

RIVERSIDE COMMUNITY ASSOCIATION LIMITED

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 March 2025

RIVERSIDE COMMUNITY ASSOCIATION LIMITED

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RIVERSIDE COMMUNITY ASSOCIATION LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name:	Riverside Community Association Limited
Registered Charity number:	1156422
Registered Office:	Riverside Centre, 113 Culvers Avenue, Carshalton, SM5 2FJ
Trustees:	<p>The Trustees who served during the period were as follows:</p> <p>Mr Roger Thistle Mr Roger Mills Mr Robert Frogley Mrs Rebecca Kramer Mr Colin Wells (resigned 22 March 2023)</p>
Bankers:	Lloyds Bank, High Street, PO Box 1000, Sutton, BX1 1LT
Insurers:	Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR
Accountants:	Community Action Sutton Granfers Community Centre 73-79 Oakhill Road Sutton SM1 1AA

RIVERSIDE COMMUNITY ASSOCIATION LIMITED

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

This will be included as part of the Annual Report submitted for the Annual General Meeting of the Riverside Community Association Limited, in early 2026.

This report was approved by the Trustees on 16 Jan 2025⁶ and signed on their behalf by:

A handwritten signature in black ink, appearing to be a stylized 'K' followed by a long horizontal stroke.

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF RIVERSIDE COMMUNITY ASSOCIATION LIMITED

I report on the accounts of the charity company for the year ended 31 March 2025, which are set out on pages 4 to 10.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

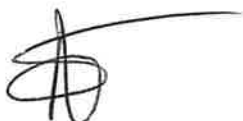
- To keep accounting records in accordance with section 386 of the Companies Act 2006:

and

- To prepare accounts which accord with accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (January 2015),

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.



Dunstanette Kuti FCCA MCS1
Community Action Sutton
Granfers Community Centre
73-79 Oakhill Road
Sutton, Surrey, SM1 3AA

Date 15/11/2026

Riverside Community Association Limited
Registered Charity Number: 1156422

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations		863	434	1,297	322
Charitable Activities		98,145	2,342	100,487	89,591
Grants		34,670	131,343	166,012	98,317
Total	2	133,678	134,119	267,796	188,230
Expenditure on:					
Charitable Activities	3	145,253	85,046	230,299	205,883
Total		145,253	85,046	230,299	205,883
Net Income / (expenditure)		(11,576)	49,073	37,497	(17,653)
Net movement in funds		(11,576)	49,073	37,497	(17,653)
Total Funds brought forward		42,583	107,620	150,203	167,856
Prior year adjustment		-	-	-	-
Total Funds carried forward	9	31,007	156,693	187,700	150,203

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

Riverside Community Association Limited
Registered Charity Number: 1156422

BALANCE SHEET

as at 31 March 2025

	Note	2025 £	2024 £
CURRENT ASSETS:			
Debtors & Prepayments	6	56,112	45,177
Cash at bank and in hand		<u>133,727</u>	<u>108,307</u>
		189,838	153,484
CREDITORS: amounts falling due within one year			
Creditors	7	<u>2,134</u>	<u>3,281</u>
NET CURRENT ASSETS:		187,704	150,203
NET ASSETS		<u>187,704</u>	<u>150,203</u>
THE FUNDS			
Restricted	8	156,693	107,620
Unrestricted	8	31,007	42,583
		<u>187,700</u>	<u>150,203</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025. No members have required the company to obtain an audit of its accounts for the year in question, under Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act 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 the small company's regime.

BEHALF OF THE BOARD:

Approved by the Board on  Date : 2025

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RIVERSIDE COMMUNITY ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

a) Accounting Conventions

The Financial Statements have been prepared in accordance with applicable accounting standards under the historical cost convention and in accordance with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

b) Fund Accounting

Restricted Funds are those received which have been earmarked for a special purpose by the donor.

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity.

c) Incoming Resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Voluntary income is received by way of grants and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the Charity, are recognised when the Charity becomes unconditionally entitled to the grant.

Activities for generating funds consist of room hire and are accounted for on a receivable basis. Surplus funds are invested in a bank deposit account to earn interest. Interest received is included when receivable. Interest is credited to the unrestricted fund to offset overheads.

Incoming resources from the charitable activities consists of grants, which are related to performance and are accounted for as the Charity earns the right to consideration by its performance. Other sources of Incoming resources from the charitable activities consist of fees and Cafe takings accounted for on a receivable basis.

d) Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Cost of generating funds comprises the costs associated with attracting future Income.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the Independent Examination fees and costs linked to the strategic management of the Charity.

RIVERSIDE COMMUNITY ASSOCIATION LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)

1. ACCOUNTING POLICIES (continued)

d) Resources Expended (continued)

Costs are allocated to charitable activities and the Community Centre on the basis of usage. Costs relating to a particular activity are allocated directly, other overheads are apportioned on an appropriate basis see note.

e) Depreciation

All fixed assets purchased over 6500 are capitalised and Depreciation is provided on all capitalised assets on a Straight-line basis as below:

Office Furniture & Equipment	25% per annum
Computer Equipment	50% per annum
Motor Vehicles	20% per annum

f) Recognition of Liabilities

Liabilities are recognised on an accrual basis.

g) Taxation

As the Company is a registered Charity Company (Registration No: 1156422), carrying out charitable purposes, it is exempt from corporation tax.

h) Transfers between funds

Trustees have the authority to transfer amounts out of the unrestricted funds into the restricted funds when required.

RIVERSIDE COMMUNITY ASSOCIATION LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)

2. INCOME FROM CHARITABLE ACTIVITY

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Charitable Activities:				
PayPal Income	2,471	1,515	3,987	4,843
Projects	30	827	857	278
Room Hire	95,643	-	95,643	84,515
Other [Deposit & Other income]			-	(45)
	<u>98,145</u>	<u>2,342</u>	<u>100,487</u>	<u>89,591</u>
Grants	34,670	131,343	166,012	98,317
Donation & PayPal giving	863	434	1,297	322
	<u>133,678</u>	<u>134,119</u>	<u>267,796</u>	<u>188,230</u>

3. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Management and Admin (Note 4)	4,465	-	4,465	(182)
Premises Costs	28,188	-	28,188	30,121
Project Costs	14,823	27,604	42,427	35,866
Salary (Note 5)	97,778	57,441	155,219	140,078
	<u>145,253</u>	<u>85,046</u>	<u>230,299</u>	<u>205,883</u>

RIVERSIDE COMMUNITY ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)

4. MANAGEMENT EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Accountancy & Audit	1,150	-	1,150	1,210
Payroll charge	1,754	-	1,754	1,742
Bank Charges	95	-	95	84
Insurance	3,097	-	3,097	2,996
Personnel	592	-	592	320
Marketing	188	-	188	215
Training	100	-	100	47
Refreshment	6	-	6	-
Project Management Charge	(12,074)	-	(12,074)	(9,684)
Governance	9,559	-	9,559	2,887
	4,465	-	4,465	(182)

5. STAFF COSTS

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Salaries	92,620	55,294	147,915	133,212
Social Security costs	3,289	972	4,261	3,597
Pension costs	1,869	1,175	3,044	3,269
	97,778	57,441	155,219	140,078

During the year no Trustees received any remuneration (2024 –Nil)

During the year no Trustees received any benefits in kind (2024 –Nil)

During the year no Trustees received any reimbursement of expenses (2024 –Nil)

6. DEBTORS

	2025	2024
	£	£
Accounts Receivable	56,112	45,177
	56,112	45,177

RIVERSIDE COMMUNITY ASSOCIATION LIMITED
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025 (continued)

7. CREDITORS – Amounts falling within one year

	2025 £	2024 £
Accounts Payable	984	2,131
Accrued expenses	1,150	1,150
	<u>2,134</u>	<u>3,281</u>

8. STATEMENT OF FUNDS

	At 31 March 2024 £	Income £	Expenditur e £	Transfer £	At 31 March 2025 £
Unrestricted Funds					
Total HAF	17,233	35,882	(34,253)		18,863
Total Holiday Camp	-	621	(1,029)		(408)
Total Riverside Centre General	-	97,174	(109,972)		(12,798)
	<u>25,350</u>	-	-		<u>25,350</u>
	<u>42,583</u>	<u>133,678</u>	<u>(145,253)</u>	-	<u>31,007</u>
Restricted Funds					
Total for SM5	-	27,174	(12,273)		14,901
Total Skoot	-	19,334	(5,132)		14,202
Total TOYP	95,644	87,610	(67,641)		115,614
Family Support Hub	370	-	-		370
Food Pantry	488	-	-		488
Sutton Community Fund	9,411	-	-		9,411
Microgrant	-	-	-		-
Warm Spaces	1,708	-	-		1,708
	<u>107,620</u>	<u>134,119</u>	<u>(85,046)</u>	-	<u>156,693</u>
TOTAL FUNDS	<u>150,203</u>	<u>267,796</u>	<u>(230,299)</u>	-	<u>187,701</u>

9. PENSION COMMITMENTS

The charity operates a defined contribution stakeholder pension scheme.

Tina Green

From: Liz Bebington <lizbeb@gmail.com>
Sent: 16 January 2026 10:20
To: Creative Payroll
Subject: St Georges Shirley Jan payroll

Happy New Year Tina and Karen

Hope all is well with you.

We assume you will shortly be calculating the January wages..

Jan Payne's are as normal

Rob's hours for January are expected to be as below. Any changes at the end of the month we will adjust in Feb...so 29 hours for January 2026 please.

02/01 - 1 hour

w/b 05/01 - 7 hours

w/b 12/01 - 7 hours

w/b 19/01 - 7 hours

w/b 26/01 - 7 hours

Many thanks

Liz Bebington

