,871	158,741
Net (expenditure)/income before tax		46,333	28,380	74,713	1,855	13,619	15,474
Tax payable	4	-	-	-	-	-	-
Net (expenditure)/income after tax		46,333	28,380	74,713	1,855	13,619	15,474
Net movement in funds		46,333	28,380	74,713	1,855	13,619	15,474
Total funds brought forward		26,740	43,694	70,434	24,885	30,075	54,960
Total funds carried forward		73,073	72,074	145,147	26,740	43,694	70,434

RIVERBANK TRUST

Balance Sheet As at 31 March 2023



	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Current Assets					
Debtors	5	18,348	-	18,348	5,524
Cash at Bank and in Hand		56,001	72,074	128,075	65,450
		74,349	72,074	146,423	55,542
Creditors - Amounts Falling Due Within One Year	6	1,276	-	1,276	540
Net Current Assets		73,073	72,074	145,147	55,002
Net Assets		73,073	72,074	145,147	55,002
Represented By:					
Restricted Income Funds	7	-	72,074	72,074	43,694
Unrestricted Income Funds		73,073	-	73,073	26,740
Total Funds		73,073	72,074	145,147	70,434

For the financial year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial period and of its profit or loss for the financial period 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 is applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008). They were approved by the Trustees on 21 December 2023 and signed on their behalf by:

Mark Johnston

Company Registration Number: 7548705

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011, the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting.

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations.

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. Charitable expenditure includes governance costs and an apportionment of support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Tangible Fixed Assets

Small capital items (under £1,000 each) are written off in the year of purchase.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

1. Accounting Policies (continued)

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Donations & legacies				
Donations	114,336	10,371	124,707	74,818
Income tax reclaimed	16,318	-	16,318	3,511
Grants	2,404	96,372	98,776	95,882
	<u>133,058</u>	<u>106,743</u>	<u>239,801</u>	<u>174,211</u>
Charitable activities				
Work in schools	9,490	-	9,490	-
Investments				
Bank Interest	92	-	92	4
	<u><u>142,640</u></u>	<u><u>106,743</u></u>	<u><u>249,383</u></u>	<u><u>174,215</u></u>

Grants includes £nil (2022 - £1,106) from the Government (Coronavirus Job Retention Scheme).

3. Expenditure

3a. Expenditure on Raising Funds

	Staff costs 2023 £	Other costs 2023 £	Total 2023 £	Total 2022 £
Fundraising	<u><u>10,798</u></u>	<u><u>208</u></u>	<u><u>11,006</u></u>	<u><u>19,558</u></u>

3. Expenditure (continued)

3b. Expenditure on Charitable activities

	Staff costs 2023 £	Other costs 2023 £	Total 2023 £	Total 2022 £
Support work	136,775	26,109	162,884	138,583
Governance costs	-	780	780	600
	<u>136,775</u>	<u>26,889</u>	<u>163,664</u>	<u>139,183</u>

3c. Staff Costs

Included within Expenditure on Charitable Activities are the following staff costs:

	2023 £	2022 £
Gross salaries	137,224	128,208
Social security costs	11,209	7,929
Pension contributions	4,140	3,846
Employer's Annual Allowance	(5,000)	(4,000)
	<u>147,573</u>	<u>135,983</u>
Of which: gross salaries and benefits paid to Key Management Personnel:	<u>19,132</u>	<u>22,764</u>

The average number of employees during the year:

	Number	Number
Full time workers	-	-
Part time workers	8	8
	<u>8</u>	<u>8</u>

No employee received payments in excess of £60,000 during the year. Trustees are not paid a salary or expenses.

4. Taxation

As a charity, Riverbank Trust is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the Charity.

5. Debtors

	2023 £	2022 £
Gift Aid Tax receivable	16,318	3,511
Prepayments and accrued income	530	513
Other debtors	1,500	1,500
	<u>18,348</u>	<u>5,524</u>

6. Creditors - Amounts Falling Due Within One Year

	2023 £	2022 £
Accruals and deferred income	1,276	540

7. Restricted Funds

7a Current Year

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2023 £
Schools and Community Work	34,187	88,979	(63,518)	-	-	59,648
Community Sponsorship	973	-	-	-	-	973
Beneficiary Support and Other	8,534	17,764	(14,845)	-	-	11,453
	<u>43,694</u>	<u>106,743</u>	<u>(78,363)</u>	<u>0</u>	<u>0</u>	<u>72,074</u>

7b Prior year

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2022 £
Schools and Community Work	19,028	65,990	(50,831)	-	-	34,187
Community Sponsorship	1,575	-	(602)	-	-	973
Beneficiary Support and Other	9,472	5,500	(6,438)	-	-	8,534
	<u>30,075</u>	<u>71,490</u>	<u>(57,871)</u>	<u>0</u>	<u>0</u>	<u>43,694</u>

Schools and Community Work Fund: funds received to support the activities of the Charity in schools and the community.

Community Sponsorship Project: funds received in support of the Charity's support for a Syrian family.

Beneficiary Support and Other: funds received for the support of Charity beneficiaries and for other projects.

Restricted income includes the following grants: £52,672 (2022 - £59,790) received from Richmond Parish Lands Charity; £nil (2022 - £8,700) from The Hampton Fund; and £12,500 (2022 - £nil) from Joseph Rank Trust.

8. Related Party Transactions

Mark Johnston, a Trustee, who was also a member of the PCC of Holy Trinity and Christ Church Richmond until 15th May, 2022, donated £4,050 (2022: £11,300) to the Charity. The Charity made payments to Holy Trinity and Christ Church Richmond of £701 (2022: £nil) in respect of purchases during the year.

The Charity's key management employees received gross remuneration of £19,132 (2022: £22,764).

The aggregate unrestricted donations made by Trustees to the Charity were £18,053 (2022: £35,823).

9. Members' Funds

The Charity is a company limited by guarantee without a share capital. Instead of a share capital, each member guarantees to pay not more than £10 in the event of the company's liquidation. The amount of the members' guarantee represents a contingent asset to the company which will crystallise only if the company goes into liquidation. As the company is a going concern, the members have no obligation to pay the sum guaranteed.

RIVERBANK TRUST

England & Wales - Charity number 1143758

Accounts



RIVERBANK

HOPE IN COMMUNITY

RIVERBANK TRUST

Charity Registration Number: 1143758
Company Registration Number: 7548705

31 March 2022

Annual Report and Financial Statements

Tandem Accounting
Chartered Accountants
17 Heathville Road
London N19 3AL

RIVERBANK TRUST

Annual Report and Financial Statements 2021 Contents



	Page
Legal and administrative information	2
Annual Report of the Trustees	3
Independent Examiner's report to the Trustees	11
Statement of financial activities	12
Balance sheet	13
Notes to the financial statements	14

RIVERBANK TRUST

Legal and Administrative Information For the year ended 31 March 2022



Charity Name	Riverbank Trust.
Charity Registration No.	1143758. The Charity was established on 22 February 2011 and was registered with the Charity Commission on 12 September 2011.
Registered Office	Holy Trinity Church Centre, Sheen Park, Richmond, Surrey TW9 1UP
Governing Document	Memorandum & Articles of Association dated 22 February 2011
Objectives	<p>The object of the charity is in the Spirit of the Lord Jesus Christ to provide support and care for vulnerable women and other needy people, in particular in the London Borough of Richmond-upon-Thames or elsewhere at the Trustees' discretion.</p> <p>In view of the object of the charity, the Mission of Riverbank Trust ("Riverbank"), for the public benefit, is specifically:</p> <p>To bring hope and help through long-term emotional and practical support for single mothers experiencing significant challenges in life. Riverbank does this by equipping families of all faiths and none through one-to-one relationship and inclusive community groups, delivered in partnership with the local church, schools, voluntary organisations and professional services.</p>
Trustees	Tristan Blood – resigned 3 October, 2022 Sally Buckwell – resigned 3 October 2022 Catriona Johnston Mark Johnston Ellie Hughes Dan Wells Geraldine Stride – appointed 9 May, 2022 Peter Reekie – appointed 3 October, 2022
Key Management Personnel	<p>Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are considered by the trustees to be:</p> <ul style="list-style-type: none">• The Trustees• The CEO Laura Lowther (previously Michelle Rutter)
Main Bankers	Barclays Bank Plc 8 George Street Richmond Surrey TW9 1JY
Independent Examiner	John Helm ACA Tandem Accounting Limited 17 Heathville Road London N19 3AL
Company Secretary	P. James Lowther (unpaid volunteer)

The Trustees, who are also the Directors of the Riverbank Trust, submit their annual report and the financial statements of Riverbank Trust (“the Charity”) for the year ended 31 March 2022. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report. This report also constitutes a directors’ report required by section 415 of the Companies Act 2006 as all Trustees of a charity company are directors.

I. Structure, Governance & Management

I.1. Trustees

The Board of Trustees, which can have up to 12 members, administers the Charity. The Trustees meet as a management committee at least four times per year to discuss a full range of matters relating to project work, recruitment, finance and general administration. The Director is appointed by the Trustees to manage the day to day operations of the Charity. To facilitate effective operations, the Director has delegated authority, with terms of delegation agreed by the Trustees. The Director keeps the Trustees abreast of important issues with meetings, by telephone and email communication. The Director also sends out emails to the Trustees from time to time with updates and information on matters arising in the life of the Charity.

Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through training. None of the Trustees receive remuneration.

New Trustees are appointed by the existing Trustees. Unanimity is sought concerning such appointments.

The induction process for any individual newly-appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and receipt of copies of:

- the Memorandum and Articles of Association;
- the most recent financial statements; and
- the Charity Commission’s guidance ‘The Essential Trustee’.

I.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

2. Activities & Achievements

The trustees have given due regard to the Charity Commission’s guidance on public benefit. The trustees believe that the Charity provides benefit to the public through the achievements associated with the following core activities:

- One to One Relationship;
- Community Groups; and
- Collaborative Partnerships.

2.1 One to One Relationship

Riverbank delivers long-term emotional and practical support to single mothers through one-to-one relationship between each single mother and her Outreach Worker. Outcomes achieved through this relationship include: the **combatting of loneliness** and other conditions associated with **poor mental health**, and the provision of a host of **practical support** as described below.

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- One-to-one relationship oversight: Riverbank continues to train, equip, and support its staff and volunteers as needed. This is overseen by the Riverbank Pastoral Manager.
 - One-to-one relationship with Mums: Outreach Workers ordinarily devote their time outside of community groups to meet with Mums, to develop relationships both in times of crisis and celebration. This includes assistance with completing applications for crisis grants, food bank vouchers, nursery and school places, and housing applications. Other support includes accompanying Mums to court hearings, appointments with social services, the police etc, and being there for each Mum when dealing with bereavement, miscarriage or marking significant anniversaries and birthdays. These relationships have both an emotional and a practical dynamic. Outreach Workers also signpost to additional specialist support as required. Whilst compliance with government C19 guidance meant activities faced some adjustments, Outreach Workers continued to encourage and support families in need of financial or other practical help in crisis. Riverbank also sent packs to all our families based on the areas of engagement such as school-packs for school-work, parenting-packs, well-being packs and food/ hygiene parcels. Riverbank continued to help each Mum stay in touch more generally via the Riverbank community newsletter which also helps with signposting further support as needed. Each Mum and her family were delivered a Christmas gift by her respective Outreach Worker.
 - One-to-one relationship with children: Riverbank school-work. In addition to the core one-to-one relationships between Outreach Workers and Mums, Outreach Workers also devote one-to-one time in schools with the children of Riverbank Mums where needed and requested. This covers one-to-one and group work with both children and parents/guardians as identified by each school. Sessions with children provide a space to explore different issues and support learning needs as identified by teachers. Riverbank draws on the expertise of its experienced teachers and practitioners and delivers, through its trained Outreach Workers, a highly regarded classroom-based emotional literacy syllabus one-to-one with each child. Over the 2021-2022 school year, the current syllabus comprised 11 units of work:
 - All about me;
 - Anger;
 - Change;
 - Emotions and Feelings;
 - Family;
 - Finishing well;
 - Following instructions and listening;
 - Friendship;
 - Rain Before Rainbows (COVID-related with a book and activity posted to all school families);
 - Self-esteem and confidence; and
 - Worry or anxiety.

During periods of C19 lockdown, each school family was contacted with the offer of meeting remotely such as over Zoom (remote school sessions). Those children who requested to participate appreciated having one-to-one time with their Outreach Worker. Each online session varied depending on the age and need of the child, and was structured accordingly. Examples of content related to the pandemic included exploring together: 'What have you enjoyed most about lockdown?' 'What have you missed during lockdown?' 'What one thing are you looking forward to when all this is over?' 'What is one new thing you have learnt or done?' Answers were recorded on paper, stuck in the child's scrapbook, and kept as a reminder of school time together during lockdown. The children have tended to demonstrate a keen interest in their scrapbooks, sharing contents with peers, teachers and parents. Riverbank complies closely with applicable safeguarding requirements; this includes updating its safeguarding policy to reflect how services were adjusted, as well as asking each parent to complete an online consent form.

Schools have reported that Riverbank's education-based service has demonstrated the capacity to (i) increase a pupil's ability to concentrate, (ii) improve behaviour in class, and (iii) improve overall wellbeing. The demand for this service is strong with schools continuing to request that Riverbank extend its service to cover more children. The combination of one-to-one relationship delivered to both mother and child produces in the child a visible increase in resilience and confidence.

Key Statistics

	2021-22	2020-21
Full-time staff	-	-
Part-time staff	8	8
Families reached	75	75
Schools involved in	3	3
School children reached (Incl. one-to-one sessions)	37	32
Contact with other Riverbank school parents	23	12

2.2 Community Groups

Riverbank delivers emotional and practical support to single mothers through community groups that are often needs-based. Single Mums attend these community groups where they develop relationships and benefit from a shared sense of belonging and community. Mums share and receive needs-based support such as through the parenting training groups. Outcomes achieved through community groups include: the **combatting of isolation** and other conditions associated with **poor mental health**, and the development of **specific skills** such as those associated with parenting.

Vulnerable single mothers and families were emotionally affected by the pandemic and struggled with anxiety, feeling isolated and being worried about the safety of loved ones. Riverbank Outreach Workers sought to stay in contact with families during the year and engaged via phone calls, emails, texts and Zoom sessions. Riverbank restarted running a number of weekly groups in person from September 2021 following the government’s guidance on managing the risk of COVID-19.

- **Little Splashes:** typically runs on Mondays as a drop-in play and stay group where lunch is provided. Mums get the opportunity to meet other women in a safe environment, and their children get to engage in early development activities such as singing and storytelling. Mums are often very engaged, sometimes offering to cook or bring home baked goods, tidying away toys and helping wash dishes. We have watched families develop relationships with other families and begin supporting one another outside the group gatherings. Little Splashes could not run during periods of lockdown, and the group restarted in September 2021. Mums were emotionally affected by the pandemic, struggling with different levels of anxiety, feeling isolated and concerned about the safety of loved ones. Throughout lockdown Riverbank Outreach Workers remained engaged with families via different avenues as appropriate and in line with government guidance.
- **Riverbank at Home:** typically runs on Tuesdays as a café inclusive of breakfast. Mums treat this group as a safe place to meet and provide support for one another. Where feelings of loneliness or isolation remain, some Mums use this group as an opportunity to chat with others in a relaxed and understanding environment. During the year we added the opportunity for art, baking and craft activities; this enables Mums to have something just for them. We have found this often opens up conversation as Mums take part in activities and it has brought Mums a sense of peace and wellbeing.
- **Little Droplets:** typically runs on Wednesdays at a hostel on Queen’s Road, in agreement with Richmond Council. The hostel provides temporary housing for the vulnerable. All single Mum residents (including Mums-to-be) are invited to the group where they share time together chatting, enjoying breakfast, and having their babies and toddlers present for times of singing, reading, and playing musical instruments. The Outreach Worker is supported by a volunteer who is a former resident of the hostel, became a Riverbank Mum, and is now registered as a Riverbank volunteer able to give back into the community and empathise with hostel residents. Post pandemic the group has not yet restarted as the hostel is undergoing renovations. We are in contact with the hostel manager and hope to relaunch the group in the coming year.

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- **Connect:** typically runs monthly as a group where parents of children with Special Educational Needs (SEN) can be supported, make friends, and build community. We serve tea, coffee, cake, and snacks. Connect is mostly attended by a small group of committed Mums who otherwise would have little support around parenting children with SEN. Mums value the opportunity to share news, swap ideas and equip each other with much needed information. Being with other like-minded Mums plays an important role in well-being and has allowed trusting relationships to deepen. The group meets with the aim to chat, share and support both emotionally and practically. Connect could not be run during much of the pandemic nor since. Riverbank hopes to relaunch Connect on a monthly basis from April 2022.
 - **Faith Groups:** these are open invitation groups for those wanting to pray and/ or have time to fellowship and/ or explore the bible through the Living Water group. During the pandemic when restrictions were announced, the group met on Zoom, and when restrictions lifted the group organized outdoor 'God in nature' walks as the safest option was to meet outdoors in line with government guidance. Mums appreciated the holistic nature of the group; getting exercise, being in beautiful surroundings and being able to speak freely and honestly about God and their personal relationship with Him without fear of judgement or prejudice. The meetings have been particularly fitting for Mums who felt isolated during the pandemic and who felt C19 restrictions presented a particular challenge to their spiritual journey. The group became a space accessible to those wishing to build a relationship with God where they could be vulnerable and honest. This year the group met in person outdoors during covid restrictions and since September became a local church 'homegroup'. Riverbank has supported the church in restablising the group and its dynamics during this process. This has been incredibly successful with participants feeling that they not only have grown in their faith but also as a group together, often asking other Mums they know to join them. Volunteers have been both encouraged and moved by the honesty, vulnerabilities and determination Mums have shown at meetings.
 - **Parenting Groups:** Riverbank partners with **Kids Matter**, a Christian charity with a vision to see every child in need raised in a strong family. Kids Matter engages local churches and organisations to use relational, evidence-informed parenting programmes for families of all faiths and none in their communities. A Kids Matter programme typically runs for 7 weeks and is led by our trained staff members and a creche supported by our team of volunteers. It is a very friendly and warm environment where food and refreshments are provided and Mums share parenting highs & lows and give & receive emotional support. It's a joy to watch Mums grow in confidence and try new things with their children over the course of the Kids Matter programme. Time spent together is one of learning and nurturing.

The KM programme topics include:

- Building a strong family;
- Loving our children well;
- Play, encouragement, and listening;
- Routine and rewards;
- Family rules and consequences; and
- The bigger picture.

- A **Babies Matter** programme aims to support new parents (Mums and dads) across the transition to parenthood and through the first year of a child's life. As with Kids Matter, it is a privilege to come alongside Riverbank Mums, watching relationships being built, support networks created, Mums learning together and coming away being better equipped and strengthened as parents. Since the co-pilot with Kids Matter in Spring 2020, we've run one online Babies Matter group (Summer term 2021), and one in-person group (Spring 2022).

This programme also typically runs for 7 weeks (9 weeks online), and the material is designed to help parents understand their role in creating a secure and loving attachment with their baby and increase awareness of parental mental health. The group allows Mums and Dads (or anyone who forms part of their parenting team) to meet other parents at a similar stage and decrease their risk of isolation.

The BM programme topics include:

- Changes for me and us;
- Strengthening Relationships;
- Attachment and bonding;

-
- o Helping baby develop;
 - o Baby's amazing brain; and
 - o Helping baby to sleep.

- **The Christmas party** is normally a highlight in the year for families, staff, and volunteers. It is an important time for celebration and sharing quality time together, and is also an event that Dads often attend with the children. Due to the pandemic Riverbank had to change how the event took place in December 2021. To avoid overcrowding and to comply with social distancing measures, only Mums could attend to collect their family gift bags. Riverbank was also able to distribute hygiene bank hampers and gift cards in view of financial challenges faced by families. This was made possible thanks to the generosity of individuals, churches and businesses. Prior corporate/ institutional sponsors have included local and national businesses such as That's A Wrap and Pladis Global, churches, and the Kew Village Market Committee.

2.3 Collaborative Partnerships

Riverbank delivers emotional and practical support to single Mums through collaborative partnerships with the local church, schools, voluntary organisations and professional services. Outcomes achieved through collaborative partnerships include: the **combatting of isolation** and other conditions associated with **poor mental health** in single mothers and their families, and **combatting financial hardship**.

At a time when the pandemic has hindered the ability of individuals and institutions to work together in ways that were normal before the pandemic, Riverbank has continued its commitment to collaborative partnerships.

- Riverbank continues to partner with Orleans House Gallery and ran a half-term art club for some families;
- Riverbank continues to grow and strengthen its relationship with statutory and voluntary services, including Achieving for Children, housing, and social services covering the London Borough of Richmond;
- Riverbank partners with local primary schools including Holy Trinity CE Primary School, Marshgate, Darell and St. Richards, Ham;
- Riverbank's partnership with Kick London and Richmond Knights Basketball enables school-aged children to access free places on holiday camps;
- Riverbank makes referrals and works alongside other charities providing practical and emotional support including Crosslight Debt Advice, Man and Boy, Crossway Pregnancy, and the Vineyard Community Centre;
- During the pandemic some Riverbank families with children were hit particularly hard and could not afford essentials like housing, energy, and food. Riverbank saw an increase in requests for personal care and household cleaning products, foodbank vouchers, and parcels. Riverbank's partnerships with the Richmond & Whitton food banks, and the Hygiene Bank helped support families during difficult times;
- On-going partnership and connections with Growbaby, Kingston Vineyard have helped support some families with an immediate need for good quality second-hand children's clothes, equipment, toys, and nappies for 0 - 5 year olds;
- Riverbank was contacted by JoJo Maman Bébé regarding a recycling campaign From 'A Mother To Another' to boost support for baby banks across the UK. Some Riverbank families needed clothing packs and benefited from these donations as they included children's preloved clothing;
- Riverbank continues its partnership with Kew Gardens through the Community Access scheme which enables Riverbank to use 60 visits each year for a small cost charged to the charity; and
- Riverbank's collaborative partnerships extend beyond the list above to include relationships with (and in some instances prior support from) the following in prior years: Waitrose, Finest for Baby Agencies Ltd, LVA Trust, Mind. Richmond Rugby Club provided Riverbank families with hot meals and milk, and offered devices (laptops & tablets) to some of the Riverbank school children. During the pandemic, COOK offered free prepared meals to 28 Riverbank families weekly. Riverbank has received donations of decoratively sewn facemasks for families and children made by the Kew Scrub Hub.

3. Additional Achievements and Impact

The Trustees would like to express their gratitude to all those volunteers who have supported the Charity with their time, effort and ingenuity.

Additional achievements for the charity include:

- The London Borough of Richmond Upon Thames Council approved £19,950 funding for Riverbank through the LBRUT Coronavirus Winter Support Fund. This was approved in winter 2020/21 and distributed by Riverbank throughout that winter and into April 2021.



This was restricted funding and was for the purpose of assisting eligible beneficiaries in the borough with costs associated with food, utilities and other winter essentials. The funding came when the pandemic had already created difficult circumstances for many LBRUT residents and at a time of year when energy costs create added pressure for a number of families, particularly those suffering financial hardship. Riverbank acknowledges the support of the London Borough of Richmond Upon Thames Council in the impact delivered through this funding which was awarded to a Consortium comprising Riverbank Trust and St. Richard's CE Primary School, Ham. Riverbank was the designated Lead Organisation in the Consortium. None of the grant was underspent; all funding was spent in line with the funding purpose. 86 families in the borough were supported through this funding.

- Riverbank approved and progressed the implementation of its Strategic Development Plan;
- Riverbank received generous funding from local, regional and national donors including Waitrose, The Richmond Charities, Richmond Parish Lands Charity, The Porters Trust, the M H Charitable Trust, Hampton Fund and Marsh Christian Trust. Riverbank also received generous donations from local churches including Whitton Baptist Church and Holy Trinity Richmond;
- Riverbank successfully identified an Outreach Worker for its planned Ham Hub;
- Training and advisory support were provided for staff and volunteers. Volunteers continue to be supported as required and are DBS-checked;
- Staff participated in relevant training covering areas such as Safeguarding, Emergency First Aid, Kids Matter, Babies Matter, and Domestic Violence;
- Riverbank continues to see families make the transition from one-to-one support to also engaging within a group setting or attending a wider partnership activity. The charity continues to achieve high retention of families whilst being able to welcome new Mums and children into the Riverbank family;
- Riverbank successfully adapted its operations during 2021-2022 to facilitate the continuation of services to single mothers and their families. Riverbank was responsive to developments related to the pandemic in order to comply with government guidance and to meet the needs of the community; and
- As in the past Mums increasingly provide peer support for each other establishing networks of support, as Riverbank facilitates meetings and continues to build long-term, trusting relationships with other families in need. The charity continues to be encouraged by the new friendships which are forming, which provide mutual emotional and practical support and promote wellbeing.

Mission and Ministry Work

Riverbank works in partnerships with churches and has continued to develop its valued relationships throughout lockdown. This has included the opportunity to deliver presentations at various churches and has included circulation of the Riverbank prayer letter 'The Ripple'. Riverbank ordinarily runs a group called Living Water so those who are interested can access a safe and non-judgemental space to explore the teachings of Christ.

Home Office Community Sponsorship Scheme

The Charity supported a Syrian Refugee Family under the Home Office Community Sponsorship Scheme. The Arabic speaking family comprising 2 adults (Mum and Dad) and 3 children (2 of school age and 1 pre-schooler) arrived in the UK in July 2020. With a team of dedicated volunteers, interpreters and Riverbank staff, daily support was provided to help the family settle in. The staff and volunteers on this project completed the Government PREVENT training. The charity remained in contact with the family during lockdown, and the children attended school when possible. Parents continued

their learning online during the pandemic and made noticeable progress in their English. The staff and volunteer team engaged remotely in a number of ways such as providing translation services where necessary, supporting home learning for the children, and providing practical help such as financial support, food, Christmas and Easter gift bags, and attending to appointments. Riverbank’s contract with the Home Office has now completed. The family has decided to sign another two-year tenancy for their flat which means the family will remain under Riverbank’s care for the foreseeable future.

5. Financial Review

Funding for the Charity comes primarily from donations from schools, charitable trusts and individuals.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 13 and 14 respectively. The Charity’s reserves increased by £15,474 during the year (2021: increased by £18,359). The balance sheet shows total net assets of £70,434 (2021: £54,960) of which £43,694 (2021: £30,075) is restricted.

5.2 Reserves Policy

The Trustees have examined the requirements for free reserves, in other words those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Charity’s work, free reserves should be equivalent to approximately 2 months’ budgeted routine expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 March 2022 the Charity had net free reserves of £26,740 (2021: £24,885) as follows:

	2022 £	2021 £
Total reserves	70,434	54,960
Less: restricted reserves	(43,694)	(30,075)
	26,740	24,885
Free reserves requirement:		
2 months’ budgeted routine expenditure	26,000	26,000

Reserves have been maintained in the year at just under two months’ expenditure. The 2022-23 budget shows a break-even result.

5.3 Investment Policy

Funds not immediately required for working capital are placed in a bank deposit account.

6. Plans for Future Periods

In line with its Strategic Development Plan, Riverbank expects to strengthen its focus on Riverbank’s **original core mission to single mothers**. Other key aspects of the Strategic Development Plan include a revamping of Riverbank’s **online presence**, and the launch of a Ham Hub which will be the charity’s **first geographic expansion**.

In addition to single mothers self-referring to Riverbank, referrals are also made by statutory services, schools and other civil society agencies. There has been a rise in referrals to Riverbank during the pandemic and plans are in place to expand capacity with a **new Outreach Worker** to meet these needs within the community.

Riverbank plans to develop impactful **beneficiary representation** within the organisation.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document.

The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

8. Approval

The report of the Trustees was approved by the Trustees on 15 December 2022 and signed on its behalf by:



Mark Johnston
Trustee

Report of the Independent Examiner to the Trustees of Riverbank Trust



I report on the accounts of the Riverbank Trust for the year ended 31 March 2022, set out on pages 12 to 18.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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.

John Helm ACA

15 December 2022

RIVERBANK TRUST

Statement of Financial Activities (incorporating the income and expenditure account) For the year ended 31 March 2022



	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
Income from:	2						
Donations and legacies		102,721	71,490	174,211	121,781	57,189	178,970
Charitable activities		-	-	-	-	-	-
Investments		4	-	4	48	-	48
Total Income		102,725	71,490	174,215	121,829	57,189	179,018
Expenditure on:	3						
Raising funds		19,558	-	19,558	6,240	-	6,240
Charitable activities		81,312	57,871	139,183	110,159	44,260	154,419
Total Expenditure		100,870	57,871	158,741	116,399	44,260	160,659
Net (expenditure)/income before tax		1,855	13,619	15,474	5,430	12,929	18,359
Tax payable	4	-	-	-	-	-	-
Net (expenditure)/income after tax		1,855	13,619	15,474	5,430	12,929	18,359
Net movement in funds		1,855	13,619	15,474	5,430	12,929	18,359
Total funds brought forward		24,885	30,075	54,960	19,455	17,146	36,601
Total funds carried forward		26,740	43,694	70,434	24,885	30,075	54,960

RIVERBANK TRUST

Balance Sheet As at 31 March 2022



	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Current Assets					
Debtors	5	5,524	-	5,524	4,965
Cash at Bank and in Hand		21,756	43,694	65,450	50,577
		27,280	43,694	70,974	55,542
Creditors - Amounts Falling Due Within One Year	6	540	-	540	582
Net Current Assets		26,740	43,694	70,434	54,960
Net Assets		26,740	43,694	70,434	54,960
Represented By:					
Restricted Income Funds	7	-	43,694	43,694	30,075
Unrestricted Income Funds		26,740	-	26,740	24,885
Total Funds		26,740	43,694	70,434	54,960

For the financial year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial period and of its profit or loss for the financial period 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 is applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008). They were approved by the Trustees on 15 December 2022 and signed on their behalf by:

Mark Johnston

Company Registration Number: 7548705

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011, the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting.

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations.

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. Charitable expenditure includes governance costs and an apportionment of support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Tangible Fixed Assets

Small capital items (under £1,000 each) are written off in the year of purchase.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

1. Accounting Policies (continued)

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Donations & legacies				
Donations	74,818		74,818	70,006
Income tax reclaimed	3,511	-	3,511	6,415
Grants	24,392	71,490	95,882	102,549
	<hr/>	<hr/>	<hr/>	<hr/>
	102,721	71,490	174,211	178,970
Charitable activities				
Work in schools	-	-	-	-
Investments				
Bank Interest	4	-	4	48
	<hr/>	<hr/>	<hr/>	<hr/>
	102,725	71,490	174,215	179,018

Grants includes £nil (2021 - £19,950) from London Borough of Richmond-upon-Thames and £1,106 (2021 - £16,221) from the Government (Coronavirus Job Retention Scheme).

3. Expenditure

3a. Expenditure on Raising Funds

	Staff costs 2022 £	Other costs 2022 £	Total 2022 £	Total 2021 £
Fundraising	19,408	150	19,558	6,240
	<hr/>	<hr/>	<hr/>	<hr/>

3. Expenditure (continued)

3b. Expenditure on Charitable activities

	Staff costs 2022 £	Other costs 2022 £	Total 2022 £	Total 2021 £
Support work	116,575	22,008	138,583	153,939
Governance costs	-	600	600	480
	<u>116,575</u>	<u>22,608</u>	<u>139,183</u>	<u>154,419</u>

3c. Staff Costs

	2022 £	2021 £
Included within Expenditure on Charitable Activities are the following staff costs:		
Gross salaries	128,208	120,112
Social security costs	7,929	7,616
Pension contributions	3,846	3,458
Employer's Annual Allowance	(4,000)	(4,000)
	<u>135,983</u>	<u>127,186</u>
Of which: gross salaries and benefits paid to Key Management Personnel:	<u>22,764</u>	<u>29,777</u>

	Number	Number
The average number of employees during the year:		
Full time workers	-	-
Part time workers	8	8
	<u>8</u>	<u>8</u>

No employee received payments in excess of £60,000 during the year. Trustees are not paid a salary or expenses.

4. Taxation

As a charity, Riverbank Trust is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the Charity.

5. Debtors

	2022 £	2021 £
Gift Aid Tax receivable	3,511	2,476
Prepayments and accrued income	513	989
Other debtors	1,500	1,500
	<u>5,524</u>	<u>4,965</u>

6. Creditors - Amounts Falling Due Within One Year

	2022 £	2021 £
Accruals	540	582

7. Restricted Funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2022 £
Schools and Community Work	19,028	65,990	(50,831)	-	-	34,187
Community Sponsorship	1,575	-	(602)	-	-	973
Beneficiary Support and Other	9,472	5,500	(6,438)	-	-	8,534
	<u>30,075</u>	<u>71,490</u>	<u>(57,871)</u>	<u>0</u>	<u>0</u>	<u>43,694</u>

Schools and Community Work Fund: funds received to support the activities of the Charity in schools and the community.

Community Sponsorship Project: funds received in support of the Charity's support for a Syrian family.

Beneficiary Support and Other: funds received for the support of Charity beneficiaries and for other projects.

Restricted income includes the following grants: £59,790 (2021 - £24,750) received from Richmond Parish Lands Charity; £8,700 (2021 - £7,500) from The Hampton Fund; and £nil (2021 - £19,950) from London Borough of Richmond-upon-Thames.

8. Related Party Transactions

Mark Johnston, a Trustee, is also a member of the PCC of Holy Trinity and Christ Church Richmond which donated £11,300 (2021: £7,700) to the Charity. The Charity made payments to Holy Trinity and Christ Church Richmond of £nil (2021: £210) in respect of purchases during the year.

The Charity's key management employees received gross remuneration of £22,764 (2021: £29,777).

The aggregate unrestricted donations made by Trustees to the Charity were £35,823 (2021: £26,750).

10. Members' Funds

The Charity is a company limited by guarantee without a share capital. Instead of a share capital, each member guarantees to pay not more than £10 in the event of the company's liquidation. The amount of the members' guarantee represents a contingent asset to the company which will crystallise only if the company goes into liquidation. As the company is a going concern, the members have no obligation to pay the sum guaranteed.

RIVERBANK TRUST

England & Wales - Charity number 1143758

Accounts



RIVERBANK

HOPE IN COMMUNITY

RIVERBANK TRUST

Charity Registration Number: 1143758
Company Registration Number: 7548705

31 March 2021

Annual Report and Financial Statements

Simply Churches
Chartered Accountants
17 Heathville Road
London N19 3AL

RIVERBANK TRUST

Annual Report and Financial Statements 2021 Contents



	Page
Legal and administrative information	2
Annual Report of the Trustees	3
Independent Examiner's report to the Trustees	12
Statement of financial activities	13
Balance sheet	14
Notes to the financial statements	15

RIVERBANK TRUST

Legal and Administrative Information For the year ended 31 March 2021



Charity Name	Riverbank Trust.
Charity Registration No.	1143758. The Charity was established on 22 February 2011 and was registered with the Charity Commission on 12 September 2011.
Registered Office	Holy Trinity Church Centre, Sheen Park, Richmond, Surrey TW9 1UP.
Governing Document	Memorandum & Articles of Association dated 22 February 2011.
Objectives	<p>The object of the charity is in the Spirit of the Lord Jesus Christ to provide support and care for vulnerable women and other needy people, in particular in the London Borough of Richmond-upon-Thames or elsewhere at the Trustees' discretion.</p> <p>In view of the object of the charity, the Mission of Riverbank Trust ("Riverbank"), for the public benefit, is specifically:</p> <p>To bring hope and help through long-term emotional and practical support for single mothers experiencing significant challenges in life. Riverbank does this by equipping families of all faiths and none through one-to-one relationship and inclusive community groups, delivered in partnership with the local church, schools, voluntary organisations and professional services.</p>
Trustees	Tristan Blood Chairman Sally Buckwell Catriona Johnston Mark Johnston Ellie Hughes Dan Wells
Key Management Personnel	<p>Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are considered by the trustees to be:</p> <ul style="list-style-type: none">• The Trustees• Michelle Rutter, director
Main Bankers	Barclays Bank Plc 8 George Street Richmond Surrey TW9 1JY
Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL
Company Secretary	P. James Lowther (unpaid volunteer)

The Trustees, who are also the Directors of the Riverbank Trust, submit their annual report and the financial statements of Riverbank Trust (“the Charity”) for the year ended 31 March 2021. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report. This report also constitutes a directors’ report required by section 415 of the Companies Act 2006 as all Trustees of a charity company are directors.

I. Structure, Governance & Management

I.1. Trustees

The Board of Trustees, which can have up to 12 members, administers the Charity. The Trustees meet as a management committee at least four times per year to discuss a full range of matters relating to project work, recruitment, finance and general administration. The Director is appointed by the Trustees to manage the day to day operations of the Charity. To facilitate effective operations, the Director has delegated authority, with terms of delegation agreed by the Trustees. The Director keeps the Trustees abreast of important issues with meetings, by telephone and email communication. The Director also sends out emails to the Trustees from time to time with updates and information on matters arising in the life of the Charity.

Business and pastoral skills are well represented amongst the Trustees. Trustees aim to maintain and, where necessary, expand this range of skills and experience through training. None of the Trustees receive remuneration.

New trustees are appointed by the existing trustees. Unanimity is sought concerning such appointments.

The induction process for any individual newly-appointed to the board of Trustees comprises an initial meeting with at least two of the Trustees (whenever possible one of these two Trustees being the Chair) and receipt of copies of:

- the Memorandum and Articles of Association
- the most recent financial statements
- the Charity Commission’s guidance ‘The Essential Trustee’.

I.2 Risk Management

The Trustees acknowledge that they have a responsibility for the identification and proper management of risks faced by the Charity in achieving its primary aims. The Trustees have therefore assessed the major risks to which the Charity is exposed, in particular those relating to the specific operational areas of the Charity, its investments and its finances. The Trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the Charity, they have established effective systems and procedures to mitigate those risks.

2. Activities & Achievements

The trustees have given due regard to the Charity Commission’s guidance on public benefit. The trustees believe that the Charity provides benefit to the public through the achievements associated with the following core activities:

- One to One Relationship
- Community Groups
- Collaborative Partnerships

2.1 One to One Relationship

Riverbank delivers long-term emotional and practical support to single mothers through one-to-one relationship between each single mother and her Outreach Worker. Outcomes achieved through this relationship include: the **combatting of loneliness** and other conditions associated with **poor mental health**, and the provision of a host of **practical support** as described below.

-
- One-to-one relationship oversight: Riverbank continues to train, equip, and support its staff and volunteers as needed. This is overseen by the Riverbank Pastoral Manager.
 - One-to-one relationship with Mums: Outreach Workers ordinarily devote their time outside of community groups to meet with Mums, to develop relationships both in times of crisis and celebration. This includes assistance with completing applications for crisis grants, food bank vouchers, nursery and school places, and housing applications. Other support includes accompanying Mums to court hearings, appointments with social services, the police etc, and being there for each Mum when dealing with bereavement, miscarriage or marking significant anniversaries and birthdays. These relationships have both an emotional and a practical dynamic. Outreach Workers also signpost to additional specialist support as required. Whilst compliance with government C19 guidance meant activities faced some adjustments, Outreach Workers continued to encourage and support families in need of financial or other practical help in crisis. Riverbank also sent packs to all our families based on the areas of engagement such as school-packs for school-work, parenting-packs, well-being packs and food/hygiene parcels. Riverbank continued to help each Mum stay in touch more generally via the Riverbank community newsletter which also helps with signposting further support as needed. Each Mum and her family were delivered a Christmas gift by her respective Outreach Worker.
 - One-to-one relationship with children: Riverbank school-work. In addition to the core one-to-one relationships between Outreach Workers and Mums, Outreach Workers also devote one-to-one time in schools with the children of Riverbank Mums where needed and requested. Riverbank draws on the expertise of its experienced teachers and practitioners and delivers, through its trained Outreach Workers, a highly regarded classroom-based emotional literacy syllabus one-to-one with each child. Over the 2020-2021 school year, the current syllabus comprised 12 units of work:
 1. Friendship
 2. All about me
 3. Anger
 4. Change
 5. Emotions and Feelings
 6. Family
 7. Following instructions and listening
 8. Stress, worry, anxiety
 9. Self-esteem and confidence
 10. Finishing well
 11. Rain Before Rainbows (COVID-related with a book and activity posted to all school families)
 12. Back to school (COVID-related)

During periods of C19 lockdown, each school family was contacted with the offer of meeting remotely such as over Zoom (remote school sessions). Those children who requested to participate appreciated having 1:1 time with their Outreach Worker. Each online session varied depending on the age and need of the child and was structured accordingly. Examples of content related to the pandemic included exploring together: 'What have you enjoyed most about lockdown?' 'What have you missed during lockdown?' 'What one thing are you looking forward to when all this is over?' 'What is one new thing you have learnt or done?' Answers were recorded on paper, stuck in the child's scrapbook, and kept as a reminder of school time together during lockdown. The children have tended to demonstrate a keen interest in their scrapbooks, sharing contents with peers, teachers and parents. Riverbank complies closely with applicable safeguarding requirements; this includes updating its safeguarding policy to reflect how services were adjusted, as well as asking each parent to complete an online consent form.

Schools have reported that Riverbank's education-based service has demonstrated the capacity to (i) increase a pupil's ability to concentrate, (ii) improve behaviour in class, and (iii) improve overall wellbeing. The demand for this service is strong with schools continuing to request that Riverbank extend its service to cover more children. The combination of one-to-one relationship delivered to both mother and child produces in the child a visible increase in resilience and confidence.

Key Statistics

	2020-21	2019-20
Full-time staff	-	-
Part-time staff	8	7
Families reached	75	73
Schools involved in	3	3
School children reached (Incl. 1:1 sessions)	32	42
Contact with other Riverbank school parents	12	10

2.2 Community Groups

Riverbank delivers emotional and practical support to single mothers through diverse community groups that are often needs-based. Single Mums attend these community groups where they develop relationships, benefit from a shared sense of belonging and community and receive needs-based help such as through the parenting training groups. Outcomes achieved through community groups include: the **combatting of isolation** and other conditions associated with **poor mental health**, and the development of **specific skills** such as those associated with parenting.

- **Little Splashes:** typically runs on Mondays as a drop-in play and stay group where lunch is provided. Mums get the opportunity to meet other women in a safe environment and their children get to engage in early development activities such as singing and storytelling. Mums are often very engaged, sometimes offering to cook or bring home baked goods, tidying away toys and helping wash dishes. We have watched families develop relationships with other families and begin supporting one another outside the group gatherings. Little Splashes could not run during periods of lockdown. Mums were emotionally affected by the pandemic, struggling with different levels of anxiety, feeling isolated and concerned about the safety of loved ones. Throughout lockdown Riverbank Outreach Workers remained engaged with families via different avenues as appropriate and in line with government guidance.
- **Riverbank at Home:** typically runs on Tuesdays as a café inclusive of breakfast. Mums treat this group as a safe place to meet and provide support for one another. Where feelings of loneliness or isolation remain, some Mums use this group as an opportunity to chat with others in a relaxed and understanding environment.
- **Little Droplets:** typically runs on Wednesdays at a hostel on Queen’s Road, in agreement with the Council. The hostel provides temporary housing for the vulnerable. All single Mum residents (including Mums-to-be) are invited to the group where they share time together chatting, enjoying breakfast, and having their babies and toddlers present for times of singing, reading and playing musical instruments. The Outreach Worker is supported by a volunteer who is a former resident of the hostel, became a Riverbank Mum and is now registered as a Riverbank volunteer able to give back into the community and empathise with hostel residents.
- **Connect:** typically runs monthly as a group where parents of children with Special Educational Needs (SEN) can be supported, make friends, and build community. We serve tea, coffee, cake, and snacks. Connect is mostly attended by a small group of committed Mums who otherwise would have little support around parenting children with SEN. Mums value the opportunity to share news, swap ideas and equip each other with much needed information. Each of the Mums is vulnerable and so the small group allows participants to feel comfortable and talk freely about their concerns without being judged. Being with other like-minded Mums plays an important role in well-being and has allowed trusting relationships to deepen. Whilst Connect could not run during much of the pandemic, Riverbank looks forward to being able to relaunch Connect at an appropriate time in the future.
- **Faith Groups:** these are open invitation groups for those wanting to pray and / or have time to fellowship and / or explore the bible through the Living Water group. During the pandemic when restrictions were announced, the group met on Zoom, and when restrictions lifted the group organised outdoor ‘God in nature’ walks as the safest option was to meet outdoors in line with government guidance. Mums appreciated the holistic nature of the group; getting exercise, being in beautiful surroundings and being able to speak freely and honestly about God and their personal relationship with Him without fear of judgement or prejudice. The meetings have been particularly fitting

for Mums who felt isolated during the pandemic and who felt C19 restrictions presented a particular challenge to their spiritual journey. The group became a space accessible to those wishing to build a relationship with God where they could be vulnerable and honest. During the second lockdown the group could only meet via Zoom. Following the lifting of restrictions, the group hopes to meet again in person. Volunteers have been both encouraged and moved by the determination Mums have shown at meetings online or, when allowed, outdoors.

- **Parenting Groups:** Riverbank partners with **Kids Matter**, a Christian parenting resource that aims to equip parents/guardians to be confident and supported in their parenting. The group typically runs for 7 weeks and is led by our trained staff members and a creche supported by our team of volunteers. It is a very friendly and warm environment where food and refreshments are provided and Mums share parenting highs & lows and give & receive emotional support. It's a joy to watch Mums grow in confidence and try new things with their children over the course of the Kids Matter programme. Time spent together is one of learning and nurturing.

In March 2021 Riverbank completed its first online Kids Matter group. We had previously encouraged Mums to invite partners and this was our first ever group to include Dads. The group worked incredibly well. Some key feedback included interest to find more groups like this where Dads can talk and encourage each other in their parenting. Feedback similarly highlighted that the group *"helped to boost conversation about emotions"*.

The KM programme topics include:

- Building a strong family
- Loving our children well
- Play, encouragement, and listening
- Routine and rewards
- Family rules and consequences
- The bigger picture

Riverbank was honoured to be invited by Kids Matter to pilot a Babies Matter group. This was for Mums with younger babies and toddlers (and for pregnant Mums). The course is designed to look at parenthood from the very beginning. As with Kids Matter, it is a privilege to come alongside Riverbank Mums, watching relationships being built, support networks created, Mums learning together and coming away being better equipped and strengthened as parents. Our first Babies Matter group, since the co-pilot with Kids Matter in Spring 2020, has been meeting every Wednesday evening via Zoom since mid-April, with a trained staff facilitator and a staff helper. Over the eight weeks (online only), the programme helps to prepare families for the transition to parenthood and helps strengthen their relationships. The course material is designed to help parents understand their role in creating a secure and loving attachment with their baby and increase awareness of parental mental health. The group allows Mums and Dads (or anyone who forms part of their parenting team) to meet other parents at a similar stage and decrease their risk of isolation. The programme topics include:

- Changes for me and us
- Strengthening Relationships
- Attachment and bonding
- Helping baby develop
- Baby's amazing brain
- Helping baby to sleep

- The Christmas party is typically a highlight in the year for families, staff, and volunteers. It is a wonderful time for celebration and sharing quality time together. It is also the one event that our Dads regularly attend with their children. We usually provide families with a bag of gifts. Prior corporate / institutional sponsors have included local and national businesses such as That's A Wrap and Pladis Global, churches, and the Kew Village Market Committee. No Christmas party was possible in 2020.

2.3 Collaborative Partnerships

Riverbank delivers emotional and practical support to single Mums through collaborative partnerships with the local church, schools, voluntary organisations and professional services. Outcomes achieved through collaborative partnerships include: the **combatting of isolation** and other conditions associated with **poor mental health** in single mothers and their families, and **combatting financial hardship**.

At a time when the pandemic has hindered the ability of individuals and institutions to work together in ways that were normal before the pandemic, Riverbank has continued its commitment to collaborative partnerships.

- Riverbank continues to partner with Orleans House Gallery, and 30 families have enjoyed receiving art packs to work on;
- Riverbank continues to grow and strengthen its relationship with statutory and voluntary services, including Achieving for Children, housing, and social services covering the London Borough of Richmond;
- Riverbank partners with local primary schools including Holy Trinity CE Primary School, Marshgate, Darell and St. Richards, Ham;
- Riverbank's partnership with Kick London and Richmond Knights Basketball enables school-aged children to access free places on holiday camps. During the year many families had signed up but due to the Covid-19 pandemic, camps during half term were postponed/cancelled;
- Riverbank makes referrals and works alongside other charities providing practical and emotional support including Crosslight Debt Advice, Man and Boy, Crossway Pregnancy, and the Vineyard Community Centre;
- During this pandemic some Riverbank families with children were hit particularly hard and could not afford essentials like housing, energy, and food. Riverbank saw an increase in requests for personal care and household cleaning products, foodbank vouchers, and parcels. Riverbank's partnerships with the Richmond & Whitton food banks, and the Hygiene Bank helped support families during difficult times;
- Richmond Rugby Club provided Riverbank families with hot meals and milk, and offered devices (laptops & tablets) to some of the Riverbank school children;
- During the pandemic, COOK offered free prepared meals to 28 Riverbank families weekly;
- On-going partnership and connections with Growbaby, Kingston Vineyard have helped support some families with an immediate need for good quality second-hand children's clothes, equipment, toys, and nappies for 0 - 5 year olds;
- Riverbank received donations of beautifully sewn facemasks for families and children made by the Kew Scrub Hub;
- Riverbank was contacted by Jojo Maman Bébé regarding a recycling campaign From 'A Mother To Another' to boost support for baby banks across the UK. Some Riverbank families needed clothing packs and benefited from these donations as they included children's preloved clothing;
- Riverbank continues its partnership with Kew Gardens through the Community Access scheme which enables Riverbank to use 60 visits each year for a small cost charged to the charity;
- Riverbank's collaborative partnerships go beyond the list above to include relationships with (and in some instances prior support from) the following: Waitrose, Finest for Baby Agencies Ltd, LVA Trust, Mind.

3. Additional Achievements and Impact

The trustees would like to express their gratitude to all those volunteers who have supported the Charity with their time, effort and ingenuity.

Impact of COVID-19 and Furlough

Covid-19 lockdowns have significantly impacted the charity's work. Despite this, the charity is grateful to have been able to adapt and successfully deliver services in compliance with government guidance.

After carefully review of finances and how operations were affected by the pandemic, the Trustees decided to apply for the government's Coronavirus Job Retention Scheme (CRJS). The scheme enabled us to retain staff while putting them on furlough leave temporarily, with HMRC paying 80% of the wages of retained staff who are not working.

The Covid-19 pandemic also brought an increased demand for services. The Charity created a plan to furlough members of staff for different periods for a minimum of 3 weeks initially with the opportunity to extend or to bring staff back into service later. Under the flexible extensions to the furlough scheme (from July 2020 onwards), staff could either cease working completely, or work reduced hours. This enabled us to continue to function with fewer staff during periods of the pandemic. As the social and economic consequences of the pandemic continued to rise, we saw a rise in the number of vulnerable families relying on Riverbank's support. We had to innovate through a variety of digital approaches including online sessions/remote support groups.

Additional achievements for the charity include:

- The London Borough of Richmond Upon Thames Council approved £19,950 funding for Riverbank through the LBRUT Coronavirus Winter Support Fund.



This was restricted funding and was for the purpose of assisting eligible beneficiaries in the borough with costs associated with food, utilities and other winter essentials. The funding came when the pandemic had already created difficult circumstances for many LBRUT residents and at a time of year when energy costs create added pressure for a number of families, particularly those suffering financial hardship. Riverbank acknowledges the support of the London Borough of Richmond Upon Thames Council in the impact delivered through this funding which was awarded to a Consortium comprising Riverbank Trust and St. Richard's CE Primary School, Ham. Riverbank was the designated Lead Organisation in the Consortium. None of the grant was underspent; all funding was spent in line with the funding purpose. 86 families in the borough were supported through this funding.

- Riverbank continued to work with the London Borough of Richmond Upon Thames Council to provide outreach support to vulnerable Mums at the Queens Road Hostel. Riverbank continues to engage with many of these women once they are rehoused.
- Riverbank received generous funding from local, regional and national donors including City of London Corporation, Richmond Parish Lands Charity, Hampton Fund and Marsh Christian Trust. Riverbank also received generous donations from local churches including Holy Trinity - Barnes, Whitton Baptist Church, Holy Trinity – Richmond, Twickenham Green Baptist, and Church of the Living God.
- At the London Faith & Belief Community Awards in November 2020, Riverbank was an award winner for its work with vulnerable women and families, and received £500 in prize money. The Faith & Belief Forum works towards 'a society which is fair to people of all backgrounds – religious and non-religious.'
- Riverbank appointed a new Fundraising, Marketing, and PR Manager.
- Training and advisory support were provided for staff and volunteers. Volunteers continue to be supported as required and are DBS-checked.
- Staff participated in relevant training covering areas such as Safeguarding, Emergency First Aid, Kids Matter, Babies Matter, and Domestic Violence.
- Riverbank continues to see families make the transition from one-to-one support to also engaging within a group setting or attending a wider partnership activity. The charity continues to achieve high retention of families whilst being able to welcome new Mums and children into the Riverbank family.
- Mums increasingly provide peer support for each other establishing their own networks of support, as Riverbank facilitates meetings and continues to build long-term, trusting relationships with other families in need. The charity continues to be encouraged by the new friendships which are forming, which provide mutual emotional and practical support and promote wellbeing.

Mission and Ministry Work

Riverbank works in partnerships with churches and has continued to develop its valued relationships throughout lockdown. This has included the opportunity to deliver presentations at Twickenham Green Baptist Church and Church of the Living God and has included circulation of the Riverbank prayer letter 'The Ripple'. Riverbank ordinarily runs a group called Living Water so those who are interested can access a safe and non-judgemental space to explore the teachings of Christ.

Home Office Community Sponsorship Scheme

During the year ended 31 March 2021 the Charity supported a Syrian Refugee Family under the Home Office Community Sponsorship Scheme. The Arabic speaking family comprising 2 adults (Mum and Dad) and 3 children (2 of school age and 1 pre-schooler) arrived in the UK in July 2020. With a team of dedicated volunteers, interpreters and Riverbank staff, daily support was provided to help the family settle in. The staff and volunteers on this project completed the Government PREVENT training. The charity remained in contact with the family during lockdown, and the children attended school when possible. Parents continued their learning online during the pandemic and have made noticeable progress in their English by moving up a class now they are back at college. The staff and volunteer team engaged remotely in a number of ways such as providing translation services where necessary, supporting home learning for the children, and providing practical help such as financial support, food, Christmas and Easter gift bags, and attending to appointments. The family has decided to sign another two-year tenancy for their flat which means the family will remain under Riverbank's care for the foreseeable future. Riverbank's plans include helping Dad to get work and to study for his driving license, whilst ensuring the family is financially stable and thriving at nursery, school, and college.

4. Going Concern

A significant event which has occurred prior to the signing of these accounts is the lockdown restrictions made necessary by the Covid-19 pandemic, which broke out in early March 2020.

Each year it is the Trustees' responsibility to state whether or not the annual accounts have been drawn up on a going concern basis (see the accounting policy note on page 15). Going concern is the assumption that an entity, in this case the Charity, has the resources (financial or otherwise) needed to continue operating for the foreseeable future and, in particular, for at least 12 months from the date of approval by the Trustees of these annual accounts. If the going concern principle did not apply, then the accounts would be drawn up on an insolvent basis.

Clearly, as part of this year's going concern review, the Trustees have had to consider the likely impact of COVID-19 pandemic on its ministry. It has concluded that the financial risks to that ministry have marginally increased as a result of the lockdown restrictions imposed by the Government but its income, which is substantially individual donations and trust grants has continued and in some cases increased.

Against this background, the Trustees have reviewed their financial forecast for 2021/22. This review indicates that the Charity will break even in the current year and that its cash reserves are more than adequate to enable the Charity to continue to undertake its activities. The Charity has taken advantage of the furlough scheme where appropriate and has been able to retain its employees. Accordingly, it has concluded that it is appropriate to prepare the 2021 Accounts on a going-concern basis and that it is not necessary to make any adjustment to these accounts as a result of the lockdown restrictions. The Trustees will continue to keep both the short-term and longer-term impact under review and in particular, the 'degree of return to normality' will be actively monitored in the latter part of 2021, with a view to assessing the likely carryover into 2022 and the effect on the 2022 Budget.

5. Financial Review

Funding for the Charity comes primarily from donations from schools, charitable trusts and individuals.

5.1 Financial Activity and Financial Position

The Statement of Financial Activities and Balance Sheet can be found on pages 13 and 14 respectively. The Charity's reserves decreased by £18,359 during the year (2020: increased by £830). The balance sheet shows total net assets of £54,960 (2020: £36,601) of which £30,075 (2020: £17,146) is restricted.

5.2 Reserves Policy

The Trustees have examined the requirements for free reserves, in other words those unrestricted funds not invested in tangible fixed assets. The Trustees consider that, given the nature of the Charity’s work, free reserves should be equivalent to approximately 2 months’ budgeted routine expenditure, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Charity to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 March 2021 the Charity had net free reserves of £24,885 (2020: £19,455) as follows:

	2021 £	2020 £
Total reserves	54,960	36,601
Less: restricted reserves	(30,075)	(17,146)
	24,885	19,455
Free reserves requirement:		
2 months’ budgeted routine expenditure	26,000	26,000

Reserves have been maintained in the year at just under two months’ expenditure. The 2021-22 budget shows a break-even result.

5.3 Investment Policy

Funds not immediately required for working capital are placed in a bank deposit account.

6. Plans for Future Periods

Riverbank successfully adapted its operations during 2020-2021 to facilitate the continuation of services to single mothers and their families. Riverbank expects to continue being **responsive to developments related to the pandemic** in order to comply with government guidance and to meet the needs of the community.

Following a decade of service to the community, Riverbank has been undertaking a review of its mission, vision and values. This review is using internal input as well as external advice. The review is likely to result in a strengthened focus on Riverbank’s original core mission to single mothers. The charity has been prayerfully working towards production of a **Strategic Development Plan** that frames elements of its vision for the coming decade. Other key aspects of the Strategic Development Plan include: the development of a 9-year funding strategy, a revamping of Riverbank’s online presence, and the first geographic expansion for the charity.

Riverbank expects to launch a **Ham Hub**, which will be the first geographic expansion of the charity.

In addition to single mothers self-referring to Riverbank, referrals are also made by statutory services, schools and other civil society agencies. There has been a rise in referrals to Riverbank during the pandemic and plans are in place to expand capacity with a **new Outreach Worker** to meet these needs within the community.

7. Responsibilities of Trustees for the Financial Statements

The Trustees are responsible for preparing the report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice. Charity law in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the activities of the Charity will continue.

The Trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the governing document.

The Trustees are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

7. Approval

The report of the Trustees was approved by the Trustees on 30 November 2021 and signed on its behalf by:



Mark Johnston
Trustee

Report of the Independent Examiner to the Trustees of Riverbank Trust



I report on the accounts of the Riverbank Trust for the year ended 31 March 2021, set out on pages 13 to 19.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to 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 Commission. An examination includes a review of the accounting records kept by the charity 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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.

John Helm ACA
9 December 2021

RIVERBANK TRUST

Statement of Financial Activities (incorporating the income and expenditure account) For the year ended 31 March 2021



	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £
Income from:	2						
Donations and legacies		121,781	57,189	178,970	104,727	47,480	152,207
Charitable activities		-	-	-	6,900	-	6,900
Investments		48	-	48	15	-	15
Total Income		121,829	57,189	179,018	111,642	47,480	159,122
Expenditure on:	3						
Raising funds		6,240	-	6,240	14,689	-	14,689
Charitable activities		110,159	44,260	154,419	98,014	45,589	143,603
Total Expenditure		116,399	44,260	160,659	112,703	45,589	158,292
Net (expenditure)/income before tax		5,430	12,929	18,359	(1,061)	1,891	830
Tax payable	4	-	-	-	-	-	-
Net (expenditure)/income after tax		5,430	12,929	18,359	(1,061)	1,891	830
Net movement in funds		5,430	12,929	18,359	(1,061)	1,891	830
Total funds brought forward		19,455	17,146	36,601	20,516	15,255	35,771
Total funds carried forward		24,885	30,075	54,960	19,455	17,146	36,601

RIVERBANK TRUST

Balance Sheet As at 31 March 2021



	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Current Assets					
Debtors	5	4,965	-	4,965	7,698
Cash at Bank and in Hand		20,502	30,075	50,577	29,863
		25,467	30,075	55,542	37,561
Creditors - Amounts Falling Due Within One Year	6	582	-	582	960
Net Current Assets		24,885	30,075	54,960	36,601
Net Assets		24,885	30,075	54,960	36,601
Represented By:					
Restricted Income Funds	7	-	30,075	30,075	17,146
Unrestricted Income Funds		24,885	-	24,885	19,455
Total Funds		24,885	30,075	54,960	36,601

For the financial year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The Trustees acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial period and of its profit or loss for the financial period 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 is applicable to the company.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008). They were approved by the Trustees on 30 November 2021 and signed on their behalf by:

Tristan Blood

Tristan Blood

M. D. Johnston

Mark Johnston

Company Registration Number: 7548705

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting

The financial statements have been prepared under the Charities Act 2011, the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting.

The Charity meets the definition of a public benefit entity under FRS 102.

Going Concern

There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition

Voluntary income and donations (including legacies) are accounted for once the Charity has entitlement to the income, it is probable the income will be received and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received. Grant income is recognised on a receivable basis.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

Expenditure recognition

Expenditure is accrued as soon as a liability is considered probable, and the amount of obligation can be measured reliably. Longer term liabilities are discounted to present value. The Charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

Expenditure included in Raising Funds includes amounts incurred in obtaining grants and other donations.

Charitable expenditure includes those costs in fulfilling the Charity's principal objects, as outlined in the Report of the Trustees. Charitable expenditure includes governance costs and an apportionment of support costs. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

Debtors

Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

1. Accounting Policies (continued)

Fund accounting

The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Income

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Donations & legacies				
Donations	70,006		70,006	76,137
Income tax reclaimed	6,415	-	6,415	5,897
Grants	45,360	57,189	102,549	70,173
	<u>121,781</u>	<u>57,189</u>	<u>178,970</u>	<u>152,207</u>
Charitable activities				
Work in schools	-	-	-	6,900
Investments				
Bank Interest	48	-	48	15
	<u>121,829</u>	<u>57,189</u>	<u>179,018</u>	<u>159,122</u>

Grants includes £nil (2020 - £2,695) received from The Home Office, £19,950 (2020 - £nil) from London Borough of Richmond-upon-Thames and £16,221 (2020 -£nil) from the Government (Coronavirus Job Retention Scheme).

3. Expenditure

3a. Expenditure on Raising Funds

	Staff costs 2021 £	Other costs 2021 £	Total 2021 £	Total 2020 £
Fundraising	<u>6,240</u>	<u>0</u>	<u>6,240</u>	<u>14,689</u>

3. Expenditure (continued)

3b. Expenditure on Charitable activities

	Staff costs 2021 £	Other costs 2021 £	Total 2021 £	Total 2020 £
Support work	120,946	32,993	153,939	143,123
Governance costs	-	480	480	480
	<u>120,946</u>	<u>33,473</u>	<u>154,419</u>	<u>143,603</u>

3c. Staff Costs

	2021 £	2020 £
Included within Expenditure on Raising Funds and Expenditure on Charitable Activities are the following staff costs:		
Gross salaries	120,112	123,539
Social security costs	7,616	7,721
Pension contributions	3,458	3,706
Employer's Annual Allowance	(4,000)	(3,000)
	<u>127,186</u>	<u>131,966</u>
Of which: gross salaries and benefits paid to Key Management Personnel:	<u>29,777</u>	<u>28,110</u>

The average number of employees during the year:

	Number	Number
Full time workers	-	-
Part time workers	8	8
	<u>8</u>	<u>8</u>

No employee received payments in excess of £60,000 during the year. Trustees are not paid a salary or expenses.

4. Taxation

As a charity, Riverbank Trust is exempt from tax on income and gains falling within the provisions of the Corporation Taxes Act 2010 or the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen on the Charity.

5. Debtors

	2021 £	2020 £
Gift Aid Tax receivable	2,476	5,897
Prepayments and accrued income	989	301
Other debtors	1,500	1,500
	<u>4,965</u>	<u>7,698</u>

6. Creditors - Amounts Falling Due Within One Year

	2021 £	2020 £
Accruals	582	960

7. Restricted Funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	Gains/ (losses) £	At 31 March 2021 £
Schools and Community Work	7,350	32,989	(21,311)	-	-	19,028
Community Sponsorship	4,796	-	(3,221)	-	-	1,575
Beneficiary Support and Other	5,000	24,200	(19,728)	-	-	9,472
	<u>17,146</u>	<u>57,189</u>	<u>(44,260)</u>	<u>0</u>	<u>0</u>	<u>30,075</u>

Schools and Community Work Fund: funds received to support the activities of the Charity in schools and the community.

Community Sponsorship Project: funds received in support of the Charity's support for a Syrian family.

Beneficiary Support and Other: funds received for the support of Charity beneficiaries and for other projects.

Restricted income includes the following grants: £24,750 (2020 - £28,836) received from Richmond Parish Lands Charity; £7,500 (2020 - £nil) from The Hampton Fund; and £19,950 (2020 - £nil for London Borough of Richmond-upon-Thames).

8. Property lease Commitments

The Charity's Treasurer, P. James Lowther, a Trustee until 20 November 2020, has made a commitment on behalf of the Charity in respect of a lease of a property which has been made available to a refugee family. The commitment at 31 March 2021 was £2,920, due for payment over the next 14 months. The lease payments until 31 August 2020 were made by the Charity and, with effect from 1 September 2020, have been taken over by the family, though the lease has not yet been transferred into the name of the family.

9. Related Party Transactions

Mark Johnston, a Trustee, is also a member of the PCC of Holy Trinity and Christ Church Richmond which donated £7,700 (2020: £13,150) to the Charity. The Charity made payments to Holy Trinity and Christ Church Richmond of £210 (2020: £507) in respect of purchases during the year.

Michelle Rutter, the Charity's key management employee, received gross remuneration of £29,777 (2020: £28,110).

The aggregate unrestricted donations made by Trustees to the Charity were £26,750 (2020: £25,125).

10. Members' Funds

The Charity is a company limited by guarantee without a share capital. Instead of a share capital, each member guarantees to pay not more than £10 in the event of the company's liquidation. The amount of the members' guarantee represents a contingent asset to the company which will crystallise only if the company goes into liquidation. As the company is a going concern, the members have no obligation to pay the sum guaranteed.