

RIVERS OF LIFE

England & Wales · Charity number 1157081

Details

Status Registered

Legal form Trust

Registered 2014-05-16

Register [View on the Charity Commission register](#)

Contact

Address 5 Oakview Terrace
Batley
West Yorkshire
WF17 0BZ

Phone 07359200966

Email info@riversoflife.uk

Activities

Objects: ADVANCEMENT OF THE CHRISTIAN RELIGION IN ACCORDANCE WITH THE STATEMENT OF FAITH APPEARING IN THE SCHEDULE IN THE APPENDIX TO THIS DOCUMENT, THE RELIEF OF POVERTY, THE ADVANCEMENT OF EDUCATION AND ANY OTHER PURPOSES WHICH ARE CHARITABLE

Activities: The advancement of Christian faith through conference, church and street ministry. The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick, nationally and internationally. The support of humanitarian organisations such as orphanages. The provision of instruction in the Christian faith at any educational establishment.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** The General Public/mankind

Geography

- Bradford City
- Leeds City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£23,248	£29,772	-	-
2024-03-31	£39,209	£31,402	-	-
2023-03-31	£29,946	£30,664	-	-
2022-03-31	£29,462	£28,277	-	-
2021-03-31	£32,076	£28,172	-	-

Trustees

Name	Role	Appointed
Carolyn Wilkes		2014-04-01
Dawn Harris		2016-07-31
Robert Marshall		2014-04-01

RIVERS OF LIFE

England & Wales - Charity number 1157081

Accounts

Rivers of Life
Financial Statements
for the year ended
31 March 2024

Rivers of Life

Financial Statements for the year ended 31 March 2024

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Rivers of Life

Financial Statements for the year ended 31 March 2024

Reference and administrative details

Charity name	:	Rivers of Life
Charity registration number	:	1157081
Governing instrument	:	Declaration of Trust dated 1 April 2014
Trustees		Robert Marshall Carolyn Wilkes Dawn Harris
Secretary to the Trustees	:	Rev D Dacre
Trust objectives	:	a) the advancement of the Christian faith. b) the relief of persons who are in conditions of need, hardship or distress or who are aged or sick. c) the provision of instruction in the Christian faith at any educational establishment.
Principal address	:	6 Tidswell Street Heckmondwike WF16 0EB
Bankers	:	Virgin Money 1 The Penny Hill Centre Church Street Hunslet Leeds LS10 2AP
Independent examiner	:	Glenis Parker 16 Heath Avenue Halifax HX3 0EA

Rivers of Life

Financial Statements for the year ended 31 March 2024

Report of the Trustees

The Trustees present their Report and Financial Statements for the year ended 31 March 2024.

Structure, governance and management

Rivers of Life was constituted by a Declaration of Trust dated 1 April 2014.

The objectives of the Charity are:-

- a) The advancement of the Christian faith;
- b) The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick;
- c) The provision of instruction in the Christian faith at any educational establishment.

Trustees

The Trustees who served during the year were:-

Robert Marshall
Carolyn Wilkes
Dawn Harris

Any person being a member of the Church who accepts the Statement of Doctrines of the Church, may be appointed to the Trusteeship by the recognised spiritual leaders of the Church.

Any new Trustee is given an introduction to the work of the Charity by the Secretary of the Trustees and given a copy of the Charity Commission guidelines CC3a and CC10, together with an explanation of the role of a Trustee.

The Trustees have reviewed the adequacy of the Charity's current internal controls and are confident that these controls conform with guidelines issued by the Charity Commission.

Trustees responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the charities SORP and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud or other irregularities.

Rivers of Life

Financial Statements for the year ended 31 March 2024

Report of the Trustees (continued)

Reserves policy

The Trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets. The Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Review of progress and achievements

Rivers of Life donated £17,821, over 47% of the annual total income to national and international Christian works - El Shaddai Orphanage; Water for Africa; Christian Faith Ministries Zimbabwe; Christ for all Nations (CFAN); Eurovision; God TV and Shake the Nations, along with various local ministries and charitable organisations.

Rivers of Life Church has regular weekly prayer, home-group and church meetings. Street outreach occurred weekly with accounts of physical and spiritual healing.

Rivers of Life has a positive commitment to oppose all forms of discrimination within the Charity and its beneficiaries, working towards promoting equality for all, irrespective of race, colour, nationality, religion, gender, class and age, in accordance with the Christian belief in the Bible as the word of God.

Full details of the financial transactions are contained in the attached accounts.

Public benefit

When planning activities the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on Charities for the advancement of religion. In particular, the Trustees try to enable ordinary people to live out their faith as part of the community through:

- a) worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- b) provision of pastoral care for people living in the community;
- c) missionary and outreach work.

Risk management

The Trustees give consideration to the major risks to which the Charity is exposed and systems which are designed to mitigate those risks on an ongoing basis.

Signed on behalf of the Trustees on 5th January 2025

Rev D Dacre
Secretary to the Trustees

Rivers of Life

Financial Statements for the year ended 31 March 2024

**Independent Examiner's Report
to the Trustees of Rhema Faith Ministries**

I report on the Accounts of the Trust for the year ended 31 March 2024 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

The charity's 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.

It is my responsibility to:

- a) examine the accounts under section 145 of the 2011 Act
- b) to follow the procedures laid down in the general Directions given by the commission under section 145 (5) (b) of the 2011 Act
- c) 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' the report is limited to those matters set out in the next statement.

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:
 - a) to keep accounting records in accordance with Section 130 of the 2011 Act and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.

Glenis Parker

**Glenis Parker
Independent Examiner**

Dated 5th January 2025

Rivers of Life

Statement of Financial Activities for the year ended 31 March 2024

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources					
Voluntary income	1	39,209	0	39,209	29,946
Investment income		0	0	0	0
Total incoming resources		<u>39,209</u>	<u>0</u>	<u>39,209</u>	<u>29,946</u>
Resources expended					
Costs of charitable activities		31,309	0	31,309	30,541
Governance costs		0	0	0	0
Other resources expended		93	0	93	123
Total resources expended		<u>31,402</u>	<u>0</u>	<u>31,402</u>	<u>30,664</u>
Net incoming/ outgoing resources for the year		7,807	0	7,807	-718
Gross transfers between funds		0	0	0	0
Net movement in funds in the financial year		<u>7,807</u>	<u>0</u>	<u>7,807</u>	<u>-718</u>
Total funds brought forward		7,374	0	7,374	8,092
Total funds carried forward		<u>15,181</u>	<u>0</u>	<u>15,181</u>	<u>7,374</u>

Rivers of Life

Balance Sheet 31 March 2024

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets					
Tangible assets	4	<u>279</u>	<u>0</u>	<u>279</u>	<u>372</u>
Current assets					
Debtors	5	3,141	0	3,141	1,089
(Amounts due within one year)		11,761	0	11,761	5,913
Cash at bank and in hand					
		<u>14,902</u>	<u>0</u>	<u>14,902</u>	<u>7,002</u>
Total assets		15,181	0	15,181	7,374
Less Current liabilities					
Creditors	6	0	0	0	0
(amounts due within one year)					
		<u>15,181</u>	<u>0</u>	<u>15,181</u>	<u>7,374</u>
Net assets					
Reserves					
Balances brought forward		7,374	0	7,374	8,092
Net incoming/ outgoing resources for year		7,807	0	7,807	-718
Transfers between funds		0	0	0	0
Balances carried forward		<u>15,181</u>	<u>0</u>	<u>15,181</u>	<u>7,374</u>

These financial statements were approved by the trustees on 5 January 2025

..... **Robert Marshall**

..... **Carolyn Wilkes**

..... **Dawn Harris**

Notes to the Accounts

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.
Restricted funds are those donated for use in a particular area for specific purposes, the use of which is restricted to that area or purpose.

Incoming resources

Income from donations and gifts is brought into account only when the income is actually received.

Resources expended

Liabilities are recognised as soon as there is a legal obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.
Costs of generating funds are the costs associated with attracting voluntary 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

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Depreciation

Depreciation is calculated to write down the cost of fixed assets over their expected useful lives and is therefore provided on the following basis:

Fixtures, fittings and equipment	25% on the written down value
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Rivers of Life

Financial Statements for the year ended 31 March 2024

Notes to the accounts

		2024	2023
		£	£
2 Staff costs		<u>5,408</u>	<u>5,728</u>
Ministry support		<u>1</u>	<u>1</u>
Average number of employees			
		2024	2023
		£	£
3 Independent examiner		<u>0</u>	<u>0</u>
Fee			
4 Schedule of Tangible Assets - Unrestricted Funds			
	Fixtures & equip	Total 2024	Total 2023
	£	£	£
Cost			
Brought forward	1,067	1,067	861
Additions	0	0	206
Disposals	0	0	0
	<u>1,067</u>	<u>1,067</u>	<u>1,067</u>
Depreciation			
Brought forward	695	695	572
Charge for year	93	93	123
On disposal	0	0	0
	<u>788</u>	<u>788</u>	<u>695</u>
Written down value			
At 31 March 2024	<u>279</u>	<u>279</u>	
At 31 March 2023			<u>372</u>
		2024	2023
		£	£
5 Debtors (amounts due within one year)		<u>3,142</u>	<u>1,089</u>
Income tax recoverable			
		2024	2023
		£	£
6 Creditors (amounts due within one year)		<u>0</u>	<u>0</u>
Accruals			
7 Transactions with trustees			
None of the trustees received fees or expenses during the year (2023 - nil)			

RIVERS OF LIFE

England & Wales - Charity number 1157081

Accounts

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for the year ended
31 March 2023

Rivers of Life

Financial Statements for the year ended 31 March 2023

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Independent examiner	:	Glenis Parker 16 Heath Avenue Halifax HX3 0EA

Rivers of Life

Financial Statements for the year ended 31 March 2023

Report of the Trustees

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Structure, governance and management

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The objectives of the Charity are:-

- a) The advancement of the Christian faith;
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Trustees

The Trustees who served during the year were:-

Robert Marshall
Carolyn Wilkes
Dawn Harris

Any person being a member of the Church who accepts the Statement of Doctrines of the Church, may be appointed to the Trusteeship by the recognised spiritual leaders of the Church.

Any new Trustee is given an introduction to the work of the Charity by the Secretary of the Trustees and given a copy of the Charity Commission guidelines CC3a and CC10, together with an explanation of the role of a Trustee.

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- b) make judgements and estimates that are reasonable and prudent;
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- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud or other irregularities.

Rivers of Life

Financial Statements for the year ended 31 March 2023

Report of the Trustees (continued)

Reserves policy

The Trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets. The Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Review of progress and achievements

Rivers of Life donated £15,587, over 50% of the annual total income to national and international Christian works - El Shaddai Orphanage; Water for Africa; Christian Faith Ministries Zimbabwe; Christ for all Nations (CFAN); Eurovision; God TV and Shake the Nations, along with various local ministries and charitable organisations.

Rivers of Life Church has regular weekly prayer, home-group and church meetings. Street outreach occurred weekly with accounts of physical and spiritual healing.

Rivers of Life has a positive commitment to oppose all forms of discrimination within the Charity and its beneficiaries, working towards promoting equality for all, irrespective of race, colour, nationality, religion, gender, class and age, in accordance with the Christian belief in the Bible as the word of God.

Full details of the financial transactions are contained in the attached accounts.

Public benefit

When planning activities the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on Charities for the advancement of religion. In particular, the Trustees try to enable ordinary people to live out their faith as part of the community through:

- a) worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- b) provision of pastoral care for people living in the community;
- c) missionary and outreach work.

Risk management

The Trustees give consideration to the major risks to which the Charity is exposed and systems which are designed to mitigate those risks on an ongoing basis.

Signed on behalf of the Trustees on 4th November 2023

Rev D Daere
Secretary to the Trustees

Rivers of Life

Financial Statements for the year ended 31 March 2023

**Independent Examiner's Report
to the Trustees of Rhema Faith Ministries**

I report on the Accounts of the Trust for the year ended 31 March 2023 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

The charity's 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.

It is my responsibility to:

- a) examine the accounts under section 145 of the 2011 Act
- b) to follow the procedures laid down in the general Directions given by the commission under section 145 (5) (b) of the 2011 Act
- c) to state whether particular matters have come to my attention

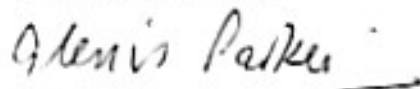
Basis of independent examiner's report

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' the report is limited to those matters set out in the next statement.

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:
 - a) to keep accounting records in accordance with Section 130 of the 2011 Act and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Glenis Parker
Halifax

Dated 4th November 2023

Rivers of Life

Statement of Financial Activities for the year ended 31 March 2023

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources					
Voluntary income	1	29,946	0	29,946	29,462
Investment income		0	0	0	0
Total incoming resources		<u>29,946</u>	<u>0</u>	<u>29,946</u>	<u>29,462</u>
Resources expended					
Costs of charitable activities		30,541	0	30,541	28,181
Governance costs		0	0	0	0
Other resources expended		123	0	123	96
Total resources expended		<u>30,664</u>	<u>0</u>	<u>30,664</u>	<u>28,277</u>
Net outgoing resources for the year		-718	0	-718	1,185
Gross transfers between funds		0	0	0	0
Net movement in funds in the financial year		<u>-718</u>	<u>0</u>	<u>-718</u>	<u>1,185</u>
Total funds brought forward		8,092	0	8,092	6,907
Total funds carried forward		<u>7,374</u>	<u>0</u>	<u>7,374</u>	<u>8,092</u>

Rivers of Life**Balance Sheet 31 March 2023**

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Fixed assets					
Tangible assets	4	<u>372</u>	<u>0</u>	<u>372</u>	<u>289</u>
Current assets					
Debtors (Amounts due within one year)	5	1,089	0	1,089	2,760
Cash at bank and in hand		5,913	0	5,913	5,043
		<u>7,002</u>	<u>0</u>	<u>7,002</u>	<u>7,803</u>
Total assets		7,374	0	7,374	8,092
Less Current liabilities					
Creditors (amounts due within one year)	6	0	0	0	0
Net assets		<u>7,374</u>	<u>0</u>	<u>7,374</u>	<u>8,092</u>
Reserves					
Balances brought forward		8,092	0	8,092	6,907
Net outgoing / incoming resources for year		-718	0	-718	1,185
Transfers between funds		0	0	0	0
Balances carried forward		<u>7,374</u>	<u>0</u>	<u>7,374</u>	<u>8,092</u>

These financial statements were approved by the trustees on 4th November 2023

..... **Robert Marshall**

..... **Carolyn Wilkes**

..... **Dawn Harris**

Notes to the Accounts

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area for specific purposes, the use of which is restricted to that area or purpose.

Incoming resources

Income from donations and gifts is brought into account only when the income is actually received.

Resources expended

Liabilities are recognised as soon as there is a legal obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary 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

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Depreciation

Depreciation is calculated to write down the cost of fixed assets over their expected useful lives and is therefore provided on the following basis:

Fixtures, fittings and equipment	25% on the written down value
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Rivers of Life

Financial Statements for the year ended 31 March 2023

Notes to the accounts

		2023	2022
		£	£
2 Staff costs		<u>5,728</u>	<u>4,611</u>
Ministry support		<u>1</u>	<u>1</u>
Average number of employees			
		2023	2022
		£	£
3 Independent examiner		<u>0</u>	<u>0</u>
Fee			
4 Schedule of Tangible Assets - Unrestricted Funds			
	Fixtures & equip	Total 2023	Total 2022
	£	£	£
Cost			
Brought forward	861	861	861
Additions	206	206	0
Disposals	<u>0</u>	<u>0</u>	<u>0</u>
	<u>1,067</u>	<u>1,067</u>	<u>861</u>
Depreciation			
Brought forward	572	572	476
Charge for year	123	123	96
On disposal	<u>0</u>	<u>0</u>	<u>0</u>
	<u>695</u>	<u>695</u>	<u>572</u>
Written down value			
At 31 March 2022	<u>372</u>	<u>372</u>	
At 31 March 2021			<u>289</u>
		2023	2022
		£	£
5 Debtors (amounts due within one year)		<u>1,089</u>	<u>2,760</u>
Income tax recoverable			
		2023	2022
		£	£
6 Creditors (amounts due within one year)		<u>0</u>	<u>0</u>
Accruals			
7 Transactions with trustees			
None of the trustees received fees or expenses during the year (2022 - nil)			

RIVERS OF LIFE

England & Wales - Charity number 1157081

Accounts

Rivers of Life
Financial Statements
for the year ended
31 March 2022

Rivers of Life

Financial Statements for the year ended 31 March 2022

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Rivers of Life

Financial Statements for the year ended 31 March 2022

Reference and administrative details

Charity name : Rivers of Life

Charity registration number : 1157081

Governing instrument : Declaration of Trust dated 1 April 2014

Trustees
Robert Marshall
Carolyn Wilkes
Dawn Paton

Secretary to the Trustees : Rev D Dacre

Trust objectives : a) the advancement of the Christian faith.
b) the relief of persons who are in conditions of need, hardship or distress or who are aged or sick.
c) the provision of instruction in the Christian faith at any educational establishment.

Principal address : 6 Tidswell Street
Heckmondwike
WF16 0EB

Bankers : Virgin Money
1 The Penny Hill Centre
Church Street
Hunslet
Leeds
LS10 2AP

Independent examiner : Glenis Parker
16 Heath Avenue
Halifax
HX3 0EA

Rivers of Life

Financial Statements for the year ended 31 March 2022

Report of the Trustees

The Trustees present their Report and Financial Statements for the year ended 31 March 2022.

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Robert Marshall
Carolyn Wilkes
Dawn Paton

Any person being a member of the Church who accepts the Statement of Doctrines of the Church, may be appointed to the Trusteeship by the recognised spiritual leaders of the Church.

Any new Trustee is given an introduction to the work of the Charity by the Secretary of the Trustees and given a copy of the Charity Commission guidelines CC3a and CC10, together with an explanation of the role of a Trustee.

The Trustees have reviewed the adequacy of the Charity's current internal controls and are confident that these controls conform with guidelines issued by the Charity Commission.

Trustees responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the charities SORP and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud or other irregularities.

Rivers of Life

Financial Statements for the year ended 31 March 2022

Report of the Trustees (continued)

Reserves policy

The Trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets. The Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Review of progress and achievements

Rivers of Life donated £14,213, 50% of the annual total income to national and international Christian works - El Shaddai Orphanage; Water for Africa; Christian Faith Ministries Zimbabwe; Christ for all Nations (CFAN); Eurovision; God TV and Shake the Nations, along with various local ministries and charitable organisations.

Rivers of Life Church has regular weekly prayer, home-group and church meetings. Street outreach occurred weekly with accounts of physical and spiritual healing.

Rivers of Life has a positive commitment to oppose all forms of discrimination within the Charity and its beneficiaries, working towards promoting equality for all, irrespective of race, colour, nationality, religion, gender, class and age, in accordance with the Christian belief in the Bible as the word of God.

Full details of the financial transactions are contained in the attached accounts.

Public benefit

When planning activities the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on Charities for the advancement of religion. In particular, the Trustees try to enable ordinary people to live out their faith as part of the community through:

- a) worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- b) provision of pastoral care for people living in the community;
- c) missionary and outreach work.

Risk management

The Trustees give consideration to the major risks to which the Charity is exposed and systems which are designed to mitigate those risks on an ongoing basis.

Signed on behalf of the Trustees on 31 December 2022

Rev D Dacre
Secretary to the Trustees

Rivers of Life

Financial Statements for the year ended 31 March 2022

**Independent Examiner's Report
to the Trustees of Rhema Faith Ministries**

I report on the Accounts of the Trust for the year ended 31 March 2022 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

The charity's 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.

It is my responsibility to:

- a) examine the accounts under section 145 of the 2011 Act
- b) to follow the procedures laid down in the general Directions given by the commission under section 145 (5) (b) of the 2011 Act
- c) 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' the report is limited to those matters set out in the next statement.

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:
 - a) to keep accounting records in accordance with Section 130 of the 2011 Act and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.

Glenis Parker

**Glenis Parker
Halifax**

Dated 31 December 2022

Rivers of Life**Statement of Financial Activities for the year ended 31 March 2022**

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Incoming resources					
Voluntary income	1	29,462	0	29,462	32,076
Investment income		0	0	0	0
Total incoming resources		<u>29,462</u>	<u>0</u>	<u>29,462</u>	<u>32,076</u>
Resources expended					
Costs of charitable activities		28,181	0	28,181	28,044
Governance costs		0	0	0	0
Other resources expended		96	0	96	128
Total resources expended		<u>28,277</u>	<u>0</u>	<u>28,277</u>	<u>28,172</u>
Net outgoing resources for the year		1,185	0	1,185	3,904
Gross transfers between funds		0	0	0	0
Net movement in funds in the financial year		<u>1,185</u>	<u>0</u>	<u>1,185</u>	<u>3,904</u>
Total funds brought forward		6,907	0	6,907	3,003
Total funds carried forward		<u>8,092</u>	<u>0</u>	<u>8,092</u>	<u>6,907</u>

Rivers of Life

Balance Sheet 31 March 2022

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed assets					
Tangible assets	4	<u>289</u>	<u>0</u>	<u>289</u>	<u>385</u>
Current assets					
Debtors					
(Amounts due within one year)	5	2,760	0	2,760	1,977
Cash at bank and in hand		5,043	0	5,043	4,545
		<u>7,803</u>	<u>0</u>	<u>7,803</u>	<u>6,522</u>
Total assets		8,092	0	8,092	6,907
Less Current liabilities					
Creditors					
(amounts due within one year)	6	0	0	0	0
Net assets		<u>8,092</u>	<u>0</u>	<u>8,092</u>	<u>6,907</u>
Reserves					
Balances brought forward		6,907	0	6,907	3,003
Net incoming resources for year		1,185	0	1,185	3,904
Transfers between funds		0	0	0	0
Balances carried forward		<u>8,092</u>	<u>0</u>	<u>8,092</u>	<u>6,907</u>

These financial statements were approved by the trustees on 31 December 2022

..... **Robert Marshall**

..... **Carolyn Wilkes**

..... **Dawn Paton**

Notes to the Accounts

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area for specific purposes, the use of which is restricted to that area or purpose.

Incoming resources

Income from donations and gifts is brought into account only when the income is actually received.

Resources expended

Liabilities are recognised as soon as there is a legal obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary 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

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Depreciation

Depreciation is calculated to write down the cost of fixed assets over their expected useful lives and is therefore provided on the following basis:

Fixtures, fittings and equipment	25% on the written down value
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Rivers of Life

Financial Statements for the year ended 31 March 2022

Notes to the accounts

		2022	2021
		£	£
2 Staff costs			
Ministry support		4,611	4,117
Average number of employees		1	1
		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
3 Independent examiner			
Fee		0	0
		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
4 Schedule of Tangible Assets - Unrestricted Funds			
	Fixtures & equip	Total	Total
	£	2022	2021
Cost		£	£
Brought forward	861	861	861
Additions	0	0	0
Disposals	0	0	0
	<u>861</u>	<u>861</u>	<u>861</u>
Depreciation			
Brought forward	476	476	348
Charge for year	96	96	128
On disposal	0	0	0
	<u>572</u>	<u>572</u>	<u>476</u>
Written down value			
At 31 March 2022	<u>289</u>	<u>289</u>	
At 31 March 2021			<u>385</u>
		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
5 Debtors (amounts due within one year)			
Income tax recoverable		2,760	1,977
		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
6 Creditors (amounts due within one year)			
Accruals		0	0
		<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
7 Transactions with trustees			
None of the trustees received fees or expenses during the year (2021 - nil)			

RIVERS OF LIFE

England & Wales - Charity number 1157081

Accounts

Rivers of Life
Financial Statements
for the year ended
31 March 2021

Rivers of Life

Financial Statements for the year ended 31 March 2021

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Rivers of Life

Financial Statements for the year ended 31 March 2021

Reference and administrative details

Charity name	:	Rivers of Life
Charity registration number	:	1157081
Governing instrument	:	Declaration of Trust dated 1 April 2014
Trustees		Robert Marshall Carolyn Wilkes Dawn Paton
Secretary to the Trustees	:	Rev D Dacre
Trust objectives	:	a) the advancement of the Christian faith. b) the relief of persons who are in conditions of need, hardship or distress or who are aged or sick. c) the provision of instruction in the Christian faith at any educational establishment.
Principal address	:	84 Moor Top Drighlington Bradford BD11 1BX
Bankers	:	Yorkshire Bank 86A Queen Street Morley Leeds LS27 9BU
Independent examiner	:	Glenis Parker Accounting Services 16 Heath Avenue Halifax HX3 0EA

Rivers of Life

Financial Statements for the year ended 31 March 2021

Report of the Trustees

The Trustees present their Report and Financial Statements for the year ended 31 March 2021.

Structure, governance and management

Rivers of Life was constituted by a Declaration of Trust dated 1 April 2014.

The objectives of the Charity are:-

- a) The advancement of the Christian faith;
- b) The relief of persons who are in conditions of need, hardship or distress, or who are aged or sick;
- c) The provision of instruction in the Christian faith at any educational establishment.

Trustees

The Trustees who served during the year were:-

Robert Marshall
Carolyn Wilkes
Dawn Paton

Any person being a member of the Church who accepts the Statement of Doctrines of the Church, may be appointed to the Trusteeship by the recognised spiritual leaders of the Church.

Any new Trustee is given an introduction to the work of the Charity by the Secretary of the Trustees and given a copy of the Charity Commission guidelines CC3a and CC10, together with an explanation of the role of a Trustee.

The Trustees have reviewed the adequacy of the Charity's current internal controls and are confident that these controls conform with guidelines issued by the Charity Commission.

Trustees responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the charities SORP and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to assume the Charity will continue operating.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud or other irregularities.

Rivers of Life

Financial Statements for the year ended 31 March 2021

Report of the Trustees (continued)

Reserves policy

The Trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and consider it prudent that unrestricted reserves should be sufficient to avoid the necessity to realise fixed assets. The Trustees are confident that future income will enable the Charity to meet its foreseeable needs on the basis of planned activity.

Review of progress and achievements

Rivers of Life donated £15,073, over 59% of the annual total income to national and international Christian works - El Shaddai Orphanage; Water for Africa; Christian Faith Ministries Zimbabwe; CFAN; Eurovision; God TV and Shake the Nations, along with various local ministries and charitable organisations.

Rivers of Life Church has regular weekly prayer, home-group and church meetings. Street outreach occurred weekly with accounts of physical and spiritual healing. In addition, outreaches for the homeless were carried out regularly providing food and clothing.

Rivers of Life has a positive commitment to oppose all forms of discrimination within the Charity and its beneficiaries, working towards promoting equality for all, irrespective of race, colour, nationality, religion, gender, class and age, in accordance with the Christian belief in the Bible as the word of God.

Full details of the financial transactions are contained in the attached accounts.

Public benefit

When planning activities the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on Charities for the advancement of religion. In particular, the Trustees try to enable ordinary people to live out their faith as part of the community through:

- a) worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus;
- b) provision of pastoral care for people living in the community;
- c) missionary and outreach work.

Risk management

The Trustees give consideration to the major risks to which the Charity is exposed and systems which are designed to mitigate those risks on an ongoing basis.

Signed on behalf of the Trustees on 15 October 2021

Rev D Dacre
Secretary to the Trustees

Rivers of Life

Financial Statements for the year ended 31 March 2021

**Independent Examiner's Report
to the Trustees of Rhema Faith Ministries**

I report on the Accounts of the Trust for the year ended 31 March 2021 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

The charity's 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.

It is my responsibility to:

- a) examine the accounts under section 145 of the 2011 Act
- b) to follow the procedures laid down in the general Directions given by the commission under section 145 (5) (b) of the 2011 Act
- c) 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' the report is limited to those matters set out in the next statement.

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:
 - a) to keep accounting records in accordance with Section 130 of the 2011 Act and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



Glenis Parker
Accounting Services
Halifax

Dated 15 October 2021

Rivers of Life

Statement of Financial Activities for the year ended 31 March 2021

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Incoming resources					
Voluntary income	1	32,076	0	32,076	32,140
Investment income		0	0	0	0
Total incoming resources		<u>32,076</u>	<u>0</u>	<u>32,076</u>	<u>32,140</u>
Resources expended					
Costs of charitable activities		28,044	0	28,044	33,449
Governance costs		0	0	0	200
Other resources expended		128	0	128	170
Total resources expended		<u>28,172</u>	<u>0</u>	<u>28,172</u>	<u>33,819</u>
Net outgoing resources for the year		3,904	0	3,904	-1,679
Gross transfers between funds		0	0	0	0
Net movement in funds in the financial year		<u>3,904</u>	<u>0</u>	<u>3,904</u>	<u>-1,679</u>
Total funds brought forward		3,003	0	3,003	4,682
Total funds carried forward		<u>6,907</u>	<u>0</u>	<u>6,907</u>	<u>3,003</u>

Rivers of Life

Balance Sheet 31 March 2021

	note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets					
Tangible assets	4	<u>385</u>	<u>0</u>	<u>385</u>	<u>513</u>
Current assets					
Debtors					
(Amounts due within one year)	5	1,977	0	1,977	0
Cash at bank and in hand		4,545	0	4,545	2,690
		<u>6,522</u>	<u>0</u>	<u>6,522</u>	<u>2,690</u>
Total assets		6,907	0	6,907	3,203
Less Current liabilities					
Creditors					
(amounts due within one year)	6	0	0	0	200
Net assets		<u>6,907</u>	<u>0</u>	<u>6,907</u>	<u>3,003</u>
Reserves					
Balances brought forward		3,003	0	3,003	4,682
Net incoming resources for year		3,904	0	3,904	-1,679
Transfers between funds		0	0	0	0
Balances carried forward		<u>6,907</u>	<u>0</u>	<u>6,907</u>	<u>3,003</u>

These financial statements were approved by the trustees on 15th October 2021

..... **Robert Marshall**

..... **Carolyn Wilkes**

..... **Dawn Paton**

Rivers of Life

Financial Statements for the year ended 31 March 2021

Notes to the Accounts

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005).

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area for specific purposes, the use of which is restricted to that area or purpose.

Incoming resources

Income from donations and gifts is brought into account only when the income is actually received.

Resources expended

Liabilities are recognised as soon as there is a legal obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of generating funds are the costs associated with attracting voluntary 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

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Depreciation

Depreciation is calculated to write down the cost of fixed assets over their expected useful lives and is therefore provided on the following basis:

Fixtures, fittings and equipment	25% on the written down value
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Rivers of Life

Financial Statements for the year ended 31 March 2021

Notes to the accounts

		2021	2020
		£	£
2 Staff costs			
Ministry support		4,117	8,362
Average number of employees		1	1
		2021	2020
		£	£
3 Independent examiner			
Fee		0	200
4 Schedule of Tangible Assets - Unrestricted Funds			
	Fixtures & equip	Total	Total
	£	2021	2020
		£	£
Cost			
Brought forward	861	861	261
Additions	0	0	600
Disposals	0	0	0
	<u>861</u>	<u>861</u>	<u>861</u>
Depreciation			
Brought forward	348	348	178
Charge for year	128	128	170
On disposal		0	0
	<u>476</u>	<u>476</u>	<u>348</u>
Written down value			
At 31 March 2021	<u>385</u>	<u>385</u>	
At 31 March 2020			<u>513</u>
		2021	2020
		£	£
5 Debtors (amounts due within one year)			
Income tax recoverable		1,977	0
		<u>1,977</u>	<u>0</u>
		2021	2020
		£	£
6 Creditors (amounts due within one year)			
Accruals		0	200
		<u>0</u>	<u>200</u>
7 Transactions with trustees			
None of the trustees received fees or expenses during the year (2020 - nil)			