

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
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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