

**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

Date27 / 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).