

RIVERTREE TRUST

England & Wales · Charity number 1152813

Details

Status	Registered
Legal form	Charitable company
Company number	08542544
Registered	2013-07-11
Register	View on the Charity Commission register

Contact

Address	Jubilee Centre Market Street Paddock Huddersfield HD1 4SH
Phone	01484551550
Email	info@rivertreetrust.co.uk
Website	www.cchud.co.uk

Activities

Objects: THE OBJECTS OF THE COMPANY ARE FOR THE BENEFIT OF THE PUBLIC ('THE OBJECTS'):4.1. TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT;4.2. TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME THINK FIT; 4.3. TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT; AND4.4. TO PROMOTE SUCH OTHER PURPOSES RECOGNISED AS CHARITABLE UNDER THE LAWS OF ENGLAND AND WALES IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE DIRECTORS FROM TIME TO TIME MAY THINK FIT.

Activities: EDUCATION & TRAININGRELIEF OF POVERTY & HARDSHIPSERVING THE COMMUNITYADVANCE OF THE CHRISTIAN FAITHOVERSEAS MISSION WORK

Classification

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

Geography

- Calderdale
- Kirklees

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£517,637	£467,491	£1,983,394	13
2024-03-31	£969,346	£484,069	£1,933,248	15
2023-03-31	£481,337	£419,558	-	-
2022-03-31	£404,006	£342,918	-	-
2021-03-31	£406,507	£307,008	-	-

Trustees

Name	Role	Appointed
Michael John Wescott	Chair	2022-07-18
James Leslie Goodchild		2020-01-20
Karina Jayne Gledhill		2019-09-16
Phil Taylor		2025-09-08
Sarah Kay McCabe		2022-10-17

RIVERTREE TRUST

England & Wales - Charity number 1152813

Accounts



**RiverTree
Trust**

**ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 March 2025**

(A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY No: 08542544

CHARITY REGISTRATION No: 1152813

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
PO20 7EG

Pages 3 to 12	Trustees Annual Report
Page 13	Independent Examiners Report
Page 14	Statement of Financial Activities
Page 15	Balance Sheet
Page 16 to 25	Notes to the Financial Statements
Page 26	Statement of Cashflows

1. Legal and Administrative Information

REGISTERED CHARITY NAME	Rivertree Trust
CHARITY NUMBER	1152813
COMPANY REGISTRATION NUMBER	08542544
PRINCIPAL & REGISTERED OFFICE ADDRESS	Jubilee Centre Market Street Paddock Huddersfield HD1 4SH
TRUSTEES THAT SERVED DURING THE YEAR (ALSO DIRECTORS UNDER COMPANY LAW)	M Wescott (Chair) K Gledhill J Goodchild T B Lloyd S McCabe
INDEPENDENT EXAMINER	Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester PO20 7EG
BANKERS	HSBC Bank Plc Kingsgate Shopping Centre Huddersfield HD1 2QB
GOVERNING DOCUMENT	Memorandum and Articles of Association dated 23 May 2013
WEBSITE	www.rivertreetrust.co.uk

2. Aims and Objectives

The governing document defines the objectives of the trust as follows:

- to advance the Christian faith in accordance with the trust's statement of faith in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit
- to advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to promote such other purposes recognised as charitable under the laws of England and Wales in such parts of the United Kingdom or the world as the directors from time to time may think fit

We seek to fulfil these aims and objectives in the following main ways:

- Through the life and mission of the Community Church family in Huddersfield, in relationship with King's Church in Greater Manchester, the Pioneer Network and the Evangelical Alliance
- By the operation of the Jubilee Centre as the base for Community Church and as a public facility for the benefit of the local community
- Through numerous community-based projects and activities that operate either within the Jubilee Centre or in the community, with many of them being managed together under a community sub-organisation called The Branch. This operates under the oversight of RiverTree Trust as they help us to develop our work as a Community Hub through our current facility
- By engaging the services of two spiritual leaders to help develop the strategy for fulfilling our aims and objectives; and by the full-time employment of an operations manager, and a community projects and events co-ordinator; also, the part-time employment of a church administrator, a finance administrator, a community manager, 3 community support group workers, and a debt centre manager

3. Primary Strategies and Activities

3.1 Strengthening the Faith and Wellbeing of Church Members

Strengthening and encouraging people in their Christian life and witness and helping equip people in spiritual and emotional health.

3.1.1 Weekly Gatherings

The church meets together regularly on a Sunday morning for worship, teaching and mutual encouragement. As part of these Sunday meetings, a fully equipped crèche is offered for the care of babies and toddlers, along with a range of activities for all ages from pre-school to secondary school age children and young people.

All In Gatherings

Once every 4 weeks there is an All In meeting. The children and young people and adults meet together. There is an opportunity for all ages to take part in the worship and the talk. Typically, there will be some worship with actions, and interactive talk and an activity for the children.

3.1.2 Community Church Kids

Children join the adults for some of the worship in our weekly gatherings but then go out to their own age-specific groups. They learn about the Bible and the Christian faith and the difference it can make to their lives. The aim is also to enable them to express themselves and to grow spiritually, emotionally and socially in a safe, accepting and encouraging environment.

3.1.3 Prayer

The church gathers regularly to pray together, either in homes or at the Jubilee Centre. Church prayer meetings are held on weekday evenings at the Jubilee Centre every month, on Sunday mornings before our main gatherings every week and every Monday morning on Zoom.

3.1.4 Pastoral Care UK

Community Church Huddersfield is an affiliate member of Pastoral Care UK, a network of pastoral leaders which provides support and training to churches and individuals.

3.1.5 Family Hubs

These are groups that are held in the homes of church members, where 10-15 people regularly meet together to support and encourage one another, pray for one another, discuss the Bible together, consider how their faith applies to their daily lives and generally build friendship and relationship together. One group meets online via video conferencing software.

3.1.6 Teaching & Training

Monthly sessions are held for teaching and training – sometimes for the whole church, sometimes for specific groups. They use a variety of learning methods and cover a wide range of topics about how faith is worked out in the community and in our everyday lives. Where possible these sessions are live streamed to widen accessibility.

3.1.7 Community Church Youth

This is a group for secondary school aged children which exists to inspire, train and teach them about spiritual and emotional matters. With food, games, social activities, studies and discussions, we support the young people with their learning and help them to mature. We use Bible studies, crafts, outings, music and videos to help provoke questions about who we are, who God is and what is our purpose in this world.

3.1 Strengthening the Faith and Wellbeing of Church Members (continued)

3.1.8 Connect

Connect is a weekly meeting open to all age groups. The purpose of the group is to connect everyone to God and to one another. There is a relaxed atmosphere with prayer and worship followed by different speakers talking on a variety of topics. There is opportunity for discussion and sharing of ideas and a time for tea, biscuits and fellowship. Typically, there will be a summer event and a Christmas lunch and money is collected for local charities.

3.1.9 Financial Gifts

Following the biblical principle of supporting widows and orphans, and extending it to supporting families facing hardship, we give gifts to support people with a connection to the local church family.

3.2 Serving the Local Community

Actively working for the benefit of our town and local communities through a wide variety of community groups and activities.

3.2.1 The Branch

The Branch aims to Enable Transformation through love and belonging.

3.2.1.1 Jubilee Melody Makers

A group for parents, carers and pre-school children that focuses on the well-being of both adult and child. There is an emphasis on developing the whole person, supporting families and increasing connections so that people feel they belong. Locala partner with us to provide parent support and information during sessions, including a baby self-weighing station. Melody Makers uses craft work and music as a focus. In addition, it offers support to those suffering from isolation, depression and mental health challenges. Action and dance can also combat obesity and health challenges. Melody Makers has partnered with various Kirklees services and groups as a way of encouraging vulnerable adults to get involved as volunteers and to signpost members to other services. The group sees attendance figures ranging from 70 to 115 per session. Melody Makers has continued to financially support other charities, one of which enables 3 children to attend school in the Philippines.

3.2.1.2 Melody Makers Baby

This group is for parent support to give them a space to meet and gain advice. The room, equipment and singing session allow the babies to experience a variety of toys and have quality time with parents. It encourages peer support to enable parents to emotionally support each other. Locala breast feeding peer supporters also help with topic discussion and baby advice.. Fresh Futures partner with us to distribute free vitamins.

3.2.1.3 Jubilee Together

This is a friendly group for people living with mental illness and learning disabilities. It provides a place to meet where friendships can be built in a safe, family environment. After a simple meal, there is the opportunity to take part in various activities including crafts and games. The group enjoys several trips out that include visits to local cafes and an annual trip to see a Christmas pantomime.

3.2.1.4 Melody Dads

A monthly session that places a high value on, and supports the role of, dads and male carers. It helps to develop their parenting skills, combats isolation within fathers, and builds friendship among those with children of a similar age. Children's ages range from 0-10, but no limit is imposed. Activities include games, music and eating together. With a strong emphasis on support and education, it has proved to be beneficial to both adults and children.

3.2.1.5 Jubilee Keep Fit

In our aim to look after the whole person, fitness is important, especially after childbirth. This session is targeted at women who would like to be fit but struggle getting out with children or find that exercise is beneficial to their well-being, particularly those with postnatal depression. The hour-long session is run by a personal trainer who provides guidance in several exercises. Children are welcome to come along and participate or play with toys.

3.2.1.6 Jubilee Get Active

A light exercise class for mature adults with mobility issues, or other issues that can cause them to need a slower class. It is designed to promote health, fitness, strength and coordination. We hope to see a reduction in the number of falls and increased mobility and independence through this class.

3.2.1.7 Luncheon Club

A two-course meal with vegetarian/vegan options provided. The lunch is to encourage those who are coming to Jubilee Get Active to attend the Jubilee Centre even if they cannot exercise that day. The aim is to combat isolation, increase community inclusion and build friendship. The lunch also provides a hot meal for those that cannot make or afford one. It increases community connections.

3. 2 Serving the Local Community (continued)

3.2.1.8 Tai Chi

We enabled this group to get a grant and now support them with ongoing costs. It is a group primarily for those over 60 to keep them fit and give them core strength. It helps calm the mind, develop suppleness, improve posture and continue to give them independence.

3.2.1.9 MENology

An initiative aimed at men with addictions, social issues and mental health challenges. The group is a safe space for men to meet up, cook and share a healthy meal, learn new skill and improve wellbeing. It's free to attend, all ingredients are provided.

3.2.1.10 Coffee@JC

A community support programme centred around an open door and friendship. Free coffee is made available to anyone who attends this inclusive initiative. The emphasis is on providing an environment that supports lonely, elderly and vulnerable adults. Staff are always on hand to facilitate conversation and discussion. It is a free warm space.

3.2.1.11 Computer Corner

A weekly drop-in session to aid digital inclusion for those who don't have access to the internet or need help in accessing it skilfully. Members are assisted in the use of laptops to fill out forms, explore the internet, apply for jobs and learn computer skills.

3.2.1.12 Twins & More

A fortnightly group which provides peer support, for those with the challenge of multiple babies, in a quality space with interactive toys. The group provides refreshments, crafts and a singing session. Operating on a bi-weekly basis there is a strong social network including other activities in between these sessions.

3.2.1.13 'Breathe' Happy Café

A family friendly café run once a month. The focus during these sessions is positive attitude, care and wellbeing. We create a relaxed atmosphere where people can talk and try new things. There is an organized activity each week, for example, percussion, crafts, laughter, yoga and dance. There are also activities for children.

3.2.1.14 Community Events

Throughout the year, the following events were offered and open to all, for the benefit of the public in the local community . Easter parties, summer parties Christmas parties, and a Christmas panto, snacks and singing with Santa.

We held holiday events for children and families .

We ran HAF for summer and easter where we fed and provided educational fun sessions.

3.2.1.15 Christmas Day Meal

Every Christmas, Jubilee Centre hosts a meal for those who would otherwise be alone or without the funds to have a decent festive meal. Meals are delivered to people in their own homes who cannot afford the food, or who have no means/the ability to cook. This work is staffed by a team of around 80 volunteers. Working with partners in the community, transport is provided, and this annual event has become a regular on many calendars in the local area. Referrals come from housing associations, mental health organisations, The Welcome Centre, ex-service support, and schools. Donations for presents and food come from various sources. Each attendee gets a three-course meal, and the chance to sing carols, play games and receive a present from Santa. Children receive a bag of presents donated by the community.

In addition to the 156 meals served on Christmas day, we also gave out bags of food on Christmas Eve and at the end of the Christmas Day meal. This was equivalent to 3,623 food items measured in meal equivalents.

3.2.1.16 Welfare Support

This initiative provides a range of items including shoes, coats, school uniforms and bags for children in need of them, babies' toys and equipment for families in significant need. We provide stationery packs and books for children out of school. We help with furniture, carpets, bedding and crockery for those relocated due to domestic violence, asylum, or poverty. We source or buy white goods, including microwaves for people who have no means of cooking. We also help with energy top ups and gas and electricity re-connections. We provide walking aids, hygiene goods, toiletries and essentials to those who cannot shop or afford them. The service is provided by requesting specific donated items, financial donations or grants. Referrals have been made personally, by schools or other partners.

We partner with Uniform exchange to receive bags of school uniform and hand them out into the community and collect clothes.

In summary: 225 social actions were taken, 5 electric/ gas top-ups provided, 40 essential pieces of furniture and white goods were provided, 9 bags of clothes, 125 Emergency food shops and shopping support, 2 baby necessities and 53 other delivery (projects,house clearance etc) were provided.

3.2 Serving the Local Community (continued)

3.2.1.17 The Loving Our Neighbours Project

By gathering a large group of volunteers together action is taken around the community to care and look after people in their localities. This includes collecting medicines and giving lifts to medical appointments, taking animals to the vets, dog walking and cleaning. This also includes house and garden clearance, plus tip runs. Fast response is achieved due to a WhatsApp group.

3.2.1.18 The Branch Food Project

Our food projects vary from the Food pantry outside where the community put food in and those in need take food out, to cooking courses and baking sessions.

All food projects serve people from very diverse backgrounds with different needs. We have provision for people who are vegan, vegetarian, Halal, non-pork eating and many other diets.

3.2.1.19 Friday Food Redistribution

Food that will otherwise go to landfill is distributed into the community. Partnering with Fareshare, we pay for and receive a van delivery of food. We also gather food from other Fareshare partners, M&S, Tesco, Asda, Sainsburys, The Welcome Centre, The Ark and others. We have also received grants and donations to keep this project topped up with fresh food.

This is more than a food resource. As people come into the building, we show them love and respect, combating isolation. It also gives us a chance to get alongside people, find out how they are and what challenges they are facing. In this way we have met critical practical needs as well as referred people to other services.

Partnering with Fareshare, we receive a van load of frozen food which is then given out to families in our food redistribution and other areas of known need.

As a result of these initiatives, 42,456 food items given, measured in meal equivalents.

3.2.1.20 Emergency Food Provision and Shopping Support

People contact us themselves or are referred to us as needing help for food. We refer most people to the Welcome Centre and arrange for food packs to be delivered. Last year the equivalent of 1,305 food items given, measured in meal equivalents.

3.2.1.21 Courses

We partner with Waythrough who run three courses a year. We run courses on mindfulness, cooking and our REAL project aiming at providing people with the experience of a mock business.

3.2.1.22 Health

We have a team of community champions who pass out information at grassroots level about various health-related projects.

We partner with the Kirklees Wellness Service to hold weekly clinics to support people to stop smoking.

We partnered with Locala peer supporters who visited to give advice to new parents on breast feeding, weaning, and potty training. They also provided a baby-weighing service.

We linked up with Fresh Futures to distribute vitamins for pre-school children and pregnant women and to signpost people to where they can get access to healthy food and milk.

We ran a community health and wellbeing day promoting health and safety to all in partnership with TSL and the Council

We are involved in a yearlong project funded by the Mayor's fund on keeping women safe.

3.2.1.23 The Wider Community

The Branch is a Local Community Anchor. Anchors are established local organisations who share their experience, contacts, knowledge, resources and expertise with other local organisations.

Community Anchors listen to those working in communities and share information. They bring people together and help create plans. They help organisations develop, collaborate and influence the decisions that affect their communities.

Anchors work in enabling and co-productive ways with those in communities who are organising groups and activities, building on strengths and alliances.

3.2.1.24 Schools & College Work

This year our community team has hosted placement students from Kirklees College, Greenhead College, and local schools. We work with many other schools in the area receiving referrals from families, taking assemblies and working in partnership at special events or in other areas.

3.2 Serving the Local Community (continued)

3.2.1.25 Volunteers

We have mentored and trained volunteers to deliver a professional service whilst developing new skills. Course offered include first aid, food hygiene. We run two volunteer training sessions, reviews and mentoring support.

7,385 volunteer hours were donated .

In total we recorded 16,406 visits to Branch Groups & Activities.

3.2.2 The Bereavement Journey

The Bereavement Journey is a series of films and discussion groups that gently guide people bereaved at any time through the most common aspects of grief and bereavement, enabling them to process the implications for themselves and discern the next steps.

This 6-week course is open to anyone who has been bereaved at any time and in any way. The course uniquely offers a final session on faith questions in bereavement, provided from a Christian perspective. This follows the main sessions and is optional, making The Bereavement Journey suitable for people of any faith or none.

3.2.3 Jubilee Centre

Owned and operated by RiverTree Trust – this is a community hub and facility for the benefit of the Community Church family and the local community. Many of the activities listed in this Annual Return take place at the Jubilee Centre. RiverTree Trust also makes the facility available at cost for local public and community groups including the University of the Third Age (U3A), a local Tai Chi group and Kirklees Metropolitan Council. The centre has also been hired for occasional use by several private businesses and individuals. All these lettings serve to increase the community use of the centre and help contribute towards the financial upkeep.

3.2.4 Social Housing

We own 4 houses which were derelict and which we refurbished. They are now rented to an organization, Happy Days UK, who work to rehabilitate people who are homeless and/or have addictions.

3.2.5 Supporting Local Projects

We have given financial support to a number of local projects including:

Talkthru – Services include pregnancy choices, miscarriage, baby loss and termination counselling support in the Huddersfield and Kirklees Area.

Happy Days UK – A charity providing shelter, food and support for people affected by homelessness and crisis.

The Uniform Exchange – A Kirklees based charity who recycle good school uniforms, passing them from one family to another. “We want to make school uniforms accessible to all children and families who face hardship. A good uniform and a coat will improve a child’s likelihood of attendance and their ability to learn, helping to reduce social isolation.”

Aspire Creating Communities – A local charity that champions mutual support through connection, compassion and creativity. They bring together groups of mainly older and potentially isolated people to socialise, do crafts and support one another.

The Welcome Centre – Helping local families and individuals in crisis with food, toiletries, and other essential items. They also provide advice, guidance, and support to address underlying issues.

3.3 Advancing the Christian Faith

Seeking to embody, enact and explain the Christian message in our local community and across the world.

3.3.1 The Alpha Course

The Alpha Course is an opportunity for people to explore the Christian faith over a 10-week period. The evening includes food, a short talk, and an opportunity to ask questions and have a discussion. People are welcome to ask whatever they want, and they will always be given an honest answer, an assurance we will go away and find out more, or a simple “we don’t know.” The values are honesty, openness and dialogue. Our objective is not to ‘convert’ people but to present our beliefs in a way that leaves people free to make up their own minds and walk away without any obligation. Over the years some people have decided to follow Jesus, and others have continued their journey elsewhere. All have been grateful for a chance to talk and find out more.

3.3 Advancing the Christian Faith (continued)

3.3.2 The Pioneer Network

Community Church is part of the Pioneer Network. Pioneer is a relational network that is committed to connecting, inspiring and equipping churches in the UK and globally. Pioneer seeks to play its part in the re-evangelisation of the nations, planting new churches, equipping existing churches, and releasing leaders and influencers in every sphere of society. Pioneer's strategy is to develop strong resource churches (hubs) that can support other churches as they, in turn; serve their communities, towns and cities. (pioneer.org.uk)

In March 2025 the annual Pioneer conference was held in Southampton with members of the leadership team attending.

As part of their development in leadership 1 person has completed the two-year leadership programme this year, another is in his second year and we are looking for others to support more people in this.

Over several years Community Church has developed a close working relationship with King's Church Manchester which is a Pioneer regional hub.

This year we also supported the ongoing work of Waypoint church in Berwick-upon-Tweed

3.3.3 Debt Relief Centre

The Debt Centre provides free debt counselling - offering hope and a practical solution to anyone in our town and surrounding area who is struggling with unmanageable debt. We work in partnership with the charity Christians Against Poverty (CAP) to offer a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. We deliver a holistic and in-depth debt counselling service to those in need. Much of our work is carried out confidentially but each year we see several people from our town set free from the pressure caused by debt and experiencing a fresh start in life with relationships strengthened and lives saved.

3.3.4 International Support

RiverTree Trust has been able to support several projects to relieve poverty and financial hardship and to support persecuted Christians across the world. These include the following projects:

Unicef – £1000 support for humanitarian crisis in Sudan.

Worldvision – £500 support for the work of Worldvision who help children and families out of poverty through sponsorship and sustainable infrastructure. This donation was specially to aid families in the DRC affected by the MPox crisis.

Worldvision - £500 to specifically support the work of Worldvision in the middle east, in conflict zones.

Mission Aviation Fellowship (MAF) £500 to support the international work of MAF providing vital medical support to remote places.

Support for a Church in Amritsar (India) £500 to enable the ongoing work in the local area.

West Africa Pioneer International conference £1000 sent to support the running costs of the conference that trains, equips and inspires African church leaders within the Pioneer network.

3.3.5 Working with Parachurch Organisations

As well as working with the formerly mentioned Pioneer Network, and Christians Against Poverty we support the following organisations:

Hope Huddersfield – Local churches in Huddersfield working together to spread hope through prayer, mission events, and opportunities to serve the local community.

24/7 Prayer – An international, interdenominational movement of prayer, mission and justice.

GoChatter – a Christian media ministry that serves and equips churches with quality video content.

The Bible Project – a nonprofit, crowdfunded organization that makes free resources like videos, podcasts, articles, and classes to help people experience the Bible.

£500 was donated to Fusion to provide students with free bibles. Fusion is an organisation that promotes the Christian faith amongst university students.

£500 was given to Huddersfield Christian Union (CU) to contribute to a new PA system.

Another £500 was given to Reach counselling .

4. Public Benefit

The trust acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the benefit of the public. Details of how they have achieved this are provided in section 3 of this report. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the trust should undertake.

5. Risk Assessment

The directors actively review the major risks which the trust faces on a regular basis and believe that maintaining the free reserves stated, combined with the review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. Reserves Policy

A formal policy on reserves was agreed at the meeting of the directors of RiverTree Trust on 19th January 2015.

The trustees have set a reserves policy which requires:

- Reserves to be maintained at a level which ensures that the trust's core activities could continue during a period of unforeseen difficulty
- A proportion of reserves to be maintained in an easily accessible form
- The calculation of the required level of reserves is an integral part of the trust's annual planning, budget and forecast cycle. It takes into account:
 - o risks associated with each stream of income and expenditure being different from that budgeted, for example a gradual or temporary decline in income
 - o planned change in activity level: for example, a step change increase in expenditure due to taking on a new property for development, which introduces financial risk or shortfall

In accordance with this policy, RiverTree Trust intends to carry cash reserves sufficient to cover three months' routine operating expenses (including all salaries) and three months of full debt repayments.

7. Method of Trustee Recruitment and Appointment

The management of the charity is the responsibility of the board of directors / trustees who are elected and co-opted under the terms of the Articles of Association. This states that any person who is willing to act as a director and is permitted by law to do so, may be appointed to the board by:-

1. a unanimous resolution of the directors; or
2. an ordinary resolution of the Company.

8. Organisational Structure and Decision Making

The Trustees of the Charity are as noted on page 3.

Trustees' meetings are held periodically (at least 4 times a year) to review legal & financial strategy and financial performance, but regular contact is maintained in between meetings to monitor the distribution of funds, cash-flow, budgets, accounts, legal / HR procedures and general governance on issues such as safeguarding across the Charity.

The Trustees work together with the Spiritual Leadership (Members of the Company) of the Church, which comprises the following as of 31st March 2025 who meet at least 12 times a year as a team:

Sara Cosgrove and all the recognised leadership team members within Community Church.

The Trustees work with the leadership team of Community Church and The Branch.
Details of the leadership team are available on our website.

In addition to the work done by Leaders & Trustees as detailed above, the Charity seeks to further its aims and objectives by utilising the volunteer capacity (approx. 200) in the membership of the Church. Some full time and part time salaried members of staff augment and bring core hours and focus to this. They help to facilitate various areas of the activity and vision of the charity as follows:

These areas are as follows for this last financial year as of 31st March 2025:

Areas of Church Life Staff Members & Key Ministry Leaders

Community Church Leadership Team: Daniel Lush
Operations: Daniel Lush until January 2025 then taken over by Richard Rathod
Families and Children's Ministry: Karen Frost
The Branch community outreach: Alison Lloyd
Health & Safety: Sara Cosgrove
Safeguarding: Stephanie Wescott
Debt Centre Manager: Yvette Robinson
Youth Ministry: Philip and Hannah Tower
Worship Ministry: Marcus Frost

The Charity has sought to employ key personnel to further these areas of involvement for the Charity. The Leaders and Trustees meet with various leaders in the church to periodically review various areas of church life and activity. These reviews are key in ensuring that the Charity continues to meet its primary objectives. The Trustees work together with the Leaders in the Church to ensure that these aims, and objectives are met throughout the activity of the company.

Each member of staff goes through an annual appraisal, review and performance process to help staff with development, setting objectives, achieving targets and training opportunities. The leadership are also developing this appraisal and review process for members of the leadership team too.

8. Organisational Structure and Decision Making (continued)

Areas of oversight and governance have continued to be developed this year including the ongoing reviews of the health and safety policy, fire risk assessment, fixed assets register and the ongoing development and implementation of the Child Protection Policy in line with the latest government guidance and advice. We use advice from Thirtyone:Eight formerly known as the Churches' Child Protection Advisory Service (CCPAS) to help deliver and achieve this objective including DBS checks.

The Leaders and Trustees set and agree financial budgets for each area of Church life. These are monitored and reviewed each month against cash flow and expenditure management.

9. Relationships with related parties and key partnerships

Remuneration of related parties is listed on page 23.

There are no other key partnerships who received remuneration.

10. How the Remuneration of Key Management Personnel is set

The remuneration of all staff is set by the remuneration policy with set pay bands and points. Jobs are allocated to a pay band relating to the type of work the job involved and employees are allocated a pay point based on experience and capability.

Jobs are evaluated according to the nature of each job. Relevant factors are:

- the complexity of the tasks carried out and the skills required to complete them
- the level of responsibility required and the consequence of non-performance
- the nature and frequency of supervision required
- the current situation and, in some cases, the market conditions

The trustees aim to undertake external research in regard to salary benchmarking each year to help in this process.

An alteration to an employee's pay scale and pay point can happen if there has been a significant change to the job description of that employee. This might include new areas of responsibility including management responsibilities.

A discussion about any change can be initiated by an employee's line manager or by the employee themselves. Any change would have to be approved by the trustees.

The normal pay review date is 1st April taking into account the CPI, national living wage and other relevant issues.

11. Financial Review

The charity's available reserves (defined as unrestricted funds not invested in fixed assets) at the balance sheet date were £1,921,665 (2024: £1,857,316).

Cash reserves are maintained at a minimum level of 3 months essential expenditure totalling £85,000 for the charity as a whole.

The church finance and admin team on behalf of the Leaders and Trustees monitors funds & cash flow, ensuring an appropriate level of reserves is maintained.

The overall level of giving income; donations and gift aid receivable, increased by 5.8% compared to the previous financial year in terms of :

- Donations to CAP were down by 12.2%
- Donations to The Branch increased by 17%.
- Tithes, offerings and giving to the charity increased by 7.1% compared to the previous year.
- The amount claimed from HMRC for Gift Aid increased by 3% compared to the previous financial year. More work continues to be done to enable people to sign up for this.

The level of income from the hire of Jubilee Centre to external organisations and agencies increased by 42% to year end 31st March 2025.

The income from the former factory site on Willow Lane maintained its income until the sale of the site in December 2023. The site was sold for a profit of £431,825.84. The funds from this will be invested by into the Jubilee Centre and the work of the charity over the next five years.

The rental structure for the residential properties in Willow Lane was adjusted mid 2023. This has meant a decrease in both the income and expenditure as the tenants now cover the majority of the expenditure. The net outcome of this is a 3% increase. These properties continue to generate revenue for the charity whilst bringing social benefit through the work of Happy Days which is in line with the objectives of the Trust.

Forecasts and Budgets are carefully prepared and reviewed at regular monthly intervals by the Church Leaders and every quarter by Trustees in terms of income, expenditure and cash-flow analysis.

12. Plans for Future Periods

The Church and Charity plans to continue its work of the furtherance of its aims and charitable objectives in this coming financial year.

The Branch plans to continue to develop its work in the local community including starting work with those that are currently unemployed.

The Church is continuing to develop its relationship with the Pioneer Network and was part of the annual leaders' conference for over 400 people once again in March 2025.

Utilising the funds from the sale of Willow Lane, the charity will begin to explore development of the Jubilee Centre including obtaining the freehold from the current owners.

RESPONSIBILITIES OF THE TRUSTEES

The trustees (who are also the directors of Rivertree Trust for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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

In so far as the trustees are aware:

- there is no relevant examination information (information needed by the charitable company's independent examiners in connection with preparing their report) of which the charitable company's independent examiners are unaware, and
- the trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant examination information and to establish that the charitable company's independent examiners are aware of that information.

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

Approved by the board date : 26 JANUARY 2026

signed on their behalf :



Name :

M.J. WESCOTT

Trustee and Director

I report to the trustees on my examination of the accounts of Rivertree Trust for the year ended 31 March 2025.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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

INDEPENDENT EXAMINER'S STATEMENT

Since Rivertree Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a fellow member of the Association of Charity Independent Examiners, which is one of the listed bodies.

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 Rivertree Trust 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.

Signed : 

Name : K Gomes FCIE MAAT

Date : 27.1.26

Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
PO20 7EG

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
Income and Endowments from:						
Donations, Grants and Legacies	2a	251,880	-	137,240	389,120	416,867
Charitable Activities	2b	10,860	-	37,506	48,366	29,454
Other Trading Activities	2c	53,725	-	-	53,725	89,408
Investments	2d	25,144	-	-	25,144	316
Other	2e	1,224	-	58	1,282	433,301
Total		342,833	-	174,804	517,637	969,346
Expenditure on:						
Charitable Activities	3a	257,828	-	178,778	436,606	416,126
Trading Activities	3b	30,885	-	-	30,885	67,943
Total		288,713	-	178,778	467,491	484,069
Net income/(expenditure)		54,120	-	(3,974)	50,146	485,277
Transfers between funds	10,11	10,229	-	(10,229)	-	-
Other recognised gains/losses						
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-
Gains/(losses) on investment assets		-	-	-	-	-
Net movement in funds		64,349	-	(14,203)	50,146	485,277
Reconciliation of funds:						
Total funds brought forward		1,857,316	-	75,932	1,933,248	1,447,971
Total funds carried forward		1,921,665	-	61,729	1,983,394	1,933,248

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 25 form part of these financial statements.

RIVERTREE TRUST

BALANCE SHEET

YEAR ENDED 31 MARCH 2025

Company registration no: 08542544

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	31-Mar-25 Total £	31-Mar-24 Total £
Fixed Assets						
Tangible assets	6	368,848	-	-	368,848	365,938
Investment Assets	6	360,996	-	-	360,996	361,106
Current Assets						
Cash at bank and in hand	7	1,189,417	-	84,948	1,274,365	1,239,800
Debtors	8	18,526	-	1,153	19,679	30,401
Total Current Assets		1,207,943	-	86,101	1,294,044	1,270,201
Creditors: amounts falling due within one year	9	16,122	-	24,372	40,494	63,997
NET CURRENT ASSETS		1,191,821	-	61,729	1,253,550	1,206,204
TOTAL ASSETS less current liabilities		1,921,665	-	61,729	1,983,394	1,933,248
NET ASSETS		1,921,665	-	61,729	1,983,394	1,933,248
Funds of the Charity						
General Funds		1,921,665	-	-	1,921,665	1,857,316
Designated Funds	10	-	-	-	-	-
Restricted Funds	11	-	-	61,729	61,729	75,932
Total Funds		1,921,665	-	61,729	1,983,394	1,933,248

Directors' Responsibilities:

The directors are satisfied that for the year ended on 31st March 2025 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 13.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

The directors acknowledge their responsibility for ensuring that the company keeps proper accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and if its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on the 26 JANUARY 2026

Signed on their behalf by Director M. J. WESCOTT

Print Name: M. J. WESCOTT

Basis of preparation:

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

Advantage has been taken of Section 396(5) of The Companies Act 2006 to allow the format of the financial statements to be adapted to reflect the special nature of the charity's operation and in order to comply with the requirements of the SORP.

Rivertree Trust meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Going concern

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the charity going forward.

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

Material prior period errors

No material prior year errors have been identified in the reporting period.

1. ACCOUNTING POLICIES

The particular accounting policies adopted are set out below.

IncomeRecognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Revenue and Capital Grants

Revenue and Capital grants are recognised as income when notification is received. The income is matched with the relevant expenditure for which the grant has been received. Capital grants are credited to restricted funds. Depreciation of fixed assets purchased with the capital grants is then charged to these funds.

Tax reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Gifts in Kind

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government Grants

The charity has not received government grants in the reporting period.

Donated goods

The charity relies enormously on donated goods. It is deemed impractical to assess the value of donated stock held for distribution at the time of receipt, therefore the value of donated goods is recognised as a component of donations when it is distributed, with an equivalent amount recognised as charitable expenditure. The value used is based upon the Trussell Trust (industry standard) recommendation of 1kg of donated goods is equivalent to £2.37. However, as full records were not available, it is only possible to use an estimated figure.

Donated Services and Facilities

Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report

Deferred Income

Deferred income arises on income received but which may be allocated to a number of future periods in accordance with the terms of the grant or donation. The element of the income that is for a future period is deferred so as to match it to the periods covered by the terms of the income.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Expenditure and liabilities

Where possible, expenditure is allocated specifically to the relevant activities for which it is incurred. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources. Overhead costs in the statement of financial activities are apportioned on the basis of staff time spent on each activity.

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

Income that meets the criteria for deferral has been included in the accounts.

Legal status of the charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Stocks and work in progress

Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Fixed Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance basis over their estimated useful lives. The rates applied per annum are as follows:

Land and Buildings	Reducing balance basis	2%
Furniture and Equipment	Reducing balance basis	20%
Computer Equipment	Reducing balance basis	30%

2. INCOME AND ENDOWMENTS FROM:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Donations, Grants and Legacies						
Donations and Gifts		180,920	-	17,199	198,119	187,706
Donated Goods		36,448	-	-	36,448	41,109
Gift Aid Tax Recovered		34,512	-	1,335	35,847	33,773
Grants		-	-	118,706	118,706	154,279
		251,880	-	137,240	389,120	416,867
b) Charitable Activities						
Activities and Events		10,860	-	37,506	48,366	29,454
		10,860	-	37,506	48,366	29,454
c) Other Trading Activities						
Letting Income		53,725	-	-	53,725	89,408
		53,725	-	-	53,725	89,408
d) Investments						
Dividends & Interest		25,144	-	-	25,144	316
		25,144	-	-	25,144	316
e) Other						
Gain on disposal of fixed asset		-	-	-	-	431,826
Sundry & Miscellaneous Income		1,224	-	58	1,282	1,475
		1,224	-	58	1,282	433,301

3. EXPENDITURE ON:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Charitable Activities						
<u>Furthering charity aims</u>						
Donated goods distributed to beneficiaries		36,448	-	-	36,448	41,109
Events and Activities		18,245	-	694	18,939	5,081
Mission and Other Gifts	5	45,079	-	40,776	85,855	83,117
Depreciation		5,376	-	-	5,376	4,929
Staff Costs - Ministry Support	12	-	-	-	-	39,551
Staff Costs - Other Salaries	12	131,269	-	130,628	261,897	207,739
Training Costs		5,102	-	1,175	6,277	4,154
Volunteer Costs		3	-	901	904	1,147
<u>Support Costs</u>						
Administration costs- Bank charges and Accountancy Software		1,350	-	227	1,577	1,715
Administration costs- IT		1,274	-	456	1,730	2,057
Administration costs- Media and Website		1,796	-	1,816	3,612	4,448
Administration costs- Professional Fees		4,478	-	-	4,478	8,866
Administration costs- Telephone and Internet		1,117	-	426	1,543	3,482
Administration costs- Other		4,430	-	1,679	6,110	6,871
<u>Charity governance</u>						
Independent Examination Fees		1,860	-	-	1,860	1,860
		257,828	-	178,778	436,606	416,126
b) Trading Activities						
Premises Costs - Other		6,771	-	-	6,771	7,877
Premises Costs - Utilities		6,977	-	-	6,977	20,274
Premises Costs - Ground Rent and Council Tax		5,000	-	-	5,000	13,296
Premises Costs- Insurance		6,844	-	-	6,844	10,865
Premises Costs - Repairs and Maintenance		5,293	-	-	5,293	15,631
		30,885	-	-	30,885	67,943

4. SUPPORT AND GOVERNANCE COSTS

	Support	Governance	Total
	£	£	£
Office & administration	14,572	-	14,572
Independent examiners fees	-	1,860	1,860
Legal & Professional Fees	4,478	-	4,478
	19,050	1,860	20,910

5. DETAILS OF CERTAIN TYPES OF EXPENDITURE

	2024/25	2023/24
	£	£
Independent examiner's fees	1,650	1,650
Assurance services other than audit or independent examination	-	-
Tax advisory fees	210	210
Other fees (for example: financial advice, consultancy, accountancy services)	-	-

The charity has given grants and donations which in aggregate form a material part of charitable activities undertaken. An analysis is given below:

Activity/Project	To Individuals £	To Institutions £	TOTAL 2024/25 £
Community Grants/Donations	2,924	-	2,924
Hardship Grants/Donations	7,252	-	7,252
Sessional Activity	25,856	-	25,856
Sowing	5,855	43,968	49,823
	41,887	43,968	85,855

6. TANGIBLE FIXED ASSETS**UNRESTRICTED CHARITY ASSETS**

		Land and Buildings £	Furniture and Equipment £	Computer Equipment £	Total £
Cost	01-Apr-24	352,161	78,535	22,309	453,005
Additions		-	7,284	662	7,946
Disposals		-	-	-	-
Cost at	31-Mar-25	352,161	85,819	22,971	460,951
Depreciation	01-Apr-24	-	71,014	16,053	87,067
Charge		-	2,961	2,075	5,036
On Disposals		-	-	-	-
Depreciation at	31-Mar-25	-	73,975	18,128	92,103
Net Book Value	31-Mar-25	352,161	11,844	4,843	368,848
Net Book Value	31-Mar-24	352,161	7,521	6,256	365,938

WILLOW LANE HOUSES

		Land and Buildings £	Furniture and Equipment £	Computer Equipment £	Total £
Cost	01-Apr-24	359,635	6,742	-	366,377
Additions		-	230	-	230
Transfers		-	-	-	-
Cost at	31-Mar-25	359,635	6,972	-	366,607
Depreciation	01-Apr-24	-	5,271	-	5,271
Charge		-	340	-	340
On Disposals		-	-	-	-
Depreciation at	31-Mar-25	-	5,611	-	5,611
Net Book Value	31-Mar-25	359,635	1,361	-	360,996
Net Book Value	31-Mar-24	359,635	1,471	-	361,106

The annual commitments under non-cancelling operating leases and capital commitments for the next financial year are as follows:
31st March 2025 : 3 year photocopier lease from July 2023 - payable £155.11 per quarter

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
HSBC	491,593	-	-	491,593	1,028,236
Money Market	697,824	-	-	697,824	97,429
CAP (Hudds) Account	-	-	3,204	3,204	2,276
The Branch Account	-	-	81,698	81,698	111,819
The Branch Cash	-	-	46	46	40
	1,189,417	-	84,948	1,274,365	1,239,800

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Tax Recoverable	9,069	-	1,153	10,222	18,091
Trade Debtors	814	-	-	814	4,955
Other Debtors	2,500	-	-	2,500	2,590
Prepayments	6,143	-	-	6,143	4,765
	18,526	-	1,153	19,679	30,401

9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Credit Card	2,529	-	-	2,529	1,843
Trade Creditors	7,799	-	-	7,799	6,959
Deferred Income	-	-	21,156	21,156	47,608
Accruals	1,860	-	700	2,560	1,860
Taxation and Social Security	2,812	-	1,851	4,663	3,483
Other Creditors	1,123	-	665	1,788	2,244
	16,122	-	24,372	40,494	63,997

10. DESIGNATED FUNDS

The charity did not hold any designated funds during this or the previous financial year.

11. RESTRICTED FUNDS - CURRENT YEAR

	Balance 01-Apr-24 £	Income £	Purchase of Fixed Assets £	Expenditure £	Transfers In £	Transfer Out £	Balance 31-Mar-25 £
Debt Relief Centre (CAP) *	2,276	7,493	-	(20,317)	13,752	-	3,204
The Branch	73,656	167,311	-	(158,461)	-	(23,981)	58,525
	75,932	174,804	-	(178,778)	13,752	(23,981)	61,729

11a) RESTRICTED FUNDS - PREVIOUS YEAR

	Balance 01-Apr-23 £	Income £	Purchase of Fixed Assets £	Expenditure £	Transfers In £	Transfers out £	Balance 31-Mar-24 £
Debt Relief Centre (CAP) *	6,967	9,110	-	(20,061)	6,260	-	2,276
The Branch	61,756	190,611	-	(161,712)	-	(16,999)	73,656
	68,723	199,721	-	(181,773)	6,260	(16,999)	75,932

Restricted funding is reserved for the administration of the following projects and activities:

- Debt Relief Centre Staff & Operational Costs (see section 3.3.3)
* The balance shown against Debt Relief Centre (CAP), is represented by funds held in the CAP (Hudds) Account (Note 7) *
- The Branch staff and operation costs, a significant amount of which was also Grant Funding received with thanks (see sections 3.2.1).

Any transfers out of restricted funds represent the fact that unrestricted funds are at times used to fund restricted resources and activities. The transfer reflects the reimbursement.

The restricted funds have been spent in accordance with the purpose they were given. The closing balance of restricted funds at 31st March 2025 and 31st March 2024 is wholly represented by:

	31-Mar-25 £	31-Mar-24 £
Cash at bank and in hand	84,948	114,135
Debtors and prepayments	1,153	921
Creditors and accruals	(24,372)	(39,124)
	61,729	75,932

12. ANALYSIS OF STAFF COSTS AND THE COST OF KEY PERSONNEL

	2024/25	2023/24
	£	£
Gross Wages and Salaries	241,336	233,201
Employer's National Insurance Costs	18,484	13,470
Less HMRC Incentive	(5,000)	(5,000)
Employer's Pension Contributions	7,077	5,619
	<u>261,897</u>	<u>247,290</u>

Number of employees who were employed:

	2024/25	2023/24
Average number of employees during the year	14	15
Employees were engaged in each of the following activities:		
Leadership	1	2
Activities in furtherance of organisation's objects	6	7
Administration	7	6
	<u>14</u>	<u>15</u>

Two people were paid on a self-employed basis, while the other staff were paid through the PAYE system.

No employees received total employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The key management personnel of the charity comprise the Trustees, Senior Leader, Operations Manager. No Trustees received remuneration. The total employee benefits (including employer national insurance and employer pension contributions) of key management personnel of the charity was £54,160.

The charity makes pension contributions for employees into a government backed defined contribution pension plan. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme. The amount charged in the financial year end 31st March 2025 was £7,077 (2024: £5,619). The charity is under no further obligation to make any extra payments irrespective of how that pension fund performs. The assets of the scheme are held separately from those of the company in independently administered funds.

13. TRUSTEES AND OTHER RELATED PARTIES

One Trustee is engaged in the Ministry and in accordance with the Articles of Association, ministry fees were paid to them during this and the previous year as shown below. They are regarded as self-employed and they are responsible for their own reporting of tax and national insurance to HMRC.

Name of Trustee	Legal authority	Ministry Fees £	TOTAL 2024/25 £	TOTAL 2023/24 £
TB Lloyd	Governing document	-	-	25,440
		<u>-</u>	<u>-</u>	<u>25,440</u>

No trustees were remunerated for their role as a trustee.

In this period the charity has paid expenses to Trustees in relation to their role as Ministry leaders, not in relation to their role as Trustees, as follows:

	TOTAL 2024/25	TOTAL 2023/24
Number of Trustees who were paid expenses	-	1
Amount paid:	£	£
Retreat Accommodation	-	300
Bible Subscription	-	149
	<u>-</u>	<u>449</u>

13. TRUSTEES AND OTHER RELATED PARTIES (continued)

The spouses of two of the Trustees are also paid through the payroll as follows:

Related Party to	Legal authority	Salary £	Employer NI £	Employer Pens. £	TOTAL 2024/25 £	TOTAL 2023/24 £
TB Lloyd (spouse is employed in a Ministry role)	Governing document	33,685	3,393	1,007	38,085	35,077
M Wescott (spouse is employed in Admin role)	Governing document	21,102	1,657	630	23,389	8,585
		54,787	5,050	1,637	61,474	43,662

In this period the charity has paid expenses to Related Parties to Trustees in relation to their role as Ministry leaders as follows:

	TOTAL 2024/25	TOTAL 2023/24
Number of Related Parties who were paid expenses	-	1
Amount paid:	£	£
Consumables & Refreshments	-	903
	-	903

DB Gledhill (married to Trustee K Gledhill) working as Taylor & Gledhill Electrical assisted in a number of maintenance tasks .The firm was paid £2,071 for this service. No other material transactions took place between the organisation and a trustee or related parties, other than stated above.

The total amount given by trustees to the charity during the year was £15,820 (2024 : £18,411). There were no conditions attached to these donations.

14. MOVEMENT IN FUNDS - CURRENT YEAR

The Company is Limited by Guarantee (08542544) and is a Charity registered with the Charity Commission (1152813) and does not have a Share capital and has no income subject to Corporation Tax.

<u>Current year movement in funds</u>	At 01-Apr-24 £	Net movement in funds £	Transfers btw funds £	At 31-Mar-25 £
Unrestricted Funds				
General Funds	1,857,316	54,120	10,229	1,921,665
Restricted Funds				
Restricted Funds	75,932	(3,974)	(10,229)	61,729
TOTAL FUNDS	1,933,248	50,146	-	1,983,394

Net movement in funds, included in the above are as follows:

	Income £	Expenditure £	Movement in funds £
Unrestricted Funds			
General Funds	342,833	(288,713)	54,120
Restricted Funds			
Restricted Funds	174,804	(178,778)	(3,974)
TOTAL FUNDS	517,637	(467,491)	50,146

14. MOVEMENT IN FUNDS - PRIOR YEAR

<u>Comparatives for movement in funds</u>	At 01-Apr-23 £	Net movement in funds £	Transfers btw funds £	At 31-Mar-24 £
Unrestricted Funds				
General Funds	1,379,248	469,329	10,739	1,859,316
Restricted Funds				
Restricted Funds	68,723	17,948	(10,739)	75,932
TOTAL FUNDS	<u>1,447,971</u>	<u>487,277</u>	<u>-</u>	<u>1,935,248</u>

Net movement in funds, included in the above are as follows:

	Income £	Expenditure £	Movement in funds £
Unrestricted Funds			
General Funds	769,625	(302,296)	467,329
Restricted Funds			
Restricted Funds	199,721	(181,773)	17,948
TOTAL FUNDS	<u>969,346</u>	<u>(484,069)</u>	<u>485,277</u>

15. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

16. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. Further detail is provided in the Annual report.

17. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Annual report.

18. EVENTS AFTER THE END OF THE REPORTING PERIOD

There are no events that require disclosure.

		2024/25 £	2023/24 £
Cash used in operating activities	(a)	17,597	488,980
Cash used from investing activities			
Interest income		25,144	316
Purchase of tangible fixed assets		(8,176)	(5,499)
Disposal of tangible fixed assets		-	550,385
Cash provided by (used in) investing activities		16,968	545,202
Cash flows from financing activities			
Introduction/(Repayment) of long term borrowing		-	-
Cash used in financing activities		-	-
Increase/(decrease) in cash and cash equivalents in the year		34,565	1,034,182
Cash and cash equivalents at the start of the year		1,239,800	205,618
TOTAL cash and cash equivalents at the end of the year	(b)	1,274,365	1,239,800

(a) Reconciliation of net movement in funds to net cash flow from operating activities

	2024/25 £	2023/24 £
Net movement in funds	50,146	485,277
Add back depreciation charge	5,376	(8,680)
Deduct interest income shown in investing activities	(25,144)	(316)
Decrease/(increase) in debtors	10,722	9,125
Increase/(decrease) in creditors	(23,503)	3,574
Decrease/(increase) in donated goods stock	-	-
Net cash used in operating activities	17,597	488,980

(b) Analysis of cash and cash equivalents

	2024/25 £	2023/24 £
Cash at bank and in hand	1,274,365	1,239,800
Fixed Term Bond	-	-
Total cash and cash equivalents	1,274,365	1,239,800

(c) Analysis of net debt

	At start of year £	Cash flows £	Acquisition/ disposal of subsidiaries £	New finance leases £	Fair value movements £	Foreign exchange movements £	At end of year £
Cash	1,239,800	34,565	-	-	-	-	1,274,365
Cash Equivalents	-	-	-	-	-	-	-
Loans falling due < 1 yr	-	-	-	-	-	-	-
Loans falling due > 1 yr	-	-	-	-	-	-	-
Finance lease obligations	-	-	-	-	-	-	-
TOTAL	1,239,800	34,565	-	-	-	-	1,274,365

RIVERTREE TRUST

England & Wales - Charity number 1152813

Accounts



**RiverTree
Trust**

(A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY No: 08542544

CHARITY REGISTRATION No: 1152813

Independent Examiners Ltd
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

Pages 3 to 12	Trustees Annual Report
Page 13	Independent Examiners Report
Page 14	Statement of Financial Activities
Page 15	Balance Sheet
Page 16 to 25	Notes to the Financial Statements
Page 26	Statement of Cashflows

1. Legal and Administrative Information

REGISTERED CHARITY NAME	Rivertree Trust
CHARITY NUMBER	1152813
COMPANY REGISTRATION NUMBER	08542544
PRINCIPAL & REGISTERED OFFICE ADDRESS	Jubilee Centre Market Street Paddock Huddersfield HD1 4SH
TRUSTEES THAT SERVED DURING THE YEAR (ALSO DIRECTORS UNDER COMPANY LAW)	J Dumville (Chair) K Gledhill J Goodchild T B Lloyd S McCabe M Wescott
INDEPENDENT EXAMINER	Independent Examiners Ltd Unit 2, Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF
BANKERS	HSBC Bank Plc Kingsgate Shopping Centre Huddersfield HD1 2QB
GOVERNING DOCUMENT	Memorandum and Articles of Association dated 23 May 2013
WEBSITE	www.rivertreetrust.co.uk

2. Aims and Objectives

The governing document defines the objectives of the trust as follows:

- to advance the Christian faith in accordance with the trust's statement of faith in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit
- to advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to promote such other purposes recognised as charitable under the laws of England and Wales in such parts of the United Kingdom or the world as the directors from time to time may think fit

We seek to fulfil these aims and objectives in the following main ways:

- Through the life and mission of the Community Church family in Huddersfield, in relationship with King's Church in Greater Manchester, the Pioneer Network and the Evangelical Alliance
- By the operation of the Jubilee Centre as the base for Community Church and as a public facility for the benefit of the local community
- Through numerous community-based projects and activities that operate either within the Jubilee Centre or in the community, with many of them being managed together under a community sub-organisation called The Branch. This operates under the oversight of RiverTree Trust as they help us to develop our work as a Community Hub through our current facility
- By engaging the services of two spiritual leaders to help develop the strategy for fulfilling our aims and objectives; and by the full-time employment of an operations manager, and a community projects and events co-ordinator; also, the part-time employment of a church administrator, a finance administrator, a community manager, 3 community support group workers, and a debt centre manager

3. Primary Strategies and Activities

3.1 Strengthening the Faith and Wellbeing of Church Members

Strengthening and encouraging people in their Christian life and witness and helping equip people in spiritual and emotional health.

3.1.1 Weekly Gatherings

The church meets together regularly on a Sunday morning for worship, teaching and mutual encouragement. As part of these Sunday meetings, a fully equipped crèche is offered for the care of babies and toddlers, along with a range of activities for all ages from pre-school to secondary school age children and young people.

All In Gatherings

Once every 4 weeks there is an All In meeting. The children and young people and adults meet together. There is an opportunity for all ages to take part in the worship and the talk. Typically, there will be some worship with actions, and interactive talk and an activity for the children.

3.1.2 Community Church Kids

Children join the adults for some of the worship in our weekly gatherings but then go out to their own age-specific groups. They learn about the Bible and the Christian faith and the difference it can make to their lives. The aim is also to enable them to express themselves and to grow spiritually, emotionally and socially in a safe, accepting and encouraging environment.

3.1.3 Prayer

The church gathers regularly to pray together, either in homes or at the Jubilee Centre. Church prayer meetings are held on weekday evenings at the Jubilee Centre every month, on Sunday mornings before our main gatherings every week and every Monday morning on Zoom.

3.1.4 Pastoral Care UK

Community Church Huddersfield is an affiliate member of Pastoral Care UK, a network of pastoral leaders which provides support and training to churches and individuals.

3.1.5 Family Hubs

These are groups that are held in the homes of church members, where 10-15 people regularly meet together to support and encourage one another, pray for one another, discuss the Bible together, consider how their faith applies to their daily lives and generally build friendship and relationship together. One group meets online via video conferencing software.

3.1.6 Teaching & Training

Monthly sessions are held for teaching and training – sometimes for the whole church, sometimes for specific groups. They use a variety of learning methods and cover a wide range of topics about how faith is worked out in the community and in our everyday lives. Where possible these sessions are live streamed to widen accessibility.

3.1.7 Community Church Youth

This is a group for secondary school aged children which exists to inspire, train and teach them about spiritual and emotional matters. With food, games, social activities, studies and discussions, we support the young people with their learning and help them to mature. We use Bible studies, crafts, outings, music and videos to help provoke questions about who we are, who God is and what is our purpose in this world.

3.1 Strengthening the Faith and Wellbeing of Church Members (continued)

3.1.8 Connect

Connect is a weekly meeting open to all age groups. The purpose of the group is to connect everyone to God and to one another. There is a relaxed atmosphere with prayer and worship followed by different speakers talking on a variety of topics. There is opportunity for discussion and sharing of ideas and a time for tea, biscuits and fellowship. Typically, there will be a summer event and a Christmas lunch and money is collected for local charities.

3.1.9 Financial Gifts

Following the biblical principle of supporting widows and orphans, and extending it to supporting families facing hardship, we give gifts to support people with a connection to the local church family.

3.2 Serving the Local Community

Actively working for the benefit of our town and local communities through a wide variety of community groups and activities.

3.2.1 The Branch

The Branch aims to Enable Transformation through love and belonging.

3.2.1.1 Jubilee Melody Makers

A group for parents, carers and pre-school children that focuses on the well-being of both adult and child. There is an emphasis on developing the whole person, supporting families and increasing connections so that people feel they belong. Locala partner with us to provide parent support and information during sessions, including a baby self-weighing station. Melody Makers uses craft work and music as a focus. In addition, it offers support to those suffering from isolation, depression and mental health challenges. Action and dance can also combat obesity and health challenges. Melody Makers has partnered with various Kirklees services and groups as a way of encouraging vulnerable adults to get involved as volunteers and to signpost members to other services. The group sees attendance figures ranging from 70 to 134 per session. Melody Makers has continued to financially support other charities, one of which enables 3 children to attend school in the Philippines.

3.2.1.2 Melody Makers Baby

This group is for parent support to give them a space to meet and gain advice. The room, equipment and singing session allow the babies to experience a variety of toys and have quality time with parents. It encourages peer support to enable parents to emotionally support each other. Locala breast feeding peer supporters also help with topic discussion and baby advice.

3.2.1.3 Jubilee Together

This is a friendly group for people living with mental illness and learning disabilities. It provides a place to meet where friendships can be built in a safe, family environment. After a simple meal, there is the opportunity to take part in various activities including crafts and games. The group enjoys several trips out that include visits to local cafes and an annual trip to see a Christmas pantomime.

3.2.1.4 Melody Dads

A monthly session that places a high value on, and supports the role of, dads and male carers. It helps to develop their parenting skills, combats isolation within fathers, and builds friendship among those with children of a similar age. Children's ages range from 0-10, but no limit is imposed. Activities include games, music and eating together. With a strong emphasis on support and education, it has proved to be beneficial to both adults and children.

3.2.1.5 Jubilee Keep Fit

In our aim to look after the whole person, fitness is important, especially after childbirth. This session is targeted at women who would like to be fit but struggle getting out with children or find that exercise is beneficial to their well-being, particularly those with postnatal depression. The hour-long session is run by a personal trainer who provides guidance in several exercises. Children are welcome to come along and participate or play with toys.

3.2.1.6 Jubilee Get Active

A light exercise class for mature adults with mobility issues, or other issues that can cause them to need a slower class. It is designed to promote health, fitness, strength and coordination. We hope to see a reduction in the number of falls and increased mobility and independence through this class.

3.2.1.7 Luncheon Club

A two-course meal with vegetarian/vegan options provided. The lunch is to encourage those who are coming to Jubilee Get Active to attend the Jubilee Centre even if they cannot exercise that day. The aim is to combat isolation, increase community inclusion and build friendship. The lunch also provides a hot meal for those that cannot make or afford one. It increases community connections.

3. 2 Serving the Local Community (continued)

3.2.1.8 Tai Chi

We enabled this group to get a grant and now support them with ongoing costs. It is a group primarily for those over 60 to keep them fit and give them core strength. It helps calm the mind, develop suppleness, improve posture and continue to give them independence.

3.2.1.9 MENology

An initiative aimed at men aged 20-40 with addictions, social issues and mental health challenges. The group is a safe space for men to meet up, cook and share a healthy meal, learn new skill and improve wellbeing. It's free to attend, all ingredients are provided.

3.2.1.10 Coffee@JC

A community support programme centred around an open door and friendship. Free coffee is made available to anyone who attends this inclusive initiative. The emphasis is on providing an environment that supports lonely, elderly and vulnerable adults. Staff are always on hand to facilitate conversation and discussion. It is a free warm space.

3.2.1.11 Computer Corner

A weekly drop-in session to aid digital inclusion for those who don't have access to the internet or need help in accessing it skilfully. Members are assisted in the use of laptops to fill out forms, explore the internet, apply for jobs and learn computer skills.

3.2.1.12 Twins & More

A fortnightly group which provides peer support, for those with the challenge of multiple babies, in a quality space with interactive toys. The group provides refreshments, crafts and a singing session. Operating on a bi-weekly basis there is a strong social network including other activities in between these sessions.

3.2.1.13 'Breathe' Happy Café

A family friendly café run once a month. The focus during these sessions is positive attitude, care and wellbeing. We create a relaxed atmosphere where people can talk and try new things. There is an organized activity each week, for example, percussion, crafts, laughter, yoga and dance. There are also activities for children.

3.2.1.14 Community Events

Throughout the year, the following events were offered and open to all, for the benefit of the public in the local community and were attended by 2227 people. Easter parties, summer parties Christmas parties, and a Christmas panto, snacks and singing with Santa.

We held holiday events for children and families including a large assault course, meet the owls, large equipment play, Family Melody Makers, Melody Makers massive, and a dance session.

We hosted a big event The Big Branch Celebration. This included competitions, international food, games, live performances and over 500 people attended.

Public attendance for these events was high. These activities continue to provide us with a good reach into the community.

3.2.1.15 Christmas Day Meal

Every Christmas, Jubilee Centre hosts a meal for about 150 people, plus meals delivered to people in their own homes. This is for people who would otherwise be alone or without the funds to have a decent festive meal. This is staffed by a team of around 40 volunteers. Working with partners in the community, transport is provided, and this annual event has become a regular on many calendars in the local area. Referrals come from housing associations, mental health organisations, The Welcome Centre, ex-service support, and schools. Donations for presents and food come from various sources. Each attendee gets a three-course meal, and the chance to sing carols, play games and receive a present from Santa. Children receive a bag of presents donated by the community.

A total of 1,518 hot meals were provided via the Christmas day meal and the luncheon club.

3.2.1.16 Welfare Support

This initiative provides a range of items including shoes, coats, school uniforms and bags for children in need of them, babies' toys and equipment for families in significant need. We provide stationery packs and books for children out of school. We help with furniture, carpets, bedding and crockery for those relocated due to domestic violence, asylum, or poverty. We source or buy white goods, including microwaves for people who have no means of cooking. We also help with energy top ups and gas and electricity re-connections. We provide walking aids, hygiene goods, toiletries and essentials to those who cannot shop or afford them. The service is provided by requesting specific donated items, financial donations or grants. Referrals have been made personally, by schools or other partners.

Support has expanded to include lifts to health services, liaison with energy firms, the DVLA, and additional telephone and email support, particularly considering mental health concerns.

In summary: 215 social actions were taken, 21 gas top-ups provided, 84 essential pieces of furniture and white goods were provided, and 37 bags of clothes were provided.

3.2 Serving the Local Community (continued)

3.2.1.17 The Loving Our Neighbours Project

By gathering a large group of volunteers together action is taken around the community to care and look after people in their localities. This includes collecting medicines and giving lifts to medical appointments, taking animals to the vets, dog walking and cleaning. This also includes house and garden clearance, plus tip runs. Fast response is achieved due to a WhatsApp group.

3.2.1.18 The Branch Food Project

All food projects serve people from very diverse backgrounds with different needs. We have provision for people who are vegan, vegetarian, Halal, non-pork eating and many other diets.

3.2.1.19 Friday Food Redistribution

Food that will otherwise go to landfill is distributed into the community. Partnering with Fareshare, we pay for and receive a van delivery of food. We also gather food from other Fareshare partners, M&S, Tesco, Asda, Sainsburys, The Welcome Centre, The Ark and others. We have also received grants and donations to keep this project topped up with fresh food. We encourage a donation of £3 per household to access the service. There is one session per week.

This is more than a food resource. As people come into the building, we show them love and respect, combating isolation. It also gives us a chance to get alongside people, find out how they are and what challenges they are facing. In this way we have met critical practical needs as well as referred people to other services.

Food provided via Foodshare was equivalent to 47,520 meals.

Partnering with Fareshare, we receive a van load of frozen food which is then given out to families in our food redistribution and other areas of known need.

As a result of these initiatives, 17,345.6kg of food has been saved from going into landfill, with 27,753.1kg CO2 being saved.

3.2.1.20 Emergency Food Provision and Shopping Support

People contact us themselves or are referred to us as needing help for food. We refer most people to the Welcome Centre and arrange for food packs to be delivered. We have a stock of emergency food packs if it is a weekend and everywhere is closed. We also have volunteers who will do food shopping on a short-term basis for those unable to go out.

Last year the equivalent of 4,666 meals were provided.

During the year, 2,140 people were referred to us by other service providers and we referred 80 people to other service providers.

3.2.1.21 Courses

We ran courses on modern day slavery, mindfulness, healthy eating, cooking, self-esteem, budgeting, and yoga.

3.2.1.22 Health

We partner with Kirklees council to deliver menopause help and support in the community. We have run Menopause seed sessions, Nutrition sessions and worked with other community groups and the university to deliver information.

We have a team of community champions who pass out information at grassroots level about various health-related projects. There have been 530 health conversations with 17,038 people who have access to information relating to health topics

We partner with the Kirklees Wellness Service to hold weekly clinics to support people to stop smoking.

We ran a pop-up flu and covid vaccination clinic. We partnered with Locala peer supporters who visited to give advice to new parents on breast feeding, weaning, and potty training. They also provided a baby-weighing service. We linked up with Healthy Start to distribute vitamins for pre-school children and pregnant women and to signpost people to where they can get access to healthy food and milk. We ran mindfulness sessions in partnership with Blackbird Mindfulness and The Richmond Fellowship. We ran a community health and wellbeing day promoting health and safety to all. We invited other professions and ran stalls, a health buffet and had games and activities for the families. 140 people attended.

3.2.1.23 The Wider Community

The Branch is a Local Community Anchor. Anchors are established local organisations who share their experience, contacts, knowledge, resources and expertise with other local organisations.

Community Anchors listen to those working in communities and share information. They bring people together and help create plans. They help organisations develop, collaborate and influence the decisions that affect their communities.

Anchors work in enabling and co-productive ways with those in communities who are organising groups and activities, building on strengths and alliances.

3.2.1.24 Schools & College Work

This year our community team has hosted placement students from Kirklees College, Greenhead College, and local schools. We work with many other schools in the area receiving referrals from families, taking assemblies and working in partnership at special events or in other areas.

3.2 Serving the Local Community (continued)

3.2.1.25 Volunteers

We have mentored and trained volunteers to deliver a professional service whilst developing new skills. Course offered include first aid, food hygiene. We run two volunteer training sessions, reviews and mentoring support.

6,582.4 volunteer hours were donated by 124 volunteers last year.

We held volunteer celebration evening where all volunteers received certificates and ate together.

3.2.2 The Bereavement Journey

The Bereavement Journey is a series of films and discussion groups that gently guide people bereaved at any time through the most common aspects of grief and bereavement, enabling them to process the implications for themselves and discern the next steps.

This 6-week course is open to anyone who has been bereaved at any time and in any way. The course uniquely offers a final session on faith questions in bereavement, provided from a Christian perspective. This follows the main sessions and is optional, making The Bereavement Journey suitable for people of any faith or none.

3.2.3 Jubilee Centre

Owned and operated by RiverTree Trust – this is a community hub and facility for the benefit of the Community Church family and the local community. Many of the activities listed in this Annual Return take place at the Jubilee Centre. RiverTree Trust also makes the facility available at cost for local public and community groups including the University of the Third Age (U3A), a local Tai Chi group and Kirklees Metropolitan Council. The centre has also been hired for occasional use by several private businesses and individuals. All these lettings serve to increase the community use of the centre and help contribute towards the financial upkeep.

3.2.4 Social Housing

We own 4 houses which were derelict and which we refurbished. They are now rented to an organization, Happy Days UK, who work to rehabilitate people who are homeless and/or have addictions.

3.2.5 Supporting Local Projects

We have given financial support to a number of local projects including:

Talkthru – Services include pregnancy choices, miscarriage, baby loss and termination counselling support in the Huddersfield and Kirklees Area.

Happy Days UK – A charity providing shelter, food and support for people affected by homelessness and crisis.

Links International – A charity that works with local organisations around the world to confront poverty and provided sustainable solutions for lasting change.

The Uniform Exchange – A Kirklees based charity who recycle good school uniforms, passing them from one family to another. “We want to make school uniforms accessible to all children and families who face hardship. A good uniform and a coat will improve a child’s likelihood of attendance and their ability to learn, helping to reduce social isolation.”

Aspire Creating Communities – A local charity that champions mutual support through connection, compassion and creativity. They bring together groups of mainly older and potentially isolated people to socialise, do crafts and support one another.

The Welcome Centre – Helping local families and individuals in crisis with food, toiletries, and other essential items. They also provide advice, guidance, and support to address underlying issues.

3.3 Advancing the Christian Faith

Seeking to embody, enact and explain the Christian message in our local community and across the world.

3.3.1 The Alpha Course

The Alpha Course is an opportunity for people to explore the Christian faith over a 10-week period. The evening includes food, a short talk, and an opportunity to ask questions and have a discussion. People are welcome to ask whatever they want, and they will always be given an honest answer, an assurance we will go away and find out more, or a simple “we don’t know.” The values are honesty, openness and dialogue. Our objective is not to ‘convert’ people but to present our beliefs in a way that leaves people free to make up their own minds and walk away without any obligation. Over the years some people have decided to follow Jesus, and others have continued their journey elsewhere. All have been grateful for a chance to talk and find out more.

3.3 Advancing the Christian Faith (continued)

3.3.2 The Pioneer Network

Community Church is part of the Pioneer Network. Pioneer is a relational network that is committed to connecting, inspiring and equipping churches in the UK and globally. Pioneer seeks to play its part in the re-evangelisation of the nations, planting new churches, equipping existing churches, and releasing leaders and influencers in every sphere of society. Pioneer's strategy is to develop strong resource churches (hubs) that can support other churches as they, in turn; serve their communities, towns and cities. (pioneer.org.uk)

In March 2024 the annual Pioneer conference was held in Derbyshire with members of the leadership team attending.

As part of their development in leadership 1 person has completed the two-year leadership programme this year, another is in his second year and we are looking for others to support more people in this.

Over several years Community Church has developed a close working relationship with King's Church Manchester which is a Pioneer regional hub.

3.3.3 Debt Relief Centre

The Debt Centre provides free debt counselling - offering hope and a practical solution to anyone in our town and surrounding area who is struggling with unmanageable debt. We work in partnership with the charity Christians Against Poverty (CAP) to offer a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. We deliver a holistic and in-depth debt counselling service to those in need. Much of our work is carried out confidentially but each year we see several people from our town set free from the pressure caused by debt and experiencing a fresh start in life with relationships strengthened and lives saved.

3.3.4 International Support

RiverTree Trust has been able to support several projects to relieve poverty and financial hardship and to support persecuted Christians across the world. These include the following projects:

Pakistan – Support for churches and homes of Christians that had been attacked and set on fire.
 Afghanistan – support for those affected by the earthquake via the Red Cross.
 The Philippines – Sponsor A Child with the Durian Project.
 Iran and beyond – Support for the work of Elam which exists to strengthen and expand the rapidly growing church in Iran.
 Globally – Support for the work of Compassion UK, working around the world to release children from poverty.
 Globally – Support for the work of Pioneer International.

3.3.5 Working with Parachurch Organisations

As well as working with the formerly mentioned Pioneer Network, and Christians Against Poverty we support the following organisations:

Hope Huddersfield – Local churches in Huddersfield working together to spread hope through prayer, mission events, and opportunities to serve the local community.
 24/7 Prayer – An international, interdenominational movement of prayer, mission and justice.
 GoChatter – a Christian media ministry that serves and equips churches with quality video content.
 The Bible Project – a nonprofit, crowdfunded organization that makes free resources like videos, podcasts, articles, and classes to help people experience the Bible.

4. Public Benefit

The trust acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the benefit of the public. Details of how they have achieved this are provided in section 3 of this report. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the trust should undertake.

5. Risk Assessment

The directors actively review the major risks which the trust faces on a regular basis and believe that maintaining the free reserves stated, combined with the review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. Reserves Policy

A formal policy on reserves was agreed at the meeting of the directors of RiverTree Trust on 19th January 2015.

The trustees have set a reserves policy which requires:

- Reserves to be maintained at a level which ensures that the trust's core activities could continue during a period of unforeseen difficulty
- A proportion of reserves to be maintained in an easily accessible form
- The calculation of the required level of reserves is an integral part of the trust's annual planning, budget and forecast cycle. It takes into account:
 - o risks associated with each stream of income and expenditure being different from that budgeted, for example a gradual or temporary decline in income
 - o planned change in activity level: for example, a step change increase in expenditure due to taking on a new property for development, which introduces financial risk or shortfall

In accordance with this policy, RiverTree Trust intends to carry cash reserves sufficient to cover three months' routine operating expenses (including all salaries) and three months of full debt repayments.

7. Method of Trustee Recruitment and Appointment

The management of the charity is the responsibility of the board of directors / trustees who are elected and co-opted under the terms of the Articles of Association. This states that any person who is willing to act as a director and is permitted by law to do so, may be appointed to the board by:-

1. a unanimous resolution of the directors; or
2. an ordinary resolution of the Company.

8. Organisational Structure and Decision Making

The Trustees of the Charity are as noted on page 3.

Trustees' meetings are held periodically (at least 4 times a year) to review legal & financial strategy and financial performance, but regular contact is maintained in between meetings to monitor the distribution of funds, cash-flow, budgets, accounts, legal / HR procedures and general governance on issues such as safeguarding across the Charity.

The Trustees work together with the Spiritual Leadership (Members of the Company) of the Church, which comprises the following as of 31st March 2024 who meet at least 12 times a year as a team:

Sara Cosgrove and all the recognised leadership team members within Community Church.

The Trustees work with the leadership team of Community Church and The Branch.
Details of the leadership team are available on our website.

In addition to the work done by Leaders & Trustees as detailed above, the Charity seeks to further its aims and objectives by utilising the volunteer capacity (approx. 200) in the membership of the Church. Some full time and part time salaried members of staff augment and bring core hours and focus to this. They help to facilitate various areas of the activity and vision of the charity as follows:

These areas are as follows for this last financial year as of 31st March 2024:

Areas of Church Life Staff Members & Key Ministry Leaders

Community Church Leadership Team: Led by Trevor and Alison Lloyd (until 4th February 2024) and Daniel Lush (from 4th February 2024)

Operations: Daniel Lush

Families and Children's Ministry: Karen Frost

The Branch community outreach: Alison Lloyd

Health & Safety: Sara Cosgrove

Safeguarding: Stephanie Wescott

Debt Centre Manager: Yvette Robinson

Youth Ministry: Philip and Hannah Tower

Worship Ministry: Marcus Frost

The Charity has sought to employ key personnel to further these areas of involvement for the Charity. The Leaders and Trustees meet with various leaders in the church to periodically review various areas of church life and activity. These reviews are key in ensuring that the Charity continues to meet its primary objectives. The Trustees work together with the Leaders in the Church to ensure that these aims, and objectives are met throughout the activity of the company.

Each member of staff goes through an annual appraisal, review and performance process to help staff with development, setting objectives, achieving targets and training opportunities. The leadership are also developing this appraisal and review process for members of the leadership team too.

8. Organisational Structure and Decision Making (continued)

Areas of oversight and governance have continued to be developed this year including the ongoing reviews of the health and safety policy, fire risk assessment, fixed assets register and the ongoing development and implementation of the Child Protection Policy in line with the latest government guidance and advice. We use advice from Thirtyone:Eight formerly known as the Churches' Child Protection Advisory Service (CCPAS) to help deliver and achieve this objective including DBS checks.

The Leaders and Trustees set and agree financial budgets for each area of Church life. These are monitored and reviewed each month against cash flow and expenditure management.

9. Relationships with related parties and key partnerships

Remuneration of related parties is listed on page 23.

There are no other key partnerships who received remuneration.

10. How the Remuneration of Key Management Personnel is set

The remuneration of all staff is set by the remuneration policy with set pay bands and points. Jobs are allocated to a pay band relating to the type of work the job involved and employees are allocated a pay point based on experience and capability.

Jobs are evaluated according to the nature of each job. Relevant factors are:

- the complexity of the tasks carried out and the skills required to complete them
- the level of responsibility required and the consequence of non- performance
- the nature and frequency of supervision required
- the current situation and, in some cases, the market conditions

The trustees aim to undertake external research in regard to salary benchmarking each year to help in this process.

An alteration to an employee's pay scale and pay point can happen if there has been a significant change to the job description of that employee. This might include new areas of responsibility including management responsibilities.

A discussion about any change can be initiated by an employee's line manager or by the employee themselves. Any change would have to be approved by the trustees.

The normal pay review date is 1st April taking into account the CPI, national living wage and other relevant issues.

11. Financial Review

The charity's available reserves (defined as unrestricted funds not invested in fixed assets) at the balance sheet date were £1,130,272 (2023: £115,998).

At 31st March 2024, the charity had resources for its general purposes amounting to £1,857,316 (2023:£1,379,248)

Cash reserves are maintained at a minimum level of 3 months essential expenditure totalling (2024: £83,673) for the charity as a whole.

The church finance and admin team on behalf of the Leaders and Trustees monitors funds & cash flow, ensuring an appropriate level of reserves is maintained.

The overall level of giving income; donations and gift aid receivable, increased by 5.8% compared to the previous financial year in terms of :

- Donations to CAP were down by 12.2%
- Donations to The Branch increased by 17%.
- Tithes, offerings and giving to the charity increased by 7.1% compared to the previous year.
- The amount claimed from HMRC for Gift Aid increased by 3% compared to the previous financial year. More work continues to be done to enable people to sign up for this.

The level of income from the hire of Jubilee Centre to external organisations and agencies increased by 42% to year end 31st March 2024.

The income from the former factory site on Willow Lane maintained its income until the sale of the site in December 2023. The site was sold for a profit of £431,825.84. The funds from this will be invested by into the Jubilee Centre and the work of the charity over the next five years.

The rental structure for the residential properties in Willow Lane was adjusted mid 2023. This has meant a decrease in both the income and expenditure as the tenants now cover the majority of the expenditure. The net outcome of this is a 3% increase. These properties continue to generate revenue for the charity whilst bringing social benefit through the work of Happy Days which is in line with the objectives of the Trust.

Forecasts and Budgets are carefully prepared and reviewed at regular monthly intervals by the Church Leaders and every quarter by Trustees in terms of income, expenditure and cash-flow analysis.

12. Plans for Future Periods

The Church and Charity plans to continue its work of the furtherance of its aims and charitable objectives in this coming financial year.

The Branch plans to continue to develop its work in the local community including starting work with those that are currently unemployed.

The Church is continuing to develop its relationship with the Pioneer Network and was part of the annual leaders' conference for over 400 people once again in March 2024.

Utilising the funds from the sale of Willow Lane, the charity will begin to explore development of the Jubilee Centre including obtaining the freehold from the current owners.

RESPONSIBILITIES OF THE TRUSTEES

The trustees (who are also the directors of Rivertree Trust for the purposes of company law) are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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

In so far as the trustees are aware:

- there is no relevant examination information (information needed by the charitable company's independent examiners in connection with preparing their report) of which the charitable company's independent examiners are unaware, and
- the trustees have taken all the steps that they ought to have taken to make themselves aware of any relevant examination information and to establish that the charitable company's independent examiners are aware of that information.

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

Approved by the board on..... 30th JANUARY 2025 and signed on their behalf by:


J A Dumville, Trustee and Director

I report to the trustees on my examination of the accounts of Rivertree Trust for the year ended 31 March 2024.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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

INDEPENDENT EXAMINER'S STATEMENT

Since Rivertree Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a fellow member of the Association of Charity Independent Examiners, which is one of the listed bodies.

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 Rivertree Trust 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.

 J Irvin Smith FCIE
Independent Examiners Ltd
Unit 2, Broadbridge Business Centre
Delling Lane
Bosham
West Sussex PO18 8NF

Date: 30 January 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
Income and Endowments from:						
Donations, Grants and Legacies	2a	246,964	-	169,903	416,867	335,277
Charitable Activities	2b	-	-	29,454	29,454	35,238
Other Trading Activities	2c	89,408	-	-	89,408	102,234
Investments	2d	316	-	-	316	66
Other	2e	432,937	-	364	433,301	8,522
Total		769,625	-	199,721	969,346	481,337
Expenditure on:						
Charitable Activities	3a	234,353	-	181,773	416,126	352,339
Trading Activities	3b	67,943	-	-	67,943	67,219
Total		302,296	-	181,773	484,069	419,558
Net income/(expenditure)		467,329	-	17,948	485,277	61,779
Transfers between funds	10,11	10,739	-	(10,739)	-	-
Other recognised gains/losses						
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-
Gains/(losses) on investment assets		-	-	-	-	-
Net movement in funds		478,068	-	7,209	485,277	61,779
Reconciliation of funds:						
Total funds brought forward		1,379,248	-	68,723	1,447,971	1,386,192
Total funds carried forward		1,857,316	-	75,932	1,933,248	1,447,971

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 25 form part of these financial statements.

RIVERTREE TRUST

BALANCE SHEET

YEAR END 31 MARCH 2024

Company registration no: 08542544

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	31-Mar-24 Total £	31-Mar-23 Total £
Fixed Assets						
Tangible assets	6	365,938	-	-	365,938	901,776
Investment Assets	6	361,106	-	-	361,106	361,474
Current Assets						
Cash at bank and in hand	7	1,125,665	-	114,135	1,239,800	205,618
Debtors	8	29,480	-	921	30,401	39,526
Total Current Assets		1,155,145	-	115,056	1,270,201	245,144
Creditors: amounts falling due within one year	9	24,873	-	39,124	63,997	60,423
NET CURRENT ASSETS		1,130,272	-	75,932	1,206,204	184,721
TOTAL ASSETS less current liabilities		1,857,316	-	75,932	1,933,248	1,447,971
NET ASSETS		1,857,316	-	75,932	1,933,248	1,447,971
Funds of the Charity						
General Funds		1,857,316	-	-	1,857,316	1,379,248
Designated Funds	10	-	-	-	-	-
Restricted Funds	11	-	-	75,932	75,932	68,723
Total Funds		1,857,316	-	75,932	1,933,248	1,447,971

Directors' Responsibilities:

The directors are satisfied that for the year ended on 31st March 2024 the charitable company was entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member or members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 13.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

The directors acknowledge their responsibility for ensuring that the company keeps proper accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and if its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

Approved by the Directors on the 30/1/2025

Signed on their behalf by Director J. Dumville

Print Name:

J. DUMVILLE

Basis of preparation:

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

Advantage has been taken of Section 396(5) of The Companies Act 2006 to allow the format of the financial statements to be adapted to reflect the special nature of the charity's operation and in order to comply with the requirements of the SORP.

Rivertree Trust meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Going concern

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the charity going forward.

Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period.

Material prior period errors

No material prior year errors have been identified in the reporting period.

1. ACCOUNTING POLICIES

The particular accounting policies adopted are set out below.

IncomeRecognition of Income

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Revenue and Capital Grants

Revenue and Capital grants are recognised as income when notification is received. The income is matched with the relevant expenditure for which the grant has been received. Capital grants are credited to restricted funds. Depreciation of fixed assets purchased with the capital grants is then charged to these funds.

Tax reclaims on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Gifts in Kind

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government Grants

The charity has not received government grants in the reporting period.

Donated goods

The charity relies enormously on donated goods. It is deemed impractical to assess the value of donated stock held for distribution at the time of receipt, therefore the value of donated goods is recognised as a component of donations when it is distributed, with an equivalent amount recognised as charitable expenditure. The value used is based upon the Trussell Trust (industry standard) recommendation of 1kg of donated goods is equivalent to £2.37. However, as full records were not available, it is only possible to use an estimated figure.

Donated Services and Facilities

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report

Deferred Income

Deferred income arises on income received but which may be allocated to a number of future periods in accordance with the terms of the grant or donation. The element of the income that is for a future period is deferred so as to match it to the periods covered by the terms of the income.

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Insurance claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP) and are included as an item of other income in the SoFA.

Expenditure and liabilities

Where possible, expenditure is allocated specifically to the relevant activities for which it is incurred. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources. Overhead costs in the statement of financial activities are apportioned on the basis of staff time spent on each activity.

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost

The charity made no redundancy payments during the reporting period.

Deferred income

Income that meets the criteria for deferral has been included in the accounts.

Legal status of the charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Stocks and work in progress

Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Fixed Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance basis over their estimated useful lives. The rates applied per annum are as follows:

Land and Buildings	Reducing balance basis	2%
Furniture and Equipment	Reducing balance basis	20%
Computer Equipment	Reducing balance basis	30%

2. INCOME AND ENDOWMENTS FROM:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Donations, Grants and Legacies						
Donations and Gifts		171,167	-	16,539	187,706	176,111
Donated Goods		41,109	-	-	41,109	-
Gift Aid Tax Recovered		32,474	-	1,299	33,773	32,388
Grants		2,214	-	152,065	154,279	126,778
		246,964	-	169,903	416,867	335,277
b) Charitable Activities						
Activities and Events		-	-	29,454	29,454	35,238
		-	-	29,454	29,454	35,238
c) Other Trading Activities						
Letting Income		89,408	-	-	89,408	102,234
		89,408	-	-	89,408	102,234
d) Investments						
Dividends & Interest		316	-	-	316	66
		316	-	-	316	66
e) Other						
Gain on disposal of fixed asset		431,826	-	-	431,826	-
Sundry & Miscellaneous Income		1,111	-	364	1,475	8,522
		432,937	-	364	433,301	8,522

3. EXPENDITURE ON:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2023/24 £	TOTAL 2022/23 £
a) Charitable Activities						
<u>Furthering charity aims</u>						
Donated goods distributed to beneficiaries		41,109	-	-	41,109	-
Events and Activities		4,204	-	877	5,081	9,060
Mission and Other Gifts	5	30,679	-	52,438	83,117	80,073
Depreciation		4,929	-	-	4,929	4,536
Staff Costs - Ministry Support	12	39,551	-	-	39,551	51,019
Staff Costs - Other Salaries	12	86,801	-	120,938	207,739	177,660
Training Costs		3,990	-	164	4,154	2,115
Volunteer Costs		-	-	1,147	1,147	1,675
<u>Support Costs</u>						
Administration costs- Bank charges and Accountancy Software		1,414	-	301	1,715	846
Administration costs- IT		1,363	-	694	2,057	2,943
Administration costs- Media and Website		1,299	-	3,149	4,448	3,541
Administration costs- Professional Fees		8,780	-	86	8,866	6,442
Administration costs- Telephone and Internet		2,926	-	556	3,482	4,141
Administration costs- Other		5,448	-	1,423	6,871	6,608
<u>Charity governance</u>						
Independent Examination Fees		1,860	-	-	1,860	1,680
		234,353	-	181,773	416,126	352,339
b) Trading Activities						
Premises Costs - Other		7,877	-	-	7,877	10,236
Premises Costs - Utilities		20,274	-	-	20,274	20,559
Premises Costs - Ground Rent and Council Tax		13,296	-	-	13,296	17,404
Premises Costs- Insurance		10,865	-	-	10,865	12,389
Premises Costs - Repairs and Maintenance		15,631	-	-	15,631	6,631
		67,943	-	-	67,943	67,219

4. SUPPORT AND GOVERNANCE COSTS

	Support	Governance	Total
	£	£	£
Office & administration	18,573	-	18,573
Independent examiners fees	-	1,860	1,860
Legal & Professional Fees	8,866	-	8,866
	27,439	1,860	29,299

5. DETAILS OF CERTAIN TYPES OF EXPENDITURE

	2023/24 £	2022/23 £
Independent examiner's fees	1,650	1,500
Assurance services other than audit or independent examination	-	-
Tax advisory fees	210	180
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

The charity has given grants and donations which in aggregate form a material part of charitable activities undertaken. An analysis is given below:

Activity/Project	To Individuals £	To Institutions £	TOTAL 2024/23 £
Community Grants/Donations	10,803	-	10,803
Hardship Grants/Donations	9,966	-	9,966
Sessional Activity	32,941	-	32,941
Sowing	3,930	25,477	29,407
	57,640	25,477	83,117

6. TANGIBLE FIXED ASSETS**UNRESTRICTED CHARITY ASSETS**

		Land and Buildings £	Furniture and Equipment £	Computer Equipment £	Total £
Cost	01-Apr-23	888,539	87,212	22,140	997,891
Additions		-	785	4,714	5,499
Disposals		(536,378)	(9,462)	(4,545)	(550,385)
Cost at	31-Mar-24	352,161	78,535	22,309	453,005
Depreciation	01-Apr-23	-	78,271	17,844	96,115
Charge		-	1,880	2,681	4,561
On Disposals		-	(9,137)	(4,472)	(13,609)
Depreciation at	31-Mar-24	-	71,014	16,053	87,067
Net Book Value	31-Mar-24	352,161	7,521	6,256	365,938
Net Book Value	31-Mar-23	888,539	8,941	4,296	901,776

WILLOW LANE HOUSES

		Land and Buildings £	Furniture and Equipment £	Computer Equipment £	Total £
Cost	01-Apr-23	359,635	6,742	-	366,377
Additions		-	-	-	-
Transfers		-	-	-	-
Cost at	31-Mar-24	359,635	6,742	-	366,377
Depreciation	01-Apr-23	-	4,903	-	4,903
Charge		-	368	-	368
On Disposals		-	-	-	-
Depreciation at	31-Mar-24	-	5,271	-	5,271
Net Book Value	31-Mar-24	359,635	1,471	-	361,106
Net Book Value	31-Mar-23	359,635	1,839	-	361,474

The annual commitments under non-cancelling operating leases and capital commitments for the next financial year are as follows:

31st March 2024 : 3 year photocopier lease from July 2023 - payable £155.11 per quarter

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
HSBC	1,028,236	-	-	1,028,236	55,676
Money Market	97,429	-	-	97,429	41,234
CAP (Hudds) Account	-	-	2,276	2,276	6,967
The Branch Account	-	-	111,819	111,819	101,702
The Branch Cash	-	-	40	40	39
	1,125,665	-	114,135	1,239,800	205,618

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Tax Recoverable	17,170	-	921	18,091	10,522
Trade Debtors	4,955	-	-	4,955	8,539
Other Debtors	2,590	-	-	2,590	9,826
Prepayments	4,765	-	-	4,765	10,639
	29,480	-	921	30,401	39,526

9. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 31-Mar-24 £	Total 31-Mar-23 £
Credit Card	1,843	-	-	1,843	3,653
Trade Creditors	6,959	-	-	6,959	10,073
Deferred Income	8,484	-	39,124	47,608	40,533
Accruals	1,860	-	-	1,860	1,680
Taxation and Social Security	3,483	-	-	3,483	3,484
Other Creditors	2,244	-	-	2,244	1,000
	24,873	-	39,124	63,997	60,423

10. DESIGNATED FUNDS

The charity did not hold any designated funds during this or the previous financial year.

11. RESTRICTED FUNDS - CURRENT YEAR

	Balance 01-Apr-23 £	Income £	Purchase of Fixed Assets £	Expenditure £	Transfers In £	Transfer Out £	Balance 31-Mar-24 £
Debt Relief Centre (CAP) *	6,967	9,110	-	(20,061)	6,260	-	2,276
The Branch	61,756	190,611	-	(161,712)	-	(16,999)	73,656
	68,723	199,721	-	(181,773)	6,260	(16,999)	75,932

11a) RESTRICTED FUNDS - PREVIOUS YEAR

	Balance 01-Apr-22 £	Income £	Purchase of Fixed Assets £	Expenditure £	Transfers In £	Transfers out £	Balance 31-Mar-23 £
Debt Relief Centre (CAP) *	7,459	10,945	-	19,075	7,638	-	6,967
The Branch	28,647	163,015	-	153,369	23,463	-	61,756
	36,106	173,960	-	172,444	31,101	-	68,723

Restricted funding is reserved for the administration of the following projects and activities:

- Debt Relief Centre Staff & Operational Costs (see section 3.3.3)
* The balance shown against Debt Relief Centre (CAP), is represented by funds held in the CAP (Hudds) Account (Note 7) *
- The Branch staff and operation costs, a significant amount of which was also Grant Funding received with thanks (see sections 3.2.1).

Any transfers out of restricted funds represent the fact that unrestricted funds are at times used to fund restricted resources and activities. The transfer reflects the reimbursement.

The restricted funds have been spent in accordance with the purpose they were given. The closing balance of restricted funds at 31st March 2024 and 31st March 2023 is wholly represented by:

	31-Mar-24 £	31-Mar-23 £
Cash at bank and in hand	114,135	108,708
Debtors and prepayments	921	548
Creditors and accruals	(39,124)	(40,533)
	75,932	68,723

12. ANALYSIS OF STAFF COSTS AND THE COST OF KEY PERSONNEL

	2023/24	2022/23
	£	£
Gross Wages and Salaries	233,201	213,389
Employer's National Insurance Costs	13,470	15,839
Less HMRC Incentive	(5,000)	(5,000)
Employer's Pension Contributions	5,619	4,451
	<u>247,290</u>	<u>228,679</u>

Number of employees who were employed:

	2023/24	2022/23
Average number of employees during the year	15	14
Employees were engaged in each of the following activities:		
Leadership	2	2
Activities in furtherance of organisation's objects	7	7
Administration	6	5
	<u>15</u>	<u>14</u>

Two people were paid on a self-employed basis, while the other staff were paid through the PAYE system.

No employees received total employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The key management personnel of the charity comprise the Trustees, Senior Leader, Operations Manager. No Trustees received remuneration. The total employee benefits (including employer national insurance and employer pension contributions) of key management personnel of the charity was £40,107.

The charity makes pension contributions for employees into a government backed defined contribution pension plan. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme. The amount charged in the financial year end 31st March 2024 was £5,619 (2022/23: £4,451). The charity is under no further obligation to make any extra payments irrespective of how that pension fund performs. The assets of the scheme are held separately from those of the company in independently administered funds.

13. TRUSTEES AND OTHER RELATED PARTIES

One Trustee is engaged in the Ministry and in accordance with the Articles of Association, ministry fees were paid to them during this and the previous year as shown below. They are regarded as self-employed and they are responsible for their own reporting of tax and national insurance to HMRC.

Name of Trustee	Legal authority	Ministry Fees £	TOTAL 2024/23 £	TOTAL 2023/22 £
TB Lloyd	Governing document	25,440	25,440	28,519
		<u>25,440</u>	<u>25,440</u>	<u>28,519</u>

No trustees were remunerated for their role as a trustee.

In this period the charity has paid expenses to Trustees in relation to their role as Ministry leaders, not in relation to their role as Trustees, as follows:

	TOTAL 2024/23	TOTAL 2023/22
Number of Trustees who were paid expenses	-	1
Amount paid:	£	£
Training	-	305
	<u>-</u>	<u>305</u>

One Trustee was reimbursed £300 for Retreat accommodation and £149 for a Bible subscription. One Trustee was reimbursed £9 for craft materials purchased on behalf of the charity.

13. TRUSTEES AND OTHER RELATED PARTIES (continued)

The spouses of two of the Trustees are also paid through the payroll as follows:

Related Party to	Legal authority	Salary £	Employer NI £	Employer Pens. £	TOTAL 2024/23 £	TOTAL 2023/22 £
TB Lloyd (spouse is employed in a Ministry role)	Governing document	31,109	3,038	930	35,077	32,092
M Wescott (spouse is employed in Admin role)	Governing document	7,798	553	234	8,585	-
		38,907	3,591	1,164	43,662	32,092

In this period the charity has paid expenses to Related Parties to Trustees in relation to their role as Ministry leaders as follows:

	TOTAL 2024/23	TOTAL 2023/22
Number of Related Parties who were paid expenses	-	1
Amount paid:	£	£
Training	-	164
	-	164

In 2024/23 three related parties were reimbursed £849, £16 and £38 respectively for small consumables and refreshments purchased on behalf of the charity.

DB Gledhill (married to Trustee K Gledhill) working as Taylor & Gledhill Electrical assisted in a number of maintenance tasks and the firm was paid £7,173 for this service. No other material transaction took place between the organisation and a Trustee or any person connected with them, other than those stated above.

The total amount given by trustees to the charity during the year was £18,411 (2022/23: £17,260). There were no conditions attached to these donations.

14. MOVEMENT IN FUNDS - CURRENT YEAR

The Company is Limited by Guarantee (08542544) and is a Charity registered with the Charity Commission (1152813) and does not have a Share capital and has no income subject to Corporation Tax.

<u>Current year movement in funds</u>	At 01-Apr-23 £	Net movement in funds £	Transfers btw funds £	At 31-Mar-24 £
Unrestricted Funds				
General Funds	1,379,248	467,329	10,739	1,857,316
Restricted Funds				
Restricted Funds	68,723	17,948	(10,739)	75,932
TOTAL FUNDS	1,447,971	485,277	-	1,933,248

Net movement in funds, included in the above are as follows:

	Income £	Expenditure £	Movement in funds £
Unrestricted Funds			
General Funds	769,625	(302,296)	467,329
Restricted Funds			
Restricted Funds	199,721	(181,773)	17,948
TOTAL FUNDS	969,346	(484,069)	485,277

14. MOVEMENT IN FUNDS - PRIOR YEAR

<u>Comparatives for movement in funds</u>	At 01-Apr-22 £	Net movement in funds £	Transfers btw funds £	At 31-Mar-23 £
Unrestricted Funds				
General Funds	1,350,086	60,263	(31,101)	1,379,248
Restricted Funds				
Restricted Funds	36,106	1,516	31,101	68,723
TOTAL FUNDS	<u>1,386,192</u>	<u>61,779</u>	<u>-</u>	<u>1,447,971</u>

Net movement in funds, included in the above are as follows:

	Income £	Expenditure £	Movement in funds £
Unrestricted Funds			
General Funds	307,377	(247,114)	60,263
Restricted Funds			
Restricted Funds	173,960	(172,444)	1,516
TOTAL FUNDS	<u>481,337</u>	<u>(419,558)</u>	<u>61,779</u>

15. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

16. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. Further detail is provided in the Annual report.

17. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Annual report.

18. EVENTS AFTER THE END OF THE REPORTING PERIOD

There are no events that require disclosure.

19. RESTATEMENT OF 2023 EXPENDITURE

In 2024 some expenditure items have been recategorised and expanded for better clarity and so the corresponding 2023 items have been restated to ensure like for like comparatives. There is no change to the total expenditure which remains at £419,558 for 2023. The individual changes are detailed below.

	2023 as filed £	2023 as restated £	Difference £
Premises Costs	67,219	-	(67,219)
Premises Costs - Other	-	10,236	10,236
Premises Costs - Utilities	-	20,559	20,559
Premises Costs - Ground Rent and Council Tax	-	17,404	17,404
Premises Costs- Insurance	-	12,389	12,389
Premises Costs - Repairs and Maintenance	-	6,631	6,631
Administration Costs	26,201	-	(26,201)
Administration costs- Bank charges and Accountancy Software	-	846	846
Administration costs- IT	-	2,943	2,943
Administration costs- Media and Website	-	3,541	3,541
Administration costs- Professional Fees	-	6,442	6,442
Administration costs- Telephone and Internet	-	4,141	4,141
Administration costs- Other	-	6,608	6,608
Governance costs - Independent Examiners Fee	-	1,680	1,680
	<u>93,420</u>	<u>93,420</u>	<u>-</u>

RIVERTREE TRUST

STATEMENT OF CASHFLOWS

YEAR END 31 MARCH 2024

		2023/24 £	2022/23 £				
Cash used in operating activities	(a)	488,980	(49,654)				
Cash used from investing activities							
Interest income		316	66				
Purchase of tangible fixed assets		(5,499)	(7,380)				
Disposal of tangible fixed assets		550,385	-				
Cash provided by (used in) investing activities		545,202	(7,314)				
Cash flows from financing activities							
Introduction/(Repayment) of long term borrowing		-	-				
Cash used in financing activities		-	-				
Increase/(decrease) in cash and cash equivalents in the year		1,034,182	(56,968)				
Cash and cash equivalents at the start of the year		205,618	262,586				
TOTAL cash and cash equivalents at the end of the year	(b)	1,239,800	205,618				
(a) Reconciliation of net movement in funds to net cash flow from operating activities							
		2023/24 £	2022/23 £				
Net movement in funds		485,277	61,779				
Add back depreciation charge		(8,680)	4,536				
Deduct interest income shown in investing activities		(316)	(66)				
Decrease/(increase) in debtors		9,125	(21,362)				
Increase/(decrease) in creditors		3,574	(94,541)				
Decrease/(increase) in donated goods stock		-	-				
Net cash used in operating activities		488,980	(49,654)				
(b) Analysis of cash and cash equivalents							
		2023/24 £	2022/23 £				
Cash at bank and in hand		1,239,800	205,618				
Fixed Term Bond		-	-				
Total cash and cash equivalents		1,239,800	205,618				
(c) Analysis of net debt							
	At start of year	Cash flows	Acquisition/disposal of subsidiaries	New finance leases	Fair value movements	Foreign exchange movements	At end of year
	£	£	£	£	£	£	£
Cash	205,618	1,034,182	-	-	-	-	1,239,800
Cash Equivalents	-	-	-	-	-	-	-
Overdraft repayable on demand	-	-	-	-	-	-	-
Loans falling due < 1 yr	-	-	-	-	-	-	-
Loans falling due > 1 yr	-	-	-	-	-	-	-
Finance lease obligations	-	-	-	-	-	-	-
TOTAL	205,618	1,034,182	-	-	-	-	1,239,800

RIVERTREE TRUST

England & Wales - Charity number 1152813

Accounts

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2023**



(A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY No: 08542544

CHARITY REGISTRATION No: 1152813

Independent Examiners Ltd
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

CONTENTS

Pages 3 to 15	Report of the Directors
Page 16	Independent Examiner's Report to the Trustees
Page 17	Statement of Financial Activities
Pages 18	Balance Sheet
Pages 19 to 26	Notes to the Financial Statements

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

1. LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1152813
COMPAY REGISTRATION NUMBER	08542544
START OF YEAR	1st April 2022
END OF FINANCIAL YEAR	31st March 2023
DIRECTORS AT 31st MARCH 2022	J Dumville (Chair) K Gledhill J Goodchild T B Lloyd S McCabe (appointed 17 October 2022) M Wescott (appointed 18 July 2022)
REGISTERED ADDRESS	Jubilee Centre Market Street Paddock Huddersfield HD1 4SH
DATE OF INCORPORATION	23rd May 2013
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	HSBC Bank Plc 2 Cloth Hall Street Huddersfield HD1 2ES
ACCOUNTANTS	G W Schulz ACMA Independent Examiners Ltd Unit 2, The Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF
WEBSITE	www.rivertreetrust.co.uk

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

2. Aims and Objectives

The governing document defines the objectives of the trust as follows:

- to advance the Christian faith in accordance with the trust's statement of faith in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit
- to advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit
- to promote such other purposes recognised as charitable under the laws of England and Wales in such parts of the United Kingdom or the world as the directors from time to time may think fit

We seek to fulfil these aims and objectives in the following main ways:

- Through the life and mission of the Community Church family in Huddersfield, in relationship with King's Church in Greater Manchester, the Pioneer Network and the Evangelical Alliance
- By the operation of the Jubilee Centre as the base for Community Church and as a public facility for the benefit of the local community
- Through numerous community-based projects and activities that operate either within the Jubilee Centre or in the community, with many of them being managed together under a community sub-organisation called The Branch. This operates under the oversight of RiverTree Trust as they help us to develop our work as a Community Hub through our current facility
- By engaging the services of two spiritual leaders to help develop the strategy for fulfilling our aims and objectives; and by the full-time employment of an operations manager, and a community projects and events co-ordinator; also, the part-time employment of a church administrator, a finance administrator, a community manager, 3 community support group workers, and a debt centre manager

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

3. Primary Strategies and Activities

3.1 Strengthening the Faith and Wellbeing of Church Members

Strengthening and encouraging people in their Christian life and witness and helping equip people in spiritual and emotional health.

3.1.1 Weekly Gatherings

The church meets together regularly on a Sunday morning for worship, teaching and mutual encouragement. As part of these Sunday meetings, a fully equipped crèche is offered for the care of babies and toddlers, along with a range of activities for all ages from pre-school to secondary school age children and young people.

3.1.2 Children's Groups

Children join the adults for some of the worship in our weekly gatherings but then go out to their own age-specific groups. They learn about the Bible and the Christian faith and the difference it can make to their lives. The aim is also to enable them to express themselves and to grow spiritually, emotionally and socially in a safe, accepting and encouraging environment.

3.1.3 Prayer

The church gathers regularly to pray together, either in homes or at the Jubilee Centre. Church prayer meetings are held on weekday evenings at the Jubilee Centre every month and on Sunday mornings before our main gatherings every week.

3.1.4 Pastoral Care UK

Community Church Huddersfield is an affiliate member of Pastoral Care UK, a network of pastoral leaders which provides support and training to churches and individuals.

3.1.5 Family Hubs

These are groups that are held in the homes of church members, where 10-15 people regularly meet together to support and encourage one another, pray for one another, discuss the Bible together, consider how their faith applies to their daily lives and generally build friendship and relationship together. One group meets online via video conferencing software.

3.1.6 Teaching & Training

Monthly sessions are held for teaching and training – sometimes for the whole church, sometimes for specific groups. They use a variety of learning methods and cover a wide range of topics about how faith is worked out in the community and in our everyday lives. These sessions are live streamed to widen accessibility.

3.1.7 Emotionally Healthy Spirituality

This course is based on Peter Scazzero's book 'Emotionally Healthy Spirituality.' It is based on the conviction that our spiritual health is directly linked to our emotional health: the course is a path of learning that gives us new tools to grow and mature in both. It introduces people to a lifelong journey of learning to live and love well. The main aims of the course are: Connecting with God, Connecting with others and Connecting with Ourselves.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

3.1.8 Gifts Of Imperfection Course

The course is Based on Brene Brown's book and is about wholehearted living. From a place of worthiness, we look at 10 things we need to let go and 10 things we need to embrace in order to live a journey of courage, compassion and connection.

3.1.9 Xcel

Xcel is a group for secondary school aged children which exists to inspire, train and teach them about spiritual and emotional matters. With food, games, social activities, studies and discussions, we support the young people with their learning and help them to mature. We use Bible studies, crafts, outings, music and videos to help provoke questions about who we are, who God is and what is our purpose in this world.

3.1.10 Connect

Connect is a weekly meeting open to all age groups. The purpose of the group is to connect everyone to God and to one another. There is a relaxed atmosphere with prayer and worship followed by different speakers talking on a variety of topics. There is opportunity for discussion and sharing of ideas and a time for tea, biscuits and fellowship. There is a summer garden party and a Christmas dinner at a local hostelry and money is collected for local charities.

3.1.11 Hardship Grants and Loans

The trust supports those struggling financially with hardship loans and grants on a case-by-case basis. The members of the trust award these grants in line with the trust's Equality and Diversity statement according to procedures in place.

3.2 Serving the Local Community

Actively working for the benefit of our town and local communities through a wide variety of community groups and activities.

3.2.1 The Branch

The Branch is the expression of love and kindness from the organisation that spearheads our work in the local community

3.2.1.1 Jubilee Melody Makers

A group for parents, carers and pre-school children that focuses on the well-being of both adult and child. There is an emphasis on developing the whole person, supporting families and increasing connections so that people feel they belong. Locala partner with us to provide parent support and information during sessions, including a baby self-weighing station. Melody Makers uses craft work and music as a focus. In addition, it offers support to those suffering from isolation, depression and mental health challenges. Action and dance can also combat obesity and health challenges. Melody Makers has partnered with various Kirklees services and groups as a way of encouraging vulnerable adults to get involved as volunteers and to signpost members to other services. The group sees attendance figures ranging from 60 to 95. Melody Makers has continued to financially support other charities, one of which enables 3 children to attend school in the Philippines.

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

3.2.1.2 Melody Makers Baby

This group is for parent support to give them a space to meet and gain advice. The room, equipment and singing session allow the babies to experience a variety of toys and have quality time with parents. It encourages peer support to enable parents to emotionally support each other. Local breast feeding peer supporters also help.

3.2.1.3 Jubilee Together

This is a friendly group for people living with mental illness and learning disabilities. It provides a place to meet where friendships can be built in a safe, family environment. After a simple meal, there is the opportunity to take part in various activities including crafts and games. The group enjoys several trips out that include visits to local cafes and an annual trip to see a Christmas pantomime.

3.2.1.4 Melody Dads

A monthly session that places a high value on, and supports the role of, dads and male carers. It helps to develop their parenting skills, combats isolation within fathers, and builds friendship among those with children of a similar age. Children's ages range from 0-10, but no limit is imposed. Activities include games, music and eating together. With a strong emphasis on support and education, it has proved to be beneficial to both adults and children.

3.2.1.5 Jubilee Keep Fit

In our aim to look after the whole person, fitness is important, especially after childbirth. This session is targeted at women who would like to be fit but struggle getting out with children or find that exercise is really beneficial to their well-being, particularly those with postnatal depression. The hour-long session is run by a personal trainer who provides guidance in several exercises. Children are welcome to come along and participate or play with toys.

3.2.1.6 Jubilee Get Active

A light exercise class for mature adults with mobility issues, or other issues that can cause them to need a slower class. It is designed to promote health, fitness, strength and coordination. We hope to see a reduction in the number of falls and increased mobility and independence through this class.

3.2.1.7 Luncheon Club

A two-course meal with vegetarian/vegan options provided. The lunch is to encourage those who are coming to Jubilee Get Active to attend the Jubilee Centre even if they cannot exercise that day. The aim is to combat isolation, increase community inclusion and build friendship. The lunch also provides a hot meal for those that cannot make or afford one. It increases community connections.

3.2.1.8 Tai Chi

We enabled this group to get a grant and now support them with ongoing costs.

3.2.1.9 MENology

An initiative aimed at men aged 20-40 with addictions, social issues and mental health challenges. This group is a social group where members learn how to

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

cook in healthy and affordable ways. They look at physical and mental health issues and build new friendships.

3.2.1.10 Coffee@JC

A community support programme centred around an open door and friendship. Free coffee is made available to anyone who attends this inclusive initiative. The emphasis is on providing an environment that supports lonely, elderly and vulnerable adults. Staff are always on hand to facilitate conversation and discussion.

3.2.1.11 Twins & More

The aim of this group is to provide peer support for those with the challenge of multiple babies in a quality space with interactive toys. The group provides refreshments, crafts and a singing session. Operating on a bi-weekly basis there is a strong social network including other activities in between these sessions.

3.2.1.12 'Breathe' Happy Café

A family friendly café run once a month. The focus during these sessions is positive attitude, care and wellbeing. We create a relaxed atmosphere where people can talk and try new things. There is an organized activity each week, for example, percussion, crafts, laughter, yoga and dance. There are also activities for children.

3.2.1.13 Community Events

Throughout the year, the following events were offered and open to all, for the benefit of the public in the local community. Easter parties, summer parties Christmas parties, and a Christmas panto.

We held holiday events for children and families including live owl sessions, large assault course, circus skills, large equipment play, Family Melody Makers, and dance session.

We hosted a big street event for the Queen's platinum jubilee party with competitions for schools, a rap project for a junior school class, craft and an international food project.

Public attendance for these events was high. These activities continue to provide us with a good reach into the community.

3.2.1.14 Christmas Day Meal

Every Christmas, Jubilee Centre hosts a meal for about 150 people, plus meals delivered to people in their own homes. This is for people who would otherwise be alone or without the funds to have a decent festive meal. This is staffed by a team of around 40 volunteers. Working with partners in the community, transport is provided, and this annual event has become a regular on many calendars in the local area. Referrals come from housing associations, mental health organisations, The Welcome Centre, ex-service support, and schools. Donations for presents and food come from various sources. Each attendee gets a three-course meal, and the chance to sing carols, play games and receive a present from Santa. Children receive a bag of presents donated by the community.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

A total of 1,102 hot meals were provided via the Christmas day meal and the luncheon club.

3.2.1.15 Welfare Support

This initiative provides a range of items including shoes, coats, school uniforms and bags for children in need of them, babies' toys and equipment for families in significant need. We provide stationery packs and books for children out of school. We help with furniture, carpets, bedding and crockery for those relocated due to domestic violence, asylum, or poverty. We source or buy white goods, including microwaves for people who have no means of cooking. We also help with energy top ups and gas and electricity re-connections. We provide walking aids, hygiene goods, toiletries and essentials to those who cannot shop or afford them. The service is provided by requesting specific donated items, financial donations or grants. Referrals have been made personally, by schools or other partners.

Support has expanded to include lifts to health services, liaison with energy firms, the DVLA, and additional telephone and email support, particularly considering mental health concerns.

In summary: 387 social actions were taken, 38 gas top-ups provided, 87 essential pieces of furniture and white goods were provided, and 179 bags of clothes were provided.

3.2.1.16 The Loving Our Neighbours Project

By gathering a large group of volunteers together action is taken around the community to care and look after people in their localities. This includes collecting medicines and giving lifts to medical appointments, taking animals to the vets, dog walking and cleaning. This also includes house and garden clearance, plus tip runs. Fast response is achieved due to a WhatsApp group.

3.2.1.17 The Branch Food Project

All food projects service people from very diverse backgrounds with different needs. We have provision for people who are vegan, vegetarian, Halal, non-pork eating and many other diets.

3.2.1.18 Friday Food Redistribution

Food that will otherwise go to landfill is distributed into the community. Partnering with Fareshare, we pay for and receive a van delivery of food. We also gather food from other Fareshare partners, M&S, Tesco, Asda, Sainsburys, The Welcome Centre, The Ark and others. We have also received grants and donations to keep this project topped up with fresh food. We encourage a donation of £2 per household to access the service. There is one session per week.

This is more than a food resource. As people come into the building, we show them love and respect, combating isolation. It also gives us a chance to get alongside people, find out how they are and what challenges they are facing. In this way we have met critical practical needs as well as referred people to other services.

Food provided via Foodshare was equivalent to 46,356 meals.

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

Partnering with Fareshare, we receive a van load of frozen food which is then given out to families in our food redistribution and other areas of known need.

As a result of these initiatives, 17,616.8kg of food has been saved from going into landfill, with 28,190.04kg CO₂ being saved.

3.2.1.19 Emergency Food Provision and Shopping Support

People contact us themselves or are referred to us as needing help for food. We refer most people to the Welcome Centre and arrange for food packs to be delivered. We have a stock of emergency food packs if it is a weekend and everywhere is closed. We also have volunteers who will do food shopping on a short-term basis for those unable to go out.

In total, the equivalent of 3,979 meals were provided.

During the year, 185 people were referred to us by other service providers and we referred 290 people to other service providers.

3.2.1.20 Courses

We ran courses on modern day slavery, mindfulness, healthy eating, cooking, self-esteem, budgeting, and yoga.

3.2.1.21 Health Projects

We partner with Kirklees council to deliver menopause help and support in the community.

We have a team of community champions who pass out information at grassroots level about various health-related projects.

We partner with the Kirklees Wellness Service to hold weekly clinics to support people to stop smoking.

We work in partnership with Kirklees Wellness Service. They ran weekly sessions at the Jubilee Centre for members of the public to access health and wellbeing assessment services. This initiative has been particularly good at reaching so-called hard-to-reach people.

We partnered with Locala peer supporters who visited to give advice to new parents on breast feeding, weaning, and potty training. They also provided a baby-weighing service.

We linked up with Healthy Start to distribute vitamins for pre-school children and pregnant women and to signpost people to where they can get access to healthy food and milk.

We ran mindfulness sessions in partnership with Blackbird Mindfulness and The Richmond Fellowship.

3.2.1.22 The Wider Community

The Branch is a Local Community Anchor. Anchors are established local organisations who share their experience, contacts, knowledge, resources and expertise with other local organisations.

Community Anchors listen to those working in communities and share information. They bring people together and help create plans. They help

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

organisations develop, collaborate and influence the decisions that affect their communities.

Anchors work in enabling and co-productive ways with those in communities who are organising groups and activities, building on strengths and alliances.

3.2.1.23 Schools Work

This year our community team has hosted placement students from Kirklees College, Greenhead College, and local schools. We work with many other schools in the area receiving referrals from families, taking assemblies and working in partnership at special events or in other areas.

3.2.2 The Bereavement Journey

The Bereavement Journey is a series of films and discussion groups that gently guide people bereaved at any time through the most common aspects of grief and bereavement, enabling them to process the implications for themselves and discern next steps.

This 6-week course is open to anyone who has been bereaved at any time and in any way. The course uniquely offers a final session on faith questions in bereavement, provided from a Christian perspective. This follows the main sessions and is optional, making The Bereavement Journey suitable for people of any faith or none.

3.2.3 Jubilee Centre

Owned and operated by RiverTree Trust – this is a community hub and facility for the benefit of the Community Church family and the local community. Many of the activities listed in this Annual Return take place at the Jubilee Centre. RiverTree Trust also makes the facility available at cost for local public and community groups including the University of the Third Age (U3A), a local Tai Chi group and Kirklees Metropolitan Council. The centre has also been hired for occasional use by several private businesses and individuals. All these lettings serve to increase the community use of the centre and help contribute towards the financial upkeep.

3.2.4 New Community Hub

RiverTree Trust acquired new, larger premises, the former Britvic / Ben Shaw's site on Willow Lane in Huddersfield in the financial year ending March 2016. The Trust planned to grow and increase community activity into these premises, developing the 3.5-acre site as a Community Hub for the Huddersfield area, but we are now also exploring other options.

Included on the site were 4 derelict houses which we refurbished. They are now rented to an organization, Happy Days UK, who work to rehabilitate people who are homeless and/or have addictions.

In December 2022 a decision was made to investigate ways to dispose of the site (excluding the 4 houses). This is as a result of changing circumstances caused, in a large part, by the after-effects of the COVID pandemic.

In the meantime, various tenants ensure that the site looks after itself financially.

3.2.5 Supporting Local Projects

We have given financial support to a number of local projects including:

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

Talkthru – Services include pregnancy choices, miscarriage, baby loss and termination counselling support in the Huddersfield and Kirklees Area.

Happy Days – A charity providing shelter, food and support for people affected by homelessness and crisis.

Shared Goods Project – Formerly known as the Sanctuary Project. Supporting asylum seekers and new refugees. Based in Huddersfield.

The Uniform Exchange – A Kirklees based charity who recycle good school uniforms, passing them from one family to another. “We want to make school uniforms accessible to all children and families who face hardship. A good uniform and a coat will improve a child’s likelihood of attendance and their ability to learn, helping to reduce social isolation.”

TIME Together – A Denby Dale based project which aims to help connect people, relieve loneliness and isolation, and improve quality of life. This is done by offering activities, transport, and places to meet.

The Welcome Centre – Helping local families and individuals in crisis with food, toiletries, and other essential items. They also provide advice, guidance, and support to address underlying issues.

3.3 Advancing the Christian Faith

Seeking to embody, enact and explain the Christian message in our local community and across the world.

3.3.1 The Alpha Course

The Alpha Course is an opportunity for people to explore the Christian faith over a 10-week period. The evening includes food, a short talk, and an opportunity to ask questions and have a discussion. People are welcome to ask whatever they want, and they will always be given an honest answer, an assurance we will go away and find out more, or a simple “we don’t know.” The values are honesty, openness and dialogue. Our objective is not to ‘convert’ people but to present our beliefs in a way that leaves people free to make up their own minds and walk away without any obligation. Over the years some people have decided to follow Jesus and others have continued their journey elsewhere. All have been grateful for a chance to talk and find out more.

3.3.2 The Pioneer Network

Community Church is part of the Pioneer Network. Pioneer is a relational network that is committed to connecting, inspiring and equipping churches in the UK and globally. Pioneer seeks to play its part in the re-evangelisation of the nations, planting new churches, equipping existing churches, and releasing leaders and influencers in every sphere of society. Pioneer’s strategy is to develop strong resource churches (hubs) that can support other churches as they, in turn; serve their communities, towns and cities. (pioneer.org.uk)

In March 2023 the annual Pioneer conference was held in Southampton with members of the leadership team attending.

As part of his development in leadership Dan Lush joined the 2-year Pioneer Pathway programme in September 2021.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

Over several years Community Church has developed a close working relationship with King's Church Manchester which is a Pioneer regional hub.

3.3.3 Debt Relief Centre

The Debt Centre provides free debt counselling - offering hope and a practical solution to anyone in our town and surrounding area who is struggling with unmanageable debt. We work in partnership with the charity Christians Against Poverty (CAP) to offer a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. We deliver a holistic and in-depth debt counselling service to those in need. The church established the centre alongside 4 other local churches and CAP has trained members of these churches to equip them to deliver the service that also involves church volunteers helping the Centre Manager in a variety of ways. Much of our work is carried out confidentially but each year we see several people from our town set free from the pressure caused by debt and experiencing a fresh start in life with relationships strengthened and lives saved.

3.3.4 International Support

RiverTree Trust has been able to support several projects to relieve poverty and financial hardship and to support persecuted Christians across the world. These include the following projects:

Pakistan – Funds sent for flood relief via the charity One2Another.

Turkey and Syria – Funds for earthquake relief via the charities Elam, Links, and Open Doors.

The Philippines – Sponsor A Child with the Durian Project.

The Philippines – Funds to build new walkways in a stilted Badjao village on the island of Palawan via the charity Tikvah Inc.

Zambia – Support for the work of Rainbow Africa, supporting communities by providing education, healthcare, training and employment, based in Livingstone.

Iran and beyond – Support for the work of Elam which exists to strengthen and expand the rapidly growing church in Iran.

Globally – Support for the work of Compassion UK, working around the world to release children from poverty.

Globally – Support for the work of Links, working to connect people, confront poverty, and create potential working with partners around the world to provide long-term sustainable solutions and lasting change.

Globally – Support for the work of Pioneer International.

Globally – Support for the work of Mercy Ships, a global Christian charity bringing hope and healing to those suffering from disability, disfigurement, and disease.

3.3.5 Working with Parachurch Organisations

As well as working with the formerly mentioned Pioneer Network, and Christians Against Poverty we support the following organisations:

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

Hope Huddersfield – Local churches in Huddersfield working together to spread hope through prayer, mission events, and opportunities to serve the local community.

24/7 Prayer – An international, interdenominational movement of prayer, mission and justice.

4. Public Benefit

The trust acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the benefit of the public. Details of how they have achieved this are provided in section 3 of this report. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the trust should undertake.

5. Risk Assessment

The directors actively review the major risks which the trust faces on a regular basis and believe that maintaining the free reserves stated, combined with the review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

6. Reserves Policy

A formal policy on reserves was agreed at the meeting of the directors of RiverTree Trust on 19th January 2015.

The trustees have set a reserves policy which requires:

- Reserves to be maintained at a level which ensures that the trust's core activities could continue during a period of unforeseen difficulty
- A proportion of reserves to be maintained in an easily accessible form
- The calculation of the required level of reserves is an integral part of the trust's annual planning, budget and forecast cycle. It takes into account:
 - risks associated with each stream of income and expenditure being different from that budgeted, for example a gradual or temporary decline in income
 - planned change in activity level: for example, a step change increase in expenditure due to taking on a new property for development, which introduces financial risk or shortfall

In accordance with this policy, RiverTree Trust intends to carry cash reserves sufficient to cover three months' routine operating expenses (including all salaries) and three months of full debt repayments.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

7. Statement Of Directors' Responsibilities

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required to:

- (i) select suitable accounting policies and then apply them consistently,
- (ii) make judgments and estimates that are reasonable and prudent, and
- (iii) prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In preparing this report, the directors have taken advantage of special provisions of the Companies Act 2006 relating to small companies.

I approve the attached statement of financial activities and balance sheet for the year ended 31st March 2023, and confirm that I have made available all information necessary for its preparation.

Signed on behalf of the board by
Jonathan Adam Dumville, Director



Date 21-12-23

INDEPENDENT EXAMINER'S REPORT

I report to the charity Trustees on my examination of the accounts of RIVERTREE TRUST for the year ended 31st March 2023 set out on pages 17 to 26.

Respective responsibilities of Trustees and examiner

As the charity's Trustees of RIVERTREE TRUST (and its directors for the purpose of company law) you are responsible for the preparation of the accounts in accordance with the requirement of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

Since RIVERTREE TRUST gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

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 RIVERTREE TRUST 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 (FRS102)].

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



G W Schulz ACMA

21 December 2023

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2023**

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2023	TOTAL 2022
		£	£	£	£
INCOMING RESOURCES					
Income and endowments from:					
Donations and legacies	2a	190,195	18,304	208,499	212,976
Charitable activities	2b	6,984	28,254	35,238	19,605
Other trading activities	2c	102,234	-	102,234	92,410
Income from investments	2d	66	-	66	6
Grant income	2e	-	126,778	126,778	74,195
Other income	2f	7,898	624	8,522	4,814
TOTAL INCOME		307,377	173,960	481,337	404,006
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	3a	179,895	172,444	352,339	275,286
Trading activities	3b	67,219	-	67,219	67,632
TOTAL EXPENDITURE		247,114	172,444	419,558	342,918
NET INCOME / (EXPENDITURE)		60,263	1,516	61,779	61,088
Transfer between funds	4	(31,101)	31,101	-	-
Total funds brought forward		1,350,086	36,106	1,386,192	1,325,104
TOTAL FUNDS CARRIED FORWARD		1,379,248	68,723	1,447,971	1,386,192

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 19 to 26 form part of these financial statements.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
FIXED ASSETS					
Tangible assets	5	1,263,250	-	1,263,250	1,260,406
CURRENT ASSETS					
Debtors	6	38,978	548	39,526	18,164
Cash at bank and in hand	7	96,910	108,708	205,618	262,586
Total Current Assets		135,888	109,256	245,144	280,750
CREDITORS: amounts falling due within one year	8	19,890	40,533	60,423	83,932
NET CURRENT ASSETS		115,998	68,723	184,721	196,818
TOTAL ASSETS LESS CURRENT LIABILITIES		1,379,248	68,723	1,447,971	1,457,224
CREDITORS: amounts falling due in more than one year	9	-	-	-	71,032
TOTAL NET ASSETS		1,379,248	68,723	1,447,971	1,386,192
FUNDS OF THE CHARITY					
Unrestricted		1,379,248	-	1,379,248	1,350,086
Restricted		-	68,723	68,723	36,106
TOTAL FUNDS		1,379,248	68,723	1,447,971	1,386,192

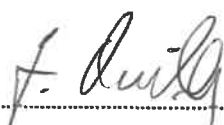
For the financial year ending 31st March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved by the Directors on 21-12-23 and

Signed on their behalf by , Jonathan Dumville, Chair.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023**

1. ACCOUNTING POLICIES

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Directors will receive the resources; and
- the monetary value can be measured with sufficient reliability

Offsetting

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SoFA.

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA during the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to Directors on governance or constitutional matters.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023**

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remains in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting Policies and Previous Accounts

There have been no changes to the accounting policies (variation rules and methods of accounting) since last year.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful life. The rates applied per annum are as follows:

Land and Buildings	2%
Furniture and Equipment	20%
Computer Equipment	30%
Motor Vehicles	30%

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at Directors' best estimate of market value.

Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amount payable by the charity to the fund in respect of the year.

Basis of Preparation

The financial statements have been prepared on the historical cost basis convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards and the Companies Act 2006. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102.

The charity has claimed exemptions available in Section 1a of FRS 102 not to prepare a cash flow statement since it is a small charity.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023**

2. ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
a) Donations and legacies				
Donations and gifts	158,983	17,128	176,111	178,059
Gift Aid	31,212	1,176	32,388	34,917
	<u>190,195</u>	<u>18,304</u>	<u>208,499</u>	<u>212,976</u>
b) Charitable activities				
Activities and events	6,984	28,254	35,238	19,605
c) Other trading activities				
Lettings income	102,234	-	102,234	92,410
d) Income from investments				
Interest income	66	-	66	6
e) Grant income				
Grant income	-	126,778	126,778	74,195
f) Other income				
Other income	7,898	624	8,522	4,814

3. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
a) Charitable Activities				
Administration Costs	20,597	5,604	26,201	18,265
Events & Activities	9,060	1,675	10,735	5,896
Gross Salaries:				
Ministry Support	51,019	-	51,019	48,814
Other	63,867	113,793	177,660	140,600
Mission & Other Charitable Gifts	28,793	51,280	80,073	50,200
Training Costs	2,023	92	2,115	1,886
Depreciation	4,536	-	4,536	7,826
Independent Examination	-	-	-	1,800
	<u>179,895</u>	<u>172,444</u>	<u>352,339</u>	<u>275,286</u>
b) Trading Activities				
Premises Costs	67,219	-	67,219	67,632

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023**

4. FUNDS	Balance 1 Apr 2022 £	Income £	Expenditure £	Transfer £	Balance 31 Mar 2023 £
Unrestricted Funds	1,350,086	307,377	247,114	(31,101)	1,379,248
Restricted Funds					
Debt Relief Centre (CAP)*	7,459	10,945	19,075	7,638	6,967
The Branch	28,647	163,015	153,369	23,463	61,756
	36,106	173,960	172,444	31,101	68,723
Total Funds	1,386,192	481,337	419,558	-	1,447,971

Restricted funding is reserved for the administration of the following projects and activities:

- Debt Relief Centre Staff & Operational Costs (see section 3.3.3)
 - * The balance shown against Debt Relief Centre (CAP), is represented by funds held in the CAP (Hudds) Account (Note 6).
- The Branch staff and operation costs, a significant amount of which was also Grant Funding received with thanks (see sections 3.2.1).

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023**

5. TANGIBLE FIXED ASSETS

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
UNRESTRICTED					
Cost of assets	01-Apr-22	888,539	85,669	16,303	990,511
Additions		-	1,543	5,837	7,380
Disposals		-	-	-	-
Cost carried forward	31-Mar-22	<u>888,539</u>	<u>87,212</u>	<u>22,140</u>	<u>997,891</u>
Depreciation at	01-Apr-22	-	76,036	16,003	92,039
Disposals		-	-	-	-
Depreciation charge for the year		-	2,235	1,841	4,076
Adjustment		-	-	-	-
Depreciation at	31-Mar-23	<u>-</u>	<u>78,271</u>	<u>17,844</u>	<u>96,115</u>
Net Book Value at	31-Mar-23	<u>888,539</u>	<u>8,941</u>	<u>4,296</u>	<u>901,776</u>
Net Book Value at	01-Apr-22	888,539	9,633	300	898,472

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
WILLOW LANE HOUSES					
Cost of assets	01-Apr-22	359,635	6,742	-	366,377
Additions		-	-	-	-
Transfers		-	-	-	-
Cost carried forward	31-Mar-23	<u>359,635</u>	<u>6,742</u>	<u>-</u>	<u>366,377</u>
Depreciation at	01-Apr-22	-	4,443	-	4,443
Disposals		-	-	-	-
Depreciation charge for the year		-	460	-	460
Adjustment		-	-	-	-
Depreciation at	31-Mar-23	<u>-</u>	<u>4,903</u>	<u>-</u>	<u>4,903</u>
Net Book Value at	31-Mar-23	<u>359,635</u>	<u>1,839</u>	<u>-</u>	<u>361,474</u>
Net Book Value at	01-Apr-22	359,635	2,299	-	361,934

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

6. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
HSBC	55,676	-	55,676	65,332
Money Market	41,234	-	41,234	93,316
CAP (Hudds) Account	-	6,967	6,967	7,459
The Branch Account	-	101,702	101,702	96,396
The Branch Cash	-	39	39	82
	96,910	108,708	205,618	262,586

7. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Tax Recoverable	9,974	548	10,522	3,474
Trade Debtors	8,539	-	8,539	921
Other Debtors	9,826	-	9,826	5,624
Prepayments	10,639	-	10,639	8,145
	38,978	548	39,526	18,164

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Credit card	3,653	-	3,653	1,281
Trade creditors	10,073	-	10,073	6,678
Deferred income	-	40,533	40,533	72,417
Accruals	1,680	-	1,680	1,920
Taxation and social security	3,484	-	3,484	636
Other creditors	1,000	-	1,000	1,000
	19,890	40,533	60,423	83,932

9. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
Mortgage	-	-	-	71,032

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

10. PAID EMPLOYEES

	2023	2022
	£	£
Staff Costs		
Gross Wages and Salaries	213,389	178,173
Employer's National Insurance Costs	10,839	7,805
Employer's Pension Contributions	4,451	3,435
	228,679	189,413

Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from the charity in an independently administered fund. The pension cost charges (shown above) represent the contributions payable by the charity to the fund.

	2023	2022
	Number	Number
Average head count in the year		
Employees were engaged in each of the following activities:		
Leadership	2	2
Activities in furtherance of organisation's objects	7	6
Administration	5	5
	14	13

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000. Two people were paid on a self-employed basis, while the other eleven staff were paid through the PAYE system.

11. GOVERNANCE COSTS

	2023	2022
	£	£
Independent examiners' fees (examination of accounts)	1,500	1,620
Independent examiners' fees (taxation services)	180	180
	1,680	1,800

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

12. TRUSTEES AND OTHER RELATED PARTIES

Two Trustees and one related party received payments over the year as follows:

	2023	2022
	£	£
TM Shotter (Director/Trustee)		
Ministry	22,501	20,634
Expenses	-	154
TB Lloyd (Director/Trustee)		
Ministry	28,519	28,179
Expenses	305	612
A Lloyd (married to TB Lloyd) - Ministry		
Gross Salary	28,434	29,571
Expenses	164	933
Total amount paid	79,922	80,083

Two Trustees are engaged in the Ministry and in accordance with the Articles of Association, Ministry fees were paid to them during this and the previous year as shown above, these trustees are regarded as self-employed. The wife of one of the Trustees is also paid for Ministry work. No other payments were made to Trustees or any persons connected with them during this financial period. DB Gledhill (married to K Gledhill) working as Taylor & Gledhill Electrical assisted in a number of maintenance tasks and the firm was paid £2,391 for this service. No other material transaction took place between the organisation and a Trustee or any person connected with them, other than those stated above.

The total amount given by trustees to the charity during the year was £17,260 (2022: £18,167).

RIVERTREE TRUST

England & Wales - Charity number 1152813

Accounts

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2022**



(A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY No: 08542544

CHARITY REGISTRATION No: 1152813

Independent Examiners Ltd
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

CONTENTS

Pages 3 to 17	Report of the Directors
Page 18	Independent Examiner's Report to the Trustees
Page 19	Statement of Financial Activities
Page 20	Balance Sheet
Pages 21 to 28	Notes to the Financial Statements

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

1. LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1152813
COMPAY REGISTRATION NUMBER	08542544
START OF YEAR	1st April 2021
END OF FINANCIAL YEAR	31st March 2022
DIRECTORS AT 31st MARCH 2022	J Dumville (Chair) K Gledhill J Goodchild T B Lloyd T M Shotter (retired 31 March 2022)
REGISTERED ADDRESS	Jubilee Centre Market Street Paddock Huddersfield HD1 4SH
DATE OF INCORPORATION	23rd May 2013
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	HSBC Bank Plc 2 Cloth Hall Street Huddersfield HD1 2ES
ACCOUNTANTS	G W Schulz ACMA Independent Examiners Ltd Unit 2, A937The Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF
WEBSITE	www.rivertreetrust.co.uk

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

2. AIMS AND OBJECTIVES

The governing document defines the objectives of the trust as follows:

- to advance the Christian faith in accordance with the trust's statement of faith in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit;
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit;
- to advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit; and
- to promote such other purposes recognised as charitable under the laws of England and Wales in such parts of the United Kingdom or the world as the directors from time to time may think fit.

We seek to fulfil these aims and objectives in the following main ways:

- Through the life and mission of the Community Church family in Huddersfield, in relationship with King's Church in Greater Manchester, the Pioneer Network and the Evangelical Alliance.
- By the operation of the Jubilee Centre as the base for Community Church and as a public facility for the benefit of the local community.
- Through numerous community-based projects and activities that operate either within the Jubilee Centre or in the community, with many of them more recently being managed together under a community sub-organisation called The Branch. This will operate under the oversight of RiverTree Trust as they help us to develop our work as a Community Hub through our current facility.
- By financing this work through engaging the services of two spiritual leaders to help develop the strategy for fulfilling our aims and objectives; and by the part-time employment of a Community Manager, a Community Administrator, an Operations Manager, a Finance and Communications Administrator, a Church Administrator and a Debt Centre Manager. Sessional and other workers have also been employed as needs have arisen.

3. PRIMARY STRATEGIES AND ACTIVITIES

The COVID-19 pandemic had a severe effect on the Trust's activities. Where possible, activities were moved online or numbers restricted; however, this was not always possible. As restrictions were eased activities started to return. Where activities have been affected it has been noted below.

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.1 Strengthening the faith and wellbeing of church members: strengthening and encouraging people in their Christian life and witness and helping equip people in spiritual and emotional health.

3.1.1 Weekly Gatherings

The church meets together regularly on a Sunday morning for worship, teaching and mutual encouragement. As part of these Sunday meetings, a fully equipped crèche is offered for the care of babies and toddlers, along with a range of activities for all ages from pre-school to secondary school age children and young people.

Due to the COVID-19 pandemic our weekly gatherings took place online. A central website was provided where people could watch a combination of live and pre-recorded videos and text chat. This was then followed by fellowship and conversation via video conference.

As restrictions eased, we live streamed gatherings with reduced capacity from our building. On 12th September we re-launched our gatherings at full capacity. We continued to live stream these gatherings.

3.1.2 Children's Groups

Children join the adults for some of the worship in our weekly gatherings but then go out to their own age-specific groups. They learn about the Bible and the Christian faith and the difference it can make to their lives. The aim is also to enable them to express themselves and to grow spiritually, emotionally and socially in a safe, accepting and encouraging environment.

Due to the COVID-19 pandemic the children's groups could not operate every week. A children's slot was created during the weekly online gathering and extra video conferencing sessions were provided outside of Sunday mornings.

From 12th September these groups restarted alongside the main gathering.

3.1.3 Prayer

The church gathers regularly to pray together, either in homes or at the Jubilee Centre. Church prayer meetings are held on weekday evenings at the Jubilee Centre every month and on Sunday mornings before our main gatherings every week.

Due to the COVID-19 pandemic these were conducted via video conference before returning to in person once restrictions eased.

3.1.4 Pastoral Care UK

Community Church Huddersfield is an affiliate member of Pastoral Care UK, a network of pastoral leaders which provides support and training to churches and individuals.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.1.5 Family Hubs

These are groups that are held in the homes of church members, where 10-15 people regularly meet together to support and encourage one another, pray for one another, discuss the Bible together, consider how their faith applies to their daily lives and generally build friendship and relationship together.

Due to the COVID-19 pandemic these were conducted via video conference and regular text messaging platforms. The Family hubs proved essential to many who would otherwise have been completely isolated.

As restrictions eased the Family Hubs adapted meeting in gardens and parks before some restarted in homes.

3.1.6 Teaching, Training and Equipping (TTE)

These events are designed for teaching, training and equipping members of the church who are often active in community-related projects and support networks. They use a variety of learning methods and cover a wide range of topics about how faith is worked out in the community and in our everyday lives.

Due to the COVID-19 pandemic these sessions were either live streamed via YouTube or video conference.

3.1.7 Emotionally Healthy Spirituality

This course is based on Peter Scazzero's book 'Emotionally Healthy Spirituality.' It is based on the conviction that our spiritual health is directly linked to our emotional health: the course is a path of learning that gives us new tools to grow and mature in both. It introduces people to a lifelong journey of learning to live and love well. The main aims of the course are: Connecting with God, Connecting with others and Connecting with Ourselves.

3.1.8 Xcel

Xcel is a group for secondary school aged children which exists to inspire, train and teach them about spiritual and emotional matters. With food, games, social activities, studies and discussions, we support the young people with their learning and help them to mature. We use Bible studies, crafts, outings, music and videos to help provoke questions about who we are, who God is and what is our purpose in this world.

Due to the COVID-19 pandemic these sessions were conducted over video conference before resuming in September 2021.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.1.9 Connect

Connect is a weekly meeting open to all age groups. The purpose of the group is to connect everyone to God and to one another. There is a relaxed atmosphere with prayer and worship followed by different speakers talking on a variety of topics. There is opportunity for discussion and sharing of ideas and a time for tea, biscuits and fellowship. There is a summer garden party and a Christmas dinner at a local hostelry and money is collected for local charities.

Due to the COVID-19 pandemic Connect did not meet, resuming again in October 2021.

3.1.10 Hardship Grants & Loans

The trust supports those struggling financially with hardship loans and grants on a case-by-case basis. The members of the trust award these grants in line with the trust's Equality and Diversity statement according to procedures in place.

3.2 Serving the local community: actively working for the benefit of our town and local communities through a wide variety of community groups and activities.

3.2.1 The Branch

The Branch is the expression of love and kindness from the organisation that spearheads our work in the local community.

Due to the COVID-19 pandemic many of the community groups were unable to run (as noted below). To continue to support the community group members we:

- Rang community group members, asking if they had someone they could rely on to help with food and medicines.
- Partnered isolated members with a phone buddy.
- Kept an eye on our volunteers with extra needs.
- Provided practical support for each member.

And for the wider community we provided:

- Encouraging vulnerable people to take small steps to rejoin social events e.g. luncheon club
- Wellness Assessments by the Kirklees Wellness team are promoted and supported at the Centre
- Distribution of over 100 'Covid Packs' to the local community to maintain awareness of ongoing covid risks
- A Helpline run on a 24/7 basis – this service picks up people experiencing extreme hardship, particularly when other services are closed.
- Help with COVID vaccine clinics

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

Significant Grant funding was received towards the work of The Branch in this financial period, with thanks to the following donors:

- Arnold Clarke: **£1k**
- Kirklees Council (2 awards): **£30k**
- Locala: **£1.5k**
- LS2Y: **£12k**
- Neighbourley / Sainsburys (2 awards): **£1.4k**
- One Community Foundation (2 awards): **£4.7k**
- Tesco: **£1.1k**
- Third Sector Leaders Kirklees (8 awards): **£21k**

These generous donations enabled The Branch team to respond to much need that arose in the local community due to the COVID-19 pandemic and to continue the social action work into the community, both inside and outside of Jubilee Centre as described on the following pages.

3.2.1.1 Jubilee Melody Makers

A group for parents, carers and pre-school children that focuses on the well-being of both adult and child. There is an emphasis on developing the whole person, supporting families and increasing connections so that people feel they belong. Locala partner with us to provide parent support and information during sessions, including a baby self-weighing station. Melody Makers uses craft work and music as a focus. In addition, it offers support to those suffering from isolation, depression and mental health challenges. Action and dance can also combat obesity and health challenges. Melody Makers has partnered with various Kirklees services and groups as a way of encouraging vulnerable adults to get involved as volunteers and to signpost members to other services. The group sees attendance figures ranging from 60 to 95. Melody Makers has continued to financially support other charities, one of which enables 3 children to attend school in the Philippines.

Due to the COVID-19 pandemic Melody Makers moved online with twice weekly sessions live on Facebook being broadcast from people's homes. Some of the videos have reached over 2000 people. Contact was also maintained through the use of messenger platforms.

When government restrictions allowed, 'socially distanced' Melody Makers took place with reduced numbers and activities and fully re-opened in April 2021.

3.2.1.2 Melody Makers Baby

We found the need for a new Parent-Baby group for babies that were born during lockdown. This group is for parent support to give them a space to meet and gain advice. The room, equipment and singing session allow the babies to experience a variety of toys and have quality time with parents. It encourages peer support to enable parents to emotionally support each other. Locala breast feeding peer supporters also help.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.2.1.3 Jubilee Together

This is a friendly group for people living with mental illness and learning disabilities. It provides a place to meet where friendships can be built in a safe, family environment. After a simple meal, there is the opportunity to take part in various activities including crafts and games. The group enjoys several trips out that include visits to local cafes and an annual trip to see a Christmas pantomime.

Due to the COVID-19 pandemic Jubilee Together met informally in socially distant public places and the leaders of the group rang members weekly. It re-opened properly in Sept 21.

3.2.1.4 Melody Dads

A monthly session that places a high value on, and supports the role of, dads and male carers. It helps to develop their parenting skills, combats isolation within fathers, and builds friendship among those with children of a similar age. Children's ages range from 0-10, but no limit is imposed. Activities include games, music and eating together. With a strong emphasis on support and education, it has proved to be beneficial to both adults and children. The group sees public attendance figures ranging from 15 families to 26 families.

Following the COVID-19 pandemic Melody Dads re-opened in Feb 22.

3.2.1.5 Jubilee Keep Fit

In our aim to look after the whole person, fitness is important, especially after childbirth. This session is targeted at parents who would like to be fit but struggle getting out with children or find that exercise is really beneficial to their well-being, particularly those with postnatal depression. The hour-long session is held by a personal trainer who provides guidance in several exercises. Children are welcome to come along and participate or play with toys.

Following the COVID-19 pandemic Jubilee Keep Fit reopened in September 21.

3.2.1.6 Jubilee Get Active

A light exercise class for mature adults with mobility issues, or other issues that can cause them to need a slower class. It is designed to promote health, fitness, strength and coordination. We hope to see a reduction in the number of falls and increased mobility and independence through this class. The class has grown from 10 to 17 members in recent months.

Following the COVID-19 pandemic Jubilee Get Active reopened in September 21.

3.2.1.7 Tai Chi

We enabled this group to get a grant and now support them with ongoing costs.

Following the COVID-19 pandemic Tai Chi reopened in September 21.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.2.1.8 MENology

In January 2022, an initiative aimed at men aged 20-40 with addictions, social issues and mental health challenges. This group is a social group where members learn how to cook healthy and affordable food. They look at physical and mental health issues and build new friendships.

3.2.1.9 MANoeuvre

In January 2022, an initiative aimed at men aged 20-40 with addictions, social issues and mental health challenges. This is an exercise group to encourage men to move more and to think about their health.

3.2.1.10 Luncheon club

A free, two course meal with vegetarian/vegan options provided. The lunch is to encourage those who are coming to Jubilee Get Active to attend the Jubilee Centre even if they cannot exercise that day. The aim is to combat isolation, increase community inclusion and build friendship. The lunch also provides a hot meal for those that cannot make or afford one. It increases community connections.

Following the COVID-19 pandemic Luncheon club re-opened in June 21.

3.2.1.11 Coffee@JC

A community support programme centred around an open door and friendship. Free coffee is made available to anyone who attends this inclusive initiative. The emphasis is on providing an environment that supports lonely, elderly and vulnerable adults. Staff are always on hand to facilitate conversation and discussion.

Following the COVID-19 pandemic Coffee@JC re-opened in June 21.

3.2.1.12 Twins & More

The aim of this group is to provide peer support for those with the challenge of multiple babies in a quality space with interactive toys. The group provides refreshments, crafts and a singing session. Operating on a bi-weekly basis there is a strong social network including other activities in between these sessions.

Following the COVID-19 pandemic Twins & More re-opened in July 21.

3.2.1.13 Knit 1 Purl 1

The goal of the group is to *'knit communities together'*, aspiring to reach isolated and lonely individuals and providing a friendly and relaxed environment to share new ideas and skills for knitting and related crafts. Experienced knitters or complete beginners wishing to learn how to knit or crochet are welcome with tuition given if required.

Due to the COVID-19 pandemic Knit 1 Purl 1 did not meet.

RIVERTREE TRUST

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31st MARCH 2022

3.2.1.14 'Breathe' Happy Cafe

A family friendly café run once a month. The focus during these sessions is positive attitude, care and wellbeing. We create a relaxed atmosphere where people can talk and try new things. There is an organized activity each week ranging from percussion, crafts, laughter, yoga and dance. There are also activities for children.

Following the COVID-19 pandemic 'Breathe' Happy Café re-opened in March 22.

3.2.1.15 Christmas Day Meal

Every Christmas, Jubilee Centre hosts a meal for about for 150 people, plus meals delivered to people at homes for people who would otherwise be alone or without the funds to have a decent festive meal. This is staffed by a team of around 40 volunteers. Working with partners in the community, transport is provided, and this annual event has become a regular on many calendars in the local area. Referrals come from housing associations, mental health organisations, The Welcome Centre, ex-service support, and schools. Donations for presents and food come from various sources. Each attendee gets a three-course meal, and the chance to sing carols, play games and receive a present from Santa. Children receive a bag of presents donated by the community.

Due to the COVID-19 pandemic we had a reduced meal with only 113 people. In addition, we delivered nearly 50 meals to people in their homes.

3.2.1.16 Strategic Relationships & Schools Work

This year our community team has hosted placement students from Kirklees College and Greenhead College. Unfortunately, these didn't happen due to COVID. We work with many other schools in the area receiving referrals from families, taking assemblies and working in partnership at special events or in other areas.

The trust seeks to work together with other organisations to deliver its services. This enables us to achieve more with what we have, and also provides us with a wide network of services for effective signposting within the community. We continue to develop relationships with the following organisations:

National Business College, Kirklees College, Greenhead College, Locala, Greenhead Community Partnership, Happy Days Ministries, Happy Days Building & Roofing, Aspire Trust, The Shine Hub, HOPE Huddersfield, PERS, Mother Hub, Neighbourhood Policing, REAL, The Welcome Centre, Huddersfield Change Project, Sling Library, Voluntary Action Kirklees, DASH, Shared Lives, Gateway to Care, Halfway House, Ahmadiyya Muslim Association, Paddock Community Trust, Community Police, One Community Fund, VKN Third Sector Leaders, MEARS, Community Plus, Horton Housing, Kirklees Migration Team, Step-by-Step, Kirklees response team, Sanctuary Kirklees, Colne Valley Aspire Community Hub, Uniform Exchange, Folly Hall Quakers, Laurel Court, New Arrivals Team, Baby Boutique, Ladder Group, The Gathering Place, Greenfields Family Centre, Welfare Provision

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

3.2.1.17 Community Events

Throughout the year, the following events were offered and open to all, for the benefit of the public in the local community. Public attendance for these events was high, as these activities continue to provide us with a good reach into the community:

- Easter Parties at reduced numbers due to COVID
- Christmas Parties
- Christmas Panto

3.2.1.18 Welfare Support

This initiative has provided a range of items from shoes, coats, school uniforms and bags for children in need of them, also babies' toys and equipment for families in significant need. We provided stationery packs and books for children out of school. We helped with furniture, carpets, bedding and crockery for those relocated due to domestic violence, asylum, or poverty. We sourced or bought white goods, including microwaves for people who had no means of cooking. We also helped with energy top ups and gas and electricity re-connections. We provided walking aids, hygiene goods, toiletries and essentials to those who couldn't shop or afford them. The service is provided by requesting specific donated items, financial donations or grants. Referrals have been made personally, by schools or other partners.

Support has expanded to include lifts to health services, liaison with energy firms, the DVLA, and additional telephone and email support, particularly in light of mental health concerns.

3.2.1.19 The Loving our Neighbours Project

By gathering a large group of volunteers together action was taken around the community to care and look after people in their localities. This included collecting medicines and giving lifts to medical appointments, taking animals to the vets, dog walking and cleaning. This also included house and garden clearance, plus tip runs. Fast response was achieved due to a WhatsApp group

3.2.1.20 The Branch Food Project

All food projects service people from very diverse backgrounds with different needs. We have provision for people who are vegan, vegetarian, Halal, non-pork eating and many other diets.

3.2.1.20.1 Emergency Food packs

People ring our emergency number or are referred to us by another agency. Volunteers are mobilised to do an emergency shop. They pay out of their own money and then this is repaid. The person in need receives a food pack that will last a week. We try to encourage requests for fresh food ingredients that can be cooked rather than ready meals. During the initial phone call, enquiries are made as to the person's general ability to access food and possible other challenges in living. Referrals are made if long term support is needed; advocacy or other practical support is provided by The Branch if other issues emerge.

RIVERTREE TRUST

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31st MARCH 2022

3.2.1.20.2 Friday food redistribution

Food that will otherwise go to landfill is distributed into the community. Partnering up with Fareshare, we pay for and receive a van delivery of food. We gather food from other Fareshare partners, M&S, Tesco, Asda, Sainsburys, The Welcome Centre, The Ark and other sources. We also have had grants and donations to keep this project topped up with fresh food. We encourage a donation of £2 per household to access the service. There is one session per week.

This is more than a food resource. As people come into the building, we show them love and respect, combating isolation. It also gives us a chance to get alongside people, find out how they are and what challenges they are facing. This way we can have met critical practical needs as well as referred them to other services.

3.2.1.20.3 School emergency food support

Local schools refer families in crisis to us for help. Volunteers are mobilised to do an emergency shop. The volunteers pay out of their own money and then this is repaid. We deliver the food packages to the school to distribute to the families to keep anonymity. Food packs for the families last a week. They may also need toiletries, stationery, baby equipment and nappies, clothes, bedding, or household equipment.

3.2.1.20.4 Cooked meals deliveries

This service is for those who cannot cook due to illness and disabilities, or who are malnourished. We partnered up with Slaithwaite MAG who cook the meals and freeze them. We then pick up the meals on Wednesday and deliver them to those in need. They each have clear instructions on how to re-heat with a microwave. We ensure that everyone has access to a microwave, or provide them with one, and ensure they know how to use it before they are given meals.

This activity continued until May 2021.

3.2.1.20.5 Frozen food redistribution

This project is on trial. Partnering up with Fareshare, we receive a van load of food which is then given out to families in our food redistribution and other areas of known need.

3.2.2 Jubilee Centre

Owned and operated by RiverTree Trust – this is a community hub and facility for the benefit of the Community Church family and the local community. Many of the activities listed in this Annual Return take place at the Jubilee Centre and we see the centre itself as a place of life, colour and for freedom of expression. RiverTree Trust also makes the facility available at cost for local public and community groups including University of the Third Age (U3A), a local Tai Chi group and Kirklees Metropolitan Council. The centre has also been hired for occasional use by several private businesses and individuals. All these lettings serve to increase the community use of the centre and help contribute towards the financial upkeep.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

Due to the COVID-19 pandemic Jubilee Centre was either shut or operating at reduced capacity. When required by government restrictions staff worked from home. As the centre re-opened external bookings resumed as restrictions allowed.

3.2.3 Internships, Work Experience & Volunteer Programmes

RiverTree Trust offers internships, apprenticeships and work experience placement opportunities in disciplines such as Customer Services, Events Management, Administration, Project Management, Community Work and Facilities Management. These opportunities, in conjunction with a volunteer programme, provide valuable experience for those on the path to employment and allow the trust to achieve more with its resources. The trust provides training, care and support as an integral part of all these programmes.

3.2.4 New Community Hub

RiverTree Trust acquired new, larger premises, the former Britvic / Ben Shaw's site on Willow Lane in Huddersfield in the financial year ending March 2016. The Trust planned to grow and increase community activity into these premises, developing the 3.5-acre site as a Community Hub for the Huddersfield area, but we are now also exploring other options.

Although no major work has begun on the main site, we have renovated the four derelict houses and are now renting them out to an organization, Happy Days UK, who work to rehabilitate people who are homeless and / or have addictions.

We continue to explore further possibilities of funding for a purpose-built facility and community hub. A steering group was setup in June 2021 with a remit to explore all options for the site and report back to the trustees.

In the meantime, various tenants ensure that the site looks after itself financially until further development can take place.

3.3 Advancing the Christian Faith: seeking to embody, enact and explain the Christian message in our local community and across the world.

3.3.1 The Alpha Course

The Alpha Course is an opportunity for people to explore the Christian faith over a 10-week period. The evening includes food, a short talk, and an opportunity to ask questions and have a discussion. People are welcome to ask whatever they want, and they will always be given an honest answer, an assurance we will go away and find out more, or a simple "we don't know." The values are honesty, openness and dialogue. Our objective is not to 'convert' people but to present our beliefs in a way that leaves people free to make up their own minds and walk away without any obligation. Over the years some people have decided to follow Jesus and others have continued their journey elsewhere. All have been grateful for a chance to talk and find out more.

An online Alpha Course took place in Summer 2021 and an in-person course in Spring 2022.

RIVERTREE TRUST

(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31st MARCH 2022

3.3.2 The Pioneer Network

Community Church is part of the Pioneer Network. Pioneer is a relational network that is committed to connecting, inspiring and equipping churches in the UK and globally. Pioneer seeks to play its part in the re-evangelisation of the nations, planting new churches, equipping existing churches, and releasing leaders and influencers in every sphere of society. Pioneer's strategy is to develop strong resource churches (hubs) that can support other churches as they, in turn; serve their communities, towns and cities. (pioneer.org.uk).

In March 2022 the annual Pioneer conference was held in Manchester which many of the wider leadership attended.

As part of his development in leadership Dan Lush joined the 2-year Pioneer Pathway programme in September 2021.

Over several years Community Church has developed a close working relationship with King's Church Manchester which is a Pioneer regional hub.

3.3.3 Debt Relief Centre

The Debt Centre provides free debt counselling - offering hope and a practical solution to anyone in our town and surrounding area who is struggling with unmanageable debt. Christians Against Poverty (CAP) is a national charity with whom we work in partnership to offer a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. We deliver a holistic and in-depth debt counselling service to those in need. The church established the centre alongside 4 other local churches and CAP has trained members of these churches to equip them to deliver the service that also involves church volunteers helping the Centre Manager in a variety of ways. Much of our work is carried out confidentially but each year we see several people from our town set free from the pressure caused by debt and experiencing a fresh start in life with relationships strengthened and lives saved.

During covid it has been more difficult to support anyone on their journey out of debt, as we had, like many others, to stop face to face visits. Working with more vulnerable people over the phone proved even more challenging than usual. We were also a little quieter than normal with the challenges surrounding people being locked down, potentially pushing financial issues into the background. This means that now life is beginning to get back to some sort of normality there may be an increase in demand around the town.

3.3.4 International Support

RiverTree Trust has been able to support several projects to relieve poverty and financial hardship and to support persecuted Christians across the world. These include the following projects:

- India – Support for students at the 'Bible Church of God' in Amritsar
- The Philippines – Sponsor A Child with the Durian Project
- Afghanistan – Support for the Disasters Emergency Committee's Afghan appeal
- Afghanistan – Support for the Churches Emergency Afghan fund
- Malawi – Support for the work of Link International
- Zambia – Support for the work of Rainbow Africa
- Globally – Support for the work of Open Doors UK
- Globally – Support for Pioneer International

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

4. PUBLIC BENEFIT

The trust acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the benefit of the public. Details of how they have achieved this are provided in section 3 of this report. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the trust should undertake.

5. RISK ASSESSMENT

The directors actively review the major risks which the trust faces on a regular basis and believe that maintaining the free reserves stated, combined with the review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Due to the public health crisis surrounding COVID-19, continual adjustments were made to risk assessments and other health and safety requirements. Jubilee Centre was designated a COVID safe venue and RiverTree Trust always operated within government guidelines.

6. RESERVES POLICY

A formal policy on reserves was agreed at the meeting of the directors of RiverTree Trust, January 19th 2015.

The trustees have set a reserves policy which requires:

- Reserves to be maintained at a level which ensures that the trust's core activities could continue during a period of unforeseen difficulty.
- A proportion of reserves to be maintained in an easily accessible form.
- The calculation of the required level of reserves is an integral part of the trust's annual planning, budget and forecast cycle. It takes into account:
 - risks associated with each stream of income and expenditure being different from that budgeted, for example a gradual or temporary decline in income.
 - planned change in activity level: for example, a step change increase in expenditure due to taking on a new property for development, which introduces financial risk or shortfall.

In accordance with this policy, RiverTree Trust intends to carry cash reserves sufficient to cover three months' routine operating expenses (including all salaries) and three months of full debt repayments.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

7. STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required to:

- (i) select suitable accounting policies and then apply them consistently,
- (ii) make judgments and estimates that are reasonable and prudent,
- (iii) prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In preparing this report, the directors have taken advantage of special provisions of the Companies Act 2006 relating to small companies.

I approve the attached statement of financial activities and balance sheet for the year ended 31st March 2022, and confirm that I have made available all information necessary for its preparation.

Signed on behalf of the Board by....., Jonathan Adam Dumville,
Director

Date 27 / 01 / 23.....

INDEPENDENT EXAMINER'S REPORT

I report to the charity Trustees on my examination of the accounts of RIVERTREE TRUST for the year ended 31 March 2022 set out on pages 19 to 28.

Respective responsibilities of Trustees and examiner

As the charity's Trustees of RIVERTREE TRUST (and its directors for the purpose of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

Since RIVERTREE TRUST gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Chartered Institute of Management Accountants, which is one of the listed bodies.

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 RIVERTREE TRUST 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 (FRS102)].

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



G W Schulz ACMA

27 January 2023

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2022**

	Notes	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021 As Restated
		£	£	£	£
INCOMING RESOURCES					
Income and endowments from:					
Donations and legacies	2a	192,406	20,570	212,976	223,702
Charitable activities	2b	-	19,605	19,605	13,248
Other trading activities	2c	92,410	-	92,410	79,645
Income from investments	2d	6	-	6	2
Grant income	2e	-	74,195	74,195	83,561
Other income	2f	4,425	389	4,814	6,349
TOTAL INCOME		289,248	114,759	404,006	406,507
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	3a	157,187	118,099	275,286	248,897
Trading activities	3b	56,209	11,423	67,632	58,111
TOTAL EXPENDITURE		213,396	129,522	342,918	307,008
NET INCOME / (EXPENDITURE)		75,852	(14,763)	61,088	99,499
Transfer between funds	4	(24,943)	24,943	-	-
Total funds brought forward		1,299,177	25,927	1,325,104	1,225,605
TOTAL FUNDS CARRIED FORWARD		1,350,086	36,107	1,386,192	1,325,104

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 21 to 28 form part of these financial statements.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
FIXED ASSETS					
Tangible assets	5	1,260,406	-	1,260,406	1,263,283
CURRENT ASSETS					
Debtors	7	18,164	-	18,164	15,735
Cash at bank and in hand	6	158,649	103,937	262,586	177,740
Total Current Assets		176,812	103,937	280,750	193,475
CREDITORS: amounts falling due within one year	8	17,839	66,093	83,932	42,696
NET CURRENT ASSETS		158,973	37,844	196,818	150,779
TOTAL ASSETS LESS CURRENT LIABILITIES		1,419,379	37,844	1,457,224	1,414,062
CREDITORS: amounts falling due in more than one year	9	71,032	-	71,032	88,958
TOTAL NET ASSETS		1,348,347	37,844	1,386,192	1,325,104
FUNDS OF THE CHARITY					
Unrestricted		1,348,347	-	1,348,347	1,299,177
Restricted		-	37,844	37,844	25,927
TOTAL FUNDS		1,348,347	37,844	1,386,192	1,325,104

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved by the Directors on 27/01/23 and

Signed on their behalf by *J. Dumville*, Jonathan Dumville, Chair.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022**

1. ACCOUNTING POLICIES

Incoming Resources

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the Directors will receive the resources; and
- the monetary value can be measured with sufficient reliability

Offsetting

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SoFA.

Grants and Donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SoFA during the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022**

Expenditure and Liabilities

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to Directors on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remains in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting Policies and Previous Accounts

There have been no changes to the accounting policies (variation rules and methods of accounting) since last year.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful life. The rates applied per annum are as follows:

Land and Buildings	2%
Furniture and Equipment	20%
Computer Equipment	30%
Motor Vehicles	30%

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at Directors' best estimate of market value.

Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amount payable by the charity to the fund in respect of the year.

Basis of Preparation

The financial statements have been prepared on the historical cost basis convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards and the Companies Act 2006. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102.

The charity has claimed exemptions available in Section 1a of FRS 102 not to prepare a cash flow statement since it is a small charity.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

2. ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
a) Donations and legacies				
Donations and gifts	158,342	19,717	178,059	186,309
Gift Aid	34,064	853	34,917	37,393
	<u>192,406</u>	<u>20,570</u>	<u>212,976</u>	<u>223,702</u>
b) Charitable activities				
Activities and events	-	19,605	19,605	13,248
c) Other trading activities				
Lettings income	92,410	-	92,410	79,645
d) Income from investments				
Interest income	6	-	6	2
e) Grant income				
Grant income	-	74,195	74,195	83,561
f) Other income				
Other income	4,425	389	4,814	6,349

3. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
a) Charitable Activities				
Administration Costs	13,809	4,456	18,265	21,325
Events & Activities	1,386	4,510	5,896	692
Gross Salaries:				
Ministry Support	48,814	-	48,814	45,478
Other	62,248	78,352	140,600	109,033
Mission & Other Charitable Gifts	19,743	30,457	50,200	68,123
Training Costs	1,562	324	1,886	769
Depreciation	7,826	-	7,826	2,217
Independent Examination	1,800	-	1,800	1,260
	<u>157,187</u>	<u>118,099</u>	<u>275,286</u>	<u>248,897</u>
b) Trading Activities				
Premises Costs	56,209	11,423	67,632	58,111

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022**

4. FUNDS	Balance 1 Apr 2021 £	Income £	Expenditure £	Transfer £	Balance 31 Mar 2022 £
Unrestricted Funds	1,299,177	289,248	213,396	(24,943)	1,350,086
Restricted Funds					
Debt Relief Centre (CAP)*	4,061	15,978	17,193	4,613	7,459
The Branch	21,866	91,780	105,329	20,330	28,647
Other Grants	-	7,000	7,000	-	-
	25,927	114,758	129,522	24,943	36,106
Total Funds	1,325,104	404,006	342,918	-	1,386,192

Restricted funding is reserved for the administration of the following projects and activities:

- Debt Relief Centre Staff & Operational Costs (see section 3.3.3)
* The balance shown against Debt Relief Centre (CAP), is represented by funds held in the CAP (Hudds) Account (Note 6).
- The Branch staff and operation costs, a significant amount of which was also Grant Funding received with thanks (see sections 3.2.1).

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022**

5. TANGIBLE FIXED ASSETS

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
UNRESTRICTED					
Cost of assets	01-Apr-21	888,539	81,348	16,303	986,190
Additions		-	4,321	-	4,321
Disposals		-	-	-	-
Cost carried forward	31-Mar-22	<u>888,539</u>	<u>85,669</u>	<u>16,303</u>	<u>990,511</u>
Depreciation at	01-Apr-21	-	73,219	15,875	89,094
Disposals		-	-	-	-
Depreciation charge for the year		-	2,490	128	2,618
Adjustment		-	327	-	327
Depreciation at	31-Mar-22	<u>-</u>	<u>76,036</u>	<u>16,003</u>	<u>92,039</u>
Net Book Value at	31-Mar-22	<u>888,539</u>	<u>9,633</u>	<u>300</u>	<u>898,472</u>
Net Book Value at	01-Apr-21	888,539	8,129	428	897,096

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
WILLOW LANE HOUSES					
Cost of assets	01-Apr-21	366,187	-	-	366,187
Additions		-	190	-	190
Transfers		(6,552)	6,552	-	-
Cost carried forward	31-Mar-22	<u>359,635</u>	<u>6,742</u>	<u>-</u>	<u>366,377</u>
Depreciation at	01-Apr-21	-	-	-	-
Disposals		-	-	-	-
Depreciation charge for the year		-	1,348	-	1,348
Adjustment		-	3,095	-	3,095
Depreciation at	31-Mar-22	<u>-</u>	<u>4,443</u>	<u>-</u>	<u>4,443</u>
Net Book Value at	31-Mar-22	<u>359,635</u>	<u>2,299</u>	<u>-</u>	<u>361,934</u>
Net Book Value at	01-Apr-21	366,187	-	-	366,187

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

6. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
HSBC	65,332	-	65,332	62,027
Money Market	93,316	-	93,316	60,002
CAP (Hudds) Account	-	7,459	7,459	4,061
The Branch Account	-	96,396	96,396	51,515
The Branch Cash	-	82	82	135
	158,649	103,937	262,586	177,740

7. DEBTORS AND PREPAYMENTS

	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021
Tax Recoverable	3,474	-	3,474	2,964
Trade Debtors	921	-	921	5,230
Other Debtors	5,624	-	5,624	2,455
Prepayments	8,145	-	8,145	5,086
	18,164	-	18,164	15,735

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	TOTAL 2022	TOTAL 2021
Credit card	1,281	-	1,281	2,897
Trade creditors	6,678	-	6,678	6,608
Deferred income	6,324	66,093	72,417	29,784
Accruals	1,920	-	1,920	1,470
Taxation and social security	636	-	636	-
Other creditors	1,000	-	1,000	1,937
	17,839	66,093	83,932	42,696

9. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
Mortgage	71,032	-	71,032	88,958

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

10. PAID EMPLOYEES

	2022	2021
	£	£
Staff Costs		
Salaries and wages	178,173	140,747
Social security costs	7,805	4,998
Pension costs (defined contribution scheme)	3,435	2,998
	189,413	148,743

Pensions

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from the charity in an independently administered fund. The pension cost charges (shown above) represent the contributions payable by the charity to the fund.

Average head count in the year	2022	2021
	Number	Number
Employees were engaged in each of the following activities:		
Leadership	2	2
Activities in furtherance of organisation's objects	6	4
Administration	5	6
	13	12

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000. Two people were paid on a self-employed basis, while the other eleven staff were paid through the PAYE system.

11. GOVERNANCE COSTS

	2022	2021
	£	£
Independent examiners' fees (examination of accounts)	1,620	1,380
Independent examiners' fees (taxation services)	180	120
	1,800	1,500

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

12. TRUSTEES AND OTHER RELATED PARTIES

Two Trustees and one related party received payments over the year as follows:

	2022	2021
	£	£
TM Shotter (Director/Trustee)		
Ministry	20,634	18,156
Expenses	154	-
TB Lloyd (Director/Trustee)		
Ministry	28,179	27,322
Expenses	612	-
A Lloyd (married to TB Lloyd) - Ministry		
Gross Salary	29,571	20,721
Expenses	933	448
A Lloyd (daughter of TB Lloyd) - Administration		
Gross Salary	-	2,160
Total amount paid	80,083	68,807

Two Trustees are engaged in the Ministry and in accordance with the Articles of Association, Ministry fees were paid to them during this and the previous year as shown above, these trustees are regarded as self-employed. The wife of one of the Trustees is also paid for Ministry work. No other payments were made to Trustees or any persons connected with them during this financial period. DB Gledhill (married to K Gledhill) working as Taylor & Gledhill Electrical assisted in a number of maintenance tasks and the firm was paid £1,706 for this service. No other material transaction took place between the organisation and a Trustee or any person connected with them, other than those stated above.

The total amount given by trustees to the charity during the year was £18,167 (2021: £17,381).

RIVERTREE TRUST

England & Wales - Charity number 1152813

Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021



(Company Limited by Guarantee)

REGISTERED COMPANY NO. 08542544

CHARITY REGISTRATION NO. 1152813

CONTENTS

Pages 2 to 13	Report of the Directors
Page 14	Statement of Financial Activities
Page 15	Balance Sheet
Pages 16 to 21	Notes to the Financial Statements
Page 22	Independent Examiner's Report

Independent Examiners Ltd
The Broadbridge Business Centre
Delling Lane
Bosham
West Sussex
PO18 8NF

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31ST MARCH 2021**

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1152813
COMPANY REGISTRATION NUMBER	08542544
START OF YEAR	1st April 2020
END OF FINANCIAL YEAR	31st March 2021
DIRECTORS AT 31ST MARCH 2021	T M Shotter (Chair) T B Lloyd J Dumville K Gledhill J Goodchild
REGISTERED ADDRESS	Jubilee Centre Market Street Paddock HUDDERSFIELD HD1 4SH
DATE OF INCORPORATION	23rd May 2013
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	HSBC Bank Plc. 2 Cloth Hall Street Huddersfield HD1 2ES
ACCOUNTANTS	P B Robinson MAAT FCIE Independent Examiners Ltd The Broadbridge Business Centre Delling Lane Bosham West Sussex PO18 8NF
WEBSITE	www.cchud.co.uk

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

2 Aims and Objectives

The governing document defines the objectives of the charity as follows:

- a) to advance the Christian faith in accordance with the trust's statement of faith in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit;
- b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including the provision of counselling and support in such parts of the United Kingdom or the world as the directors from time to time think fit;
- c) to advance education in such ways and in such parts of the United Kingdom or the world as the directors from time to time may think fit; and
- d) to promote such other purposes recognised as charitable under the laws of England and Wales in such parts of the United Kingdom or the world as the directors from time to time may think fit.

We seek to fulfil these aims and objectives in the following main ways:

- Through the life and mission of the Community Church family in Huddersfield, in relationship with King's Church in Greater Manchester, the Pioneer Network and the Evangelical Alliance.
- By the operation of the Jubilee Centre as the base for Community Church and as a public facility for the benefit of the local community.
- Through numerous community-based projects and activities that operate either within the Jubilee Centre or in the community, with many of them more recently being managed together under a community sub-organisation called The Branch. This will operate under the oversight of RiverTree Trust as they help us to develop our work as a Community Hub through our current facility and in a new building we have recently acquired.
- By financing this work through engaging the services of two spiritual leaders to help develop the strategy for fulfilling our aims and objectives; and by the part-time employment of a Community Manager, a Community Administrator, an Operations Manager, a Finance and Communications Administrator, a Church Administrator and a Debt Centre Manager. Sessional and other workers have also been employed as needs have arisen.

3. Primary Strategies and Activities

The COVID-19 pandemic had a severe effect on the Trust's activities. Where possible, activities were moved online; however, this was not always possible. Where activities have been affected it has been noted below.

3.1 Strengthening the faith and wellbeing of church members: strengthening and encouraging people in their Christian life and witness and helping equip people in spiritual and emotional health.

3.1.1 Weekly Gatherings

The church meets together regularly on a Sunday morning for worship, teaching and mutual encouragement. As part of these Sunday meetings, a fully equipped crèche is offered for the care of babies and toddlers, along with a range of activities for all ages from pre-school to secondary school age children and young people.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

Due to the COVID-19 pandemic our weekly gatherings took place online. A central website was provided where people could watch a combination of live and pre-recorded videos and text chat. This was then followed by a fellowship and conversation via video conference.

The church has committed to making permanent provision for live stream gatherings and has purchased equipment to facilitate this.

3.1.2 Children's Groups

Children join the adults for some of the worship in our weekly gatherings but then go out to their own age-specific groups. They learn about the Bible and the Christian faith and the difference it can make to their lives. The aim is also to enable them to express themselves and to grow spiritually, emotionally and socially in a safe, accepting and encouraging environment.

Due to the COVID-19 pandemic the children's groups could not operate every week. A children's slot was created during the weekly online gathering and extra video conferencing sessions were provided outside of Sunday mornings.

3.1.3 Prayer

The church gathers regularly to pray together, either in homes or at the Jubilee Centre. Church prayer meetings are held on weekday evenings at the Jubilee Centre every month and on Sunday mornings before our main gatherings every week.

Due to the COVID-19 pandemic these were conducted via video conference.

3.1.4 Pastoral Care Network

Community Church Huddersfield is an affiliate member of the Pastoral Care Network, a network of pastoral leaders which provides support and training to churches and individuals. Their training courses were moved online in response to the restrictions imposed because of the pandemic.

3.1.5 Family Hubs

These are groups that are held in the homes of church members, where 10-15 people regularly meet together to support and encourage one another, pray for one another, discuss the Bible together, consider how their faith applies to their daily lives and generally build friendship and relationship together.

Due to the COVID-19 pandemic these were conducted via video conference and regular text messaging platforms. The Family hubs proved essential to many who would otherwise have been completely isolated.

3.1.6 Teaching, Training and Equipping (TTE)

These events are designed for teaching, training and equipping members of the church who are often active in community-related projects and support networks. They use a variety of learning methods and cover a wide range of topics about how faith is worked out in the community and in our everyday lives.

Due to the COVID-19 pandemic these sessions were either live streamed via YouTube or video conference.

3.1.7 Emotionally Healthy Spirituality

This course is based on Peter Scazzero's book 'Emotionally Healthy Spirituality'. It is based on the conviction that our spiritual health is directly linked to our emotional health: the course is a path of learning that gives us new tools to grow and mature in both. It introduces people to a lifelong journey of learning to live and love well. The main aims of the course are: Connecting with God, Connecting with Others, and Connecting with Ourselves.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.1.8 Xcel

Xcel is a group for secondary school aged children which exists to inspire, train and teach them about spiritual and emotional matters. With food, games, social activities, studies and discussions, we support the young people with their learning and help them to mature. We use Bible studies, crafts, outings, music and videos to help provoke questions about who we are, who God is and what is our purpose in this world.

Due to the COVID-19 pandemic these sessions were conducted over video conference.

3.1.9 Connect

Connect is a weekly meeting open to all age groups. The purpose of the group is to connect everyone to God and to one another. There is a relaxed atmosphere with prayer and worship followed by different speakers talking on a variety of topics. There is opportunity for discussion and sharing of ideas and a time for tea, biscuits and fellowship. There is a summer garden party and a Christmas dinner at a local hostelry and money is collected for local charities.

Due to the COVID-19 pandemic Connect did not meet.

3.1.10 SOZO

Life throws all sorts of stuff at each of us, good and bad. Sozo is for everybody, people who have had hurts, wounds, lies, or just want to feel closer to God and happier about their lives. It is a prayer support model where the members of the Sozo team will help an individual through a guided prayer process to hear from God about the situation(s) they face. The aim is to help them know they are not alone, but that Father God cares and wants to speak into their situation in a positive way.

3.1.11 Hardship Grants & Loans

The trust supports those struggling financially with hardship loans and grants on a case-by-case basis. The members of the trust award these grants in line with the trust's Equality and Diversity statement according to procedures in place.

3.2 Serving the local community: actively working for the benefit of our town and local communities through a wide variety of community groups and activities.

3.2.1 The Branch

The Branch is the new name we have given to the sub-organisation within RiverTree Trust that spearheads our work in the local community. It officially launched on 17th October 2020.

Due to the COVID-19 pandemic many of the community groups were unable to run (as noted below). To continue to support the community group members we:

- Rang community group members, asking if they had someone they could rely on to help with food and medicines.
- Partnered isolated members with a phone buddy.
- Kept an eye on our volunteers with extra needs.
- Provided practical support for each member.

Significant Grant funding was received towards the work of The Branch in this financial period, with thanks to the following donors:

Anchor/Paddock Community Trust: **£8k**

The George Martin Trust: **£4k**

Kirklees Council (4 awards): **£34.5k**

One Community Foundation (4 awards): **£16k**

Third Sector Leaders Kirklees (7 awards): **£13.5k**

These generous donations enabled The Branch team to respond to much need that arose in the local community due to the COVID-19 pandemic as described on the following pages.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.2.1.1 Melody Makers

A group for parents, carers and pre-school children that focuses on the well-being of both adult and child with an emphasis on combating isolation, developing the whole person, and increasing connections so that people feel they belong. Baby Bistro partner with us to provide parent support during sessions including a baby self-weighing station. Melody Makers uses craft work and music as a focus. In addition, it offers support to those suffering from isolation, depression and mental health challenges. Action and dance can also combat obesity and health challenges. Melody Makers has partnered with various Kirklees services and groups as a way of encouraging vulnerable adults to get involved as volunteers and to signpost members to other services. The group sees attendance figures ranging from 116 to 180. Melody Makers has continued to financially support other charities, one of which enables 3 children to attend school in the Philippines.

Due to the COVID-19 pandemic Melody Makers moved online with twice weekly sessions live on Facebook being broadcast from people's homes. Some of the videos have reached over 2000 people. Contact was also maintained through the use of messenger platforms.

When government restrictions allowed, 'socially distanced' Melody Makers took place with reduced numbers and activities.

3.2.1.2 Jubilee Lunch and Share

This is a weekly opportunity for parents and children to eat, share and talk about life together after Melody Makers Sessions.

Due to the COVID-19 pandemic Jubilee Lunch and share did not meet.

3.2.1.3 Jubilee Together

This is a friendly group for people living with mental illness and learning disabilities. It provides a place to meet where friendships can be built in a safe, family environment. After a simple meal, there is the opportunity to take part in various activities including crafts and games. The group enjoys a number of trips out that include visits to local cafes and an annual trip to see a Christmas pantomime.

Due to the COVID-19 pandemic Jubilee Together did not meet.

3.2.1.4 Melody Dads

A monthly session that places a high value on, and supports the role of, dads and male carers. It helps to develop their parenting skills, combats isolation within fathers, and builds friendship among those with children of a similar age. Children's ages range from 0-10, but no limit is imposed. Activities include games, music and eating together. With a strong emphasis on support and education, it has proved to be beneficial to both adults and children. The group sees public attendance figures ranging from 15 families to 26 families.

Due to the COVID-19 pandemic Melody Dads did not meet.

3.2.1.5 Jubilee Friends

Jubilee Friends is a social group that brings older people together in a relaxed, safe, and fun environment. There is the chance to make new friends and explore creative ideas to keep minds and bodies active. We are finding natural friendship groups are forming within the main group. Highlights of the year have been a "slime making" session and a joint Christmas event with Melody Dads where there was a meal and activities for both young and old. Thanks to a grant for £1500.00 from Locala Community Partnerships CIC in March 2019, the group was funded throughout 2020 and will be able to continue after Covid-19 restrictions are lifted and it is safe to do so.

Due to the COVID-19 pandemic Jubilee Friends did not meet.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.2.1.6 Jubilee Keep Fit

In our aim to look after the whole person, fitness is important, especially after childbirth. This session is primarily for Melody Makers parents who would like to be fit or find that exercise is really beneficial to their well-being. The hour long session is held by a personal trainer who provides guidance in a number of exercises. As we have a limited crèche, so that it is accessible for all parents to come to, places must be booked in advance.

Due to the COVID-19 pandemic Jubilee Keep Fit did not meet.

3.2.1.7 Jubilee Get Active

A light exercise class for mature adults with mobility issues, or other issues that can cause them to need a slower class. It is designed to promote health, fitness, strength and coordination. We hope to see a reduction in the number of falls and increased mobility and independence through this class. The class has grown from 10 to 17 members in recent months.

Due to the COVID-19 pandemic Jubilee Get Active did not meet.

3.2.1.8 Luncheon club

A free, two course meal with vegetarian option is provided. The lunch is to encourage those who are coming to Jubilee Get Active to attend the Jubilee Centre even if they cannot exercise that day. The aim is to combat isolation, provide a hot meal for those that cannot make or afford one and to increase community connections.

Due to the COVID-19 pandemic Luncheon club did not meet.

3.2.1.9 No Limits

A youth club for school years reception to year 6. The club is active and lively and creates an environment for children to interact, meet new friends, develop relationships, learn together and have fun. During each session, the young people can play with different equipment and engage in group games and crafts, alongside visiting the tuck shop. Regular activities include: air hockey, table football, crafts, tuck shop, football and team games.

Due to the COVID-19 pandemic No Limits did not meet.

3.2.1.10 Youth

Fortnightly "Youth Club" nights are held at the Jubilee Centre. These sessions take place in the main hall and include craft sessions, tuck, sports, team/group games, small group break out areas, large games and sometimes food activities. There are additional workshops based around specific skills/activities held on intermittent weeks. Thanks to a grant from the West Yorkshire Police Commissioner in 2018, both the club nights and workshops have been funded this year.

Due to the COVID-19 pandemic Youth did not meet.

3.2.1.11 Coffee@JC

A community support programme centered around an open door and friendship. Free coffee is made available to anyone who attends this inclusive initiative. The emphasis is on providing an environment that supports lonely, elderly and vulnerable adults. Staff are on hand at all times to facilitate conversation and discussion.

Due to the COVID-19 pandemic Coffee@JC did not meet.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.2.1.12 Twins & More

This group has been initiated and led by the community. The aim of this group is to provide peer support for those with the challenge of multiple babies in a non-judgmental environment and a quality space with interactive toys. The group provides refreshments, crafts and a singing session. Operating on a bi-weekly basis, this group continues to grow. There is a strong social network including other activities in between these sessions.

Due to the COVID-19 pandemic Twins & More did not meet.

3.2.1.13 Knit 1 Purl 1

The goal of the group is to '*knit communities together*', aspiring to reach isolated and lonely individuals and providing a friendly and relaxed environment to share new ideas and skills for knitting and related crafts. Experienced knitters or complete beginners wishing to learn how to knit or crochet are welcome with tuition given if required. The group runs on a weekly basis every Friday and in addition to making blankets, hats, gloves, and scarves for the homeless and elderly; bags of knitted clothes, toys and draw string bags for school use were donated to the Samaritan's Purse Operation Christmas Child appeal. Admission is £1 per session and refreshments are provided.

Due to the COVID-19 pandemic Knit 1 Purl 1 did not meet.

3.2.1.14 'Breathe' Happy Cafe

A family friendly café run once a month. The focus during these sessions is positive attitude, care and wellbeing. We create a relaxed atmosphere where people can talk and try new things. There is an organized activity each week ranging from percussion, crafts, laughter, yoga and dance. There are also activities for children.

Due to the COVID-19 pandemic 'Breathe' Happy Café did not meet.

3.2.1.15 Christmas Day Meal

Every Christmas, Jubilee Centre hosts a meal for about 150 people who would otherwise be alone or without the funds to have a decent festive meal. This is staffed by a team of around 40 volunteers. Working with partners in the community, transport is provided, and this annual event has become a regular on many calendars in the local area. Referrals come from housing associations, mental health organizations, The Welcome Centre, ex-service support and schools. Donations for presents and food come from various sources. Each attendee gets a three course meal, and the chance to sing carols, play games and receive a present from Santa. Last year this event was so much in demand that the hall was filled to capacity and meals and presents were sent out to family homes, for those who would otherwise find it difficult to buy gifts or afford a special meal.

Due to the COVID-19 pandemic it was not possible to host this at Jubilee Centre. Instead, a 'meals on wheels' service was provided to over 200 people, taking food and gifts to people's homes in a socially distanced and 'COVID safe' way.

3.2.1.16 Strategic Relationships & Schools Work

This year our community team has hosted placement students from Kirklees College and Greenhead College. The trust seeks to work together with other organisations to deliver its services. This enables us to achieve more with what we have, and also provides us with a wide network of services for effective signposting within the community. We continue to develop relationships with the following organisations:

National Business College, Kirklees College, Greenhead College, Locala, Greenhead Community Partnership, Happy Days Ministries, Happy Days Building & Roofing, Aspire Trust, The Shine Hub, HOPE Huddersfield, PERS, Mother Hub, Neighbourhood Policing, REAL, The Welcome Centre, Huddersfield Change Project, Sling Library, Voluntary Action Kirklees, DASH, Shared Lives, Gateway to Care, Halfway House, Ahmadiyya Muslim Association, Paddock Community Trust, Community Police, One Community Fund, VKN Third Sector Leaders.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.2.1.17 Community Events

Throughout the year, the following events were offered and open to all, for the benefit of the public in the local community. Public attendance for these events was high, as these activities continue to provide us with a good reach into the community:

Easter Parties
Christmas Parties
Christmas Panto

Due to the COVID-19 pandemic these events were either cancelled or ran at reduced capacity in accordance with government guidelines.

3.2.1.18 Community Poor Fund

This initiative has provided a range of items from shoes, coats and bags for children in need of them, also babies' toys and equipment for families in significant need. We provided stationery packs and books for children out of school. We helped with furniture, carpets, bedding and crockery for those relocated due to domestic violence, asylum, or poverty. We sourced or bought white goods, including microwaves for people who had no means of cooking. We also helped with energy top ups and gas and electricity re-connections. We provided walking aids, hygiene goods, toiletries and essentials to those who couldn't shop or afford them. The service is provided by requesting specific donated items, financial donations or grants. Referrals have been made personally, by schools or other partners.

3.2.1.19 The Loving our Neighbours Project

By gathering a large group of volunteers together action was taken around the community to care and look after people in their localities. This included collecting medicines and giving lifts to medical appointments, taking animals to the vets, dog walking and cleaning. This also included house and garden clearance, plus tip runs. Fast response was achieved due to a WhatsApp group.

3.2.1.20 The Branch Food Project

All food projects service people from very diverse backgrounds with different needs. We have provision for people who are vegan, vegetarian, Halal, non-pork eating and many other diets.

3.2.1.20.1 Emergency Food packs

People ring our emergency number or are referred to us by another agency. Volunteers are mobilised to do an emergency shop. They pay out of their own money and then this is repaid. The person in need receives a food pack that will last a week. We try to encourage requests for fresh food ingredients that can be cooked rather than ready meals. The sets of emergency packs from March-July 2020 included a recipe book with the bag. During the initial phone call, enquiries are made as to the person's general ability to access food and possible other challenges in living. Referrals are made if long term support is needed; advocacy or other practical support is provided by The Branch if other issues emerge.

3.2.1.20.2 Friday food redistribution

Food that will otherwise go to landfill is distributed into the community. Partnering up with Fareshare, we pay for and receive a van delivery of food. We gather food from other Fareshare partners, M&S, Tesco, Asda, Sainsburys, The Welcome Centre, The Ark and other sources. We also have had grants and donations to keep this project topped up with fresh food. We encourage a donation of £2 per household to access the service. There is one session per week.

This is more than a food resource. As people come into the building we show them love and respect, combating isolation. It also gives us a chance to get alongside people, find out how they are and what challenges they are facing. This way we can have met critical practical needs as well as referred them to other services.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.2.1.20 The Branch Food Project *continued*

3.2.1.20.3 School emergency food support

Local schools refer families in crisis to us for help. Volunteers are mobilised to do an emergency shop. The volunteers pay out of their own money and then this is repaid. We deliver the food packages to the school to distribute to the families to keep anonymity. Food packs for the families last a week. They may also need toiletries, stationery, baby equipment and nappies, clothes, bedding, or household equipment.

3.2.1.20.4 Cooked meals deliveries

This service is for those who cannot cook due to illness and disabilities, or who are malnourished. We partnered up with Slaithwaite MAG who cook the meals and freeze them. We then pick up the meals on Wednesday and deliver them to those in need. They each have clear instructions on how to re-heat with a microwave. We ensure that everyone has access to a microwave, or provide them with one, and ensure they know how to use it before they are given meals.

3.2.1.20.5 Frozen food redistribution

This project is on trial. Partnering up with Fareshare, we receive a van load of food which is then given out to families in our food redistribution and other areas of known need.

3.2.2. Jubilee Centre

Owned and operated by RiverTree Trust – this is a community hub and facility for the benefit of the Community Church family and the local community. Many of the activities listed in this Annual Return take place at the Jubilee Centre and we see the centre itself as a place of life, colour and for freedom of expression. RiverTree Trust also makes the facility available at cost for local public and community groups including Calderdale NHS Foundation Trust, University of the Third Age (U3A), a local Tai Chi group and Kirklees Metropolitan Council. The centre has also been hired for occasional use by a number of private businesses and individuals. All of these lettings serve to increase the community use of the centre and help contribute towards the financial upkeep.

Due to the COVID-19 pandemic Jubilee Centre was either shut or operating at reduced capacity. Staff worked from home where possible. The centre became a base for COVID-19 mutual aid group with the main hall being used for storage of food and clothing. All of the lettings from external groups were cancelled. Grants were received with thanks to help with the running costs of the building during this period. Grants received towards the work of Community Church included Kirklees Council (£6.9k) and the HMRC Job Retention Scheme (0.9k).

3.2.3 Internships, Work Experience & Volunteer Programmes

RiverTree Trust offers internships, apprenticeships and work experience placement opportunities in disciplines such as Customer Services, Events Management, Administration, Project Management, Community Work and Facilities Management. These opportunities, in conjunction with a volunteer programme, provide valuable experience for those on the path to employment and allow the trust to achieve more with its resources. The trust provides training, care and support as an integral part of all of these programmes.

3.2.4 New Community Hub

RiverTree Trust acquired new, larger premises, the former Britvic / Ben Shaw's site on Willow Lane in Huddersfield in financial year ending March 2016. The Trust plans to grow and increase community activity into these premises, developing the 3.5 acre site as a Community Hub for the Huddersfield area.

Although no major work has begun on the main site we have renovated the four derelict houses and are now renting them out to an organization, Happy Days UK, who work to rehabilitate people who are homeless and / or have addictions.

We continue to explore further possibilities of funding for a purpose built facility and community hub. In the meantime various tenants ensure that the site looks after itself financially until further development can take place.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.3 Advancing the Christian Faith: seeking to embody, enact and explain the Christian message in our local community and across the world.

3.3.1 The Alpha Course

The Alpha Course is an opportunity for people to explore the Christian faith over a 10-week period. The evening includes food, a short talk and an opportunity to ask questions and have a discussion. People are welcome to ask whatever they want and they will always be given an honest answer, an assurance to go away and find out more, or a simple “we don’t know”. The values are honesty, openness and dialogue. Our objective is not to ‘convert’ people but to present our beliefs in a way that leaves people free to make up their own minds and walk away without any obligation. Over the years some people have decided to follow Jesus and others have continued on their journey elsewhere. All have been grateful for a chance to talk and find out more.

Due to the COVID-19 pandemic The Alpha Course did not run. However, planning and advertising have taken place for an online course to start in April 2021.

3.3.2 The Pioneer Network

On January 1st 2019, Community Church became a part of the Pioneer Network. Pioneer is a relational network that is committed to connecting, inspiring and equipping churches in the UK and globally. Pioneer seeks to play its part in the re-evangelisation of the nations, planting new churches, equipping existing churches, and releasing leaders and influencers in every sphere of society. Pioneer’s strategy is to develop strong resource churches (hubs) that can support other churches as they, in turn; serve their communities, towns and cities. (pioneer.org.uk)

In March 2021 the annual Pioneer conference was held online. This provided a source of inspiration and equipping to a wider proportion of the church than had previously been able to attend.

Over several years Community Church has developed a close working relationship with King's Church Manchester which is a Pioneer regional hub.

3.3.4 Debt Relief Centre

The Debt Centre provides free debt counselling - offering hope and a practical solution to anyone in our town and surrounding area who is struggling with unmanageable debt. Christians Against Poverty (CAP) is a national charity with whom we work in partnership to offer a combination of face-to-face home visits, budgeting advice, debt management, creditor negotiations, insolvency services and befriending. We deliver a holistic and in-depth debt counselling service to those in need. The church established the centre alongside 4 other local churches and CAP has trained members of these churches to equip them to deliver the service that also involves church volunteers helping the Centre Manager in a variety of ways. Much of our work is carried out confidentially but each year we see a number of people from our town set free from the pressure caused by debt and experiencing a new start in life with relationships strengthened and lives saved.

During covid it has been more difficult to support anyone on their journey out of debt, as we had, like many others, to stop face to face visits. Working with more vulnerable people over the phone proved even more challenging than usual. We were also a little quieter than normal with the challenges surrounding people being locked down, potentially pushing financial issues into the background. This means that now life is beginning to get back to some sort of normality there may be an increase in demand around the town.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

3.3.4 International Support

RiverTree Trust has been able to support a number of projects to relieve poverty and financial hardship and to support persecuted Christians across the world. These include the following projects:

India – Covid support working with 'Bible Church of God'
The Philippines – Sponsor A Child with the Durian Project
The Philippines – Support for the work of The Father's Refuge on the island of Palawan
Zambia – Support for the work of Rainbow Africa
Iran – Support for the work of Elam Ministries.
Globally – Support for the work of Open Doors UK

4. Public Benefit

The trust acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the benefit of the public. Details of how they have achieved this is provided in section 3 of this report. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the trust should undertake.

5. Risk Assessment

The directors actively review the major risks which the trust faces on a regular basis and believe that maintaining the free reserves stated, combined with the review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

Due to the public health crisis surrounding COVID-19, continual adjustments were made to risk assessments and other health and safety requirements. Jubilee Centre was designated a COVID safe venue and RiverTree Trust operated within government guidelines at all times.

6. Reserves Policy

A formal policy on reserves was agreed at the meeting of the directors of RiverTree Trust, January 19th 2015.

The trustees have set a reserves policy which requires:

- Reserves to be maintained at a level which ensures that the trust's core activities could continue during a period of unforeseen difficulty.
- A proportion of reserves to be maintained in an easily accessible form.
- The calculation of the required level of reserves is an integral part of the trusts's annual planning, budget and forecast cycle. It takes into account:
 - o risks associated with each stream of income and expenditure being different from that budgeted, for example a gradual or temporary decline in income;
 - o planned change in activity level: for example, a step change increase in expenditure due to taking on a new property for development, which introduces financial risk or shortfall.

In accordance with this policy, RiverTree Trust intends to carry cash reserves sufficient to cover three months routine operating expenses (including all salaries) and three months of full debt repayments.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**REPORT OF THE DIRECTORS
FOR THE YEAR YEAR 31ST MARCH 2021**

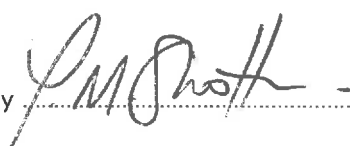
Statement of Directors' Responsibilities

Company law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required

- (i) select suitable accounting policies and then apply them consistently,
- (ii) make judgements and estimates that are reasonable and prudent,
- (iii) prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In preparing this report the directors have taken advantage of special provisions of the Companies Act 2006 relating to small

I approve the attached statement of financial activities and balance sheet for the year ended 31st March 2021, and confirm that I have made available all information necessary for its preparation.

Signed on behalf of the Board by , Trevor Mark Shotter, Director

Date 17-12-21

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2021**

Incorporating income and expenditure account

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2020/2021	TOTAL 2019/2020
		£	£	£	£	£
INCOME AND ENDOWMENTS FROM:						
Donations and Legacies						
Tithes		144,342			144,342	146,397
Gift Aid Recovered		36,461		932	37,393	39,435
Gifts and Offerings	4	20,976	2,226	18,765	41,967	83,995
Grant Income	4			83,561	83,561	1,500
		201,779	2,226	103,258	307,263	271,327
Investments		2	0	0	2	2
Trading Activities						
Lettings Income		79,645			79,645	84,805
		79,645	0	0	79,645	84,805
Other Income		6,269	80	13,248	19,597	8,876
TOTAL INCOME		287,695	2,306	116,506	406,507	365,010
EXPENDITURE ON:						
Trading Activities	3a	49,092	0	9,019	58,111	51,392
Charitable Activities	3b	135,355	2,306	111,236	248,897	271,025
TOTAL EXPENDITURE:		184,447	2,306	120,255	307,008	322,417
NET INCOME/ EXPENDITURE		103,248	0	-3,749	99,499	42,593
Transfers Between Funds	4	-9,000	0	9,000	0	0
Balances Brought Forward		1,204,929	0	20,676	1,225,605	1,183,012
TOTAL FUNDS CARRIED FORWARD		1,299,177	0	25,927	1,325,104	1,225,605

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 16 to 21 form part of these financial statements.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31ST MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	31-Mar 2021 Total £	31-Mar 2020 Total £
Fixed Assets					
Tangible assets	2	1,263,283	0	1,263,283	1,262,054
Current Assets					
Debtors	6	15,735	0	15,735	16,795
Cash at bank and in hand	5	122,029	55,711	177,740	65,355
Total Current Assets		137,764	55,711	193,475	82,150
Creditors:					
amounts falling due within one year	7	12,912	29,784	42,696	11,805
NET CURRENT ASSETS		124,852	25,927	150,779	70,345
TOTAL ASSETS less current liabilities		1,388,135	25,927	1,414,062	1,332,399
Creditors:					
amounts falling due in more than one year	8	88,958	0	88,958	106,794
NET ASSETS		1,299,177	25,927	1,325,104	1,225,605
Funds of the Charity					
General Funds		1,299,177	0	1,299,177	1,204,929
Designated Funds		0	0	0	0
Restricted Funds		0	25,927	25,927	20,676
Total Funds		1,299,177	25,927	1,325,104	1,225,605

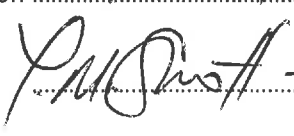
For the year ended 31st March 2021 the company was entitled to exemption from audit under section 477(2) of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Directors on 17-12-21, and

Signed on their behalf by , T M Shotter, Director

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

1. ACCOUNTING POLICIES

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the Directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Investment Income

This is included in the accounts when receivable.

Investment gains and losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the Directors' meetings and cost of any legal advice to Directors on governance or constitutional matters.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Changes in Accounting policies and previous accounts

There have been no changes to the accounting policies (variation rules and methods of accounting) since last year.

Assets

Tangible fixed assets for use by the charity:

These are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a reducing balance over their estimated useful life. The rates applied per annum are as follows:

Land and Buildings	0%
Furniture and Equipment	20%
Computer Equipment	30%
Motor Vehicles	30%

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at Directors' best estimate of market value.

Basis of preparation:

The financial statements are prepared on the historical cost basis convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards and the Companies Act 2006. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102.

The Charity has claimed exemptions available in Section 1a of FRS 102 not to prepare a cash flow statement since it is a small charity.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31MARCH 2021**

2. TANGIBLE FIXED ASSETS

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
UNRESTRICTED					
Cost of assets	01-Apr-20	884,999	81,348	20,138	986,485
Additions		3,540	0	0	3,540
Disposals		0	0	-3,835	-3,835
Cost carried forward	31-Mar-21	<u>888,539</u>	<u>81,348</u>	<u>16,303</u>	<u>986,190</u>
Depreciation at	01-Apr-20	0	71,186	19,432	90,618
Disposals		0	0	-3,741	-3,741
Depreciation charge for the year		0	2,033	184	2,217
Depreciation at	31-Mar-21	<u>0</u>	<u>73,219</u>	<u>15,875</u>	<u>89,094</u>
NET BOOK VALUE AT	31-Mar-21	<u>888,539</u>	<u>8,129</u>	<u>428</u>	<u>897,096</u>
NET BOOK VALUE AT	01-Apr-20	884,999	10,162	706	895,867

		Land & Buildings £	Furniture & Equipment £	Computer Equipment £	TOTAL £
WILLOW LANE HOUSES					
Cost of assets	01-Apr-20	366,187	0	0	366,187
Additions		0	0	0	0
Disposals		0	0	0	0
Transfer In		0	0	0	0
Cost carried forward	31-Mar-21	<u>366,187</u>	<u>0</u>	<u>0</u>	<u>366,187</u>
Depreciation at	01-Apr-20	0	0	0	0
Disposals		0	0	0	0
Depreciation charge for the year		0	0	0	0
Depreciation at	31-Mar-21	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET BOOK VALUE AT	31-Mar-21	<u>366,187</u>	<u>0</u>	<u>0</u>	<u>366,187</u>
NET BOOK VALUE AT	01-Apr-20	366,187	0	0	366,187

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31MARCH 2021**

3. RESOURCES EXPENDED

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2020/2021	TOTAL 2019/2020
		£	£	£	£	£
a) Trading Activities						
Premises Costs		49,092		9,019	58,111	51,392
		49,092	0	9,019	58,111	51,392

b) Charitable Activities

Administration Costs	4	14,447		6,878	21,325	31,572
Depreciation		2,217			2,217	2,914
Events and Activities	4	545		147	692	34,428
Gross Salaries						
Ministry Support	9	45,478			45,478	44,080
Other	4&9	51,056		57,977	109,033	103,375
Mission/Other Charitable Gift:	4	19,583	2,306	46,234	68,123	52,313
Training Costs		769			769	1,083
Independent Examination		1,260			1,260	1,260
		135,355	2,306	111,236	248,897	271,025

4. FUNDS

	Balance 01-Apr-20	Income	Expend-iture	Transfer	Balance 31-Mar-21
	£	£	£	£	£
Unrestricted Funds	1,204,929	287,695	184,447	-9,000	1,299,177
Designated Funds					
Designated Gifts	0	2,306	2,306	0	0
Restricted Funds					
Debt Relief Centre (CAP)*	5,856	10,452	18,747	6,500	4,061
Grants	244	7,719	7,963	0	0
The Branch	13,550	98,335	93,545	3,526	21,866
Christmas Day Meal	1,026	0	0	-1,026	0
	20,676	116,506	120,255	9,000	25,927
Total Funds	1,225,605	406,507	307,008	0	1,325,104

Restricted funding is reserved for the following Projects and Activities:

- Debt Relief Centre Staff & Operational Costs (see section 3.3.3)
* The balance shown against Debt Relief Centre (CAP), is represented by funds held in the CAP (Hudds) Account (Note 5).
- Grant Funding towards the work of Community Church received with thanks (see section 3.2.2).
- The Branch staff and operation costs, a significant amount of which was also Grant Funding received with thanks (see sections 3.2.1).
- Outstanding Christmas Day Projects were fully expended in 2021 and this fund is now administrated from within The Branch restricted fund.

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

5. CASH AT BANK AND IN HAND	Unrestricted Funds	Restricted Funds	31-Mar 2021 Total £	31-Mar 2020 Total £
	£	£		
CAP (Hudds) Account		4,061	4,061	5,857
HSBC	62,027		62,027	45,946
The Branch Account		51,650	51,650	13,550
Money Market	60,002		60,002	2
	122,029	55,711	177,740	65,355

6. DEBTORS AND PREPAYMENTS

Tax Recoverable	2,964		2,964	9,245
Trade Debtors	5,230		5,230	5,229
Other Debtors	2,455		2,455	963
Prepayments	5,086		5,086	1,358
	15,735	0	15,735	16,795

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Credit Card	2,897		2,897	171
Payroll Liabilities			0	1,283
Trade Creditors	6,608		6,608	7,996
Other Creditors	1,937		1,937	975
Deferred Income		29,784	29,784	0
Accruals Provision	1,470		1,470	1,380
	12,912	29,784	42,696	11,805

8. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

Mortgage	88,958	0	88,958	106,794
----------	---------------	----------	---------------	----------------

9. EMPLOYED STAFF COSTS AND NUMBERS

	2020/21 £	2019/20 £
Gross Wages and Salaries	140,747	140,768
Employer's National Insurance Costs	4,998	6,129
Employer's Pension Contributions	2,998	3,443
	148,743	150,340

RIVERTREE TRUST
(A COMPANY LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

9. EMPLOYED STAFF COSTS AND NUMBERS (Continued)

	2020/21 TOTAL	2019/20 TOTAL
Employees were engaged in each of the following activities:		
Leadership	3	3
Activities in furtherance of organisation's objects	3	3
Administration	5	5
	<u>11</u>	<u>11</u>

No employee received emoluments in excess of £60,000. Two of the staff were paid on a self-employed basis while the other nine staff were paid through the PAYE system.

10. TRUSTEES AND OTHER RELATED PARTIES

	2020/21 £	2019/20 £
Two Trustees and two related party's received payments over the year as follows:		
T M Shotter (Director/Trustee)		
Ministry	18,156	21,596
Expenses	-	659
TB Lloyd (Director/Trustee)		
Ministry	27,322	22,654
Expenses	-	71
A Lloyd (married to TB Lloyd) Ministry		
Gross Salary	20,721	19,231
Expenses	448	216
A Lloyd (daughter of TB Lloyd) Administration		
Gross Salary	2,160	53
Total amount paid	<u>68,807</u>	<u>64,480</u>

Two Trustees are engaged in the Ministry and in accordance with the Articles of Association, Ministry fees were paid to them during this and the previous year as shown above, these trustees are regarded as self-employed. The wife of one of the Trustees is also paid for Ministry work, and the daughter of one of the Trustees is paid for Administration. No other payments were made to Trustees or any persons connected with them during this financial period. D B Gledhill (married to K Gledhill) working as Taylor & Gledhill Electrical Services assisted in a number of maintenance tasks and the firm was paid £1,026 for this service. No other material transaction took place between the organisation and a Trustee or any person connected with them, other than those stated above.

The total amount given by trustees to the charity was £17,381 for financial year 2020-21 (£19,921.15 2019-20).

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Directors/ Members of Rivertree Trust for year ended 31st March 2021 set out on pages 14 to 21.

Respective responsibilities of trustees and examiner

The charity's 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 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

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

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation 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 the 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. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Association of Charity Independent Examiners.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

P B Robinson MAAT FCIE
Independent Examiners Ltd
Sovereign Centre
Poplars
Yapton Lane
Walberton.
West Sussex
BN18 0AS.



Date: 20th December 2021