



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



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**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

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

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.

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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

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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.

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.

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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.

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.

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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.

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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	<u>-</u>	<u>26,976</u>	<u>26,976</u>	<u>-</u>	<u>26,976</u>	<u>22,480</u>

RIVERBANK TRUST

Notes to the Financial Statements For the year ended 31 March 2025



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
	7,987	4,690

6. Creditors - Amounts Falling Due Within One Year

	2025 £	2024 £
Accruals and deferred income	4,157	780

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
	93,619	158,567	(136,547)	0	0	115,639

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
	72,074	114,711	(93,166)	0	0	93,619

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.