

CHURCH AT BARKING RIVERSIDE

England & Wales - Charity number 1196621

Details

Status Registered

Legal form CIO

Registered 2021-11-17

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

Contact

Address 23 Harebell Terrace
Barking
London

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Activities

Objects: WITHIN THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, THAMES VIEW, IN THE LONDON BOROUGH OF BARKING AND DAGENHAM, AND SUCH PARTS OF LONDON, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY SEE FIT:(A) TO ADVANCE THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE BELIEFS, DOCTRINES AND PRACTICES OF THE CHURCH OF ENGLAND BY (BUT NOT EXCLUSIVELY)(I) HOLDING PUBLIC WORSHIP, PRAYER MEETINGS, PRODUCING AND COMMUNICATING CONTENT THROUGH SOCIAL MEDIA AND OTHER ONLINE PLATFORMS, HOLDING AND FACILITATING CHURCH AND COMMUNITY EVENTS; AND(II) ALL SUCH ACTIVITY THAT WOULD FACILITATE OTHERS TO GROW IN THE CHRISTIAN FAITH, DEVELOP THEIR CAPACITY AS LEADERS, AND DEVELOP NEW WORSHIPPING COMMUNITIES.(B) TO DEVELOP THE CAPACITY AND SKILLS OF THE MEMBERS OF THE SOCIALLY AND ECONOMICALLY DISADVANTAGED COMMUNITY IN THE LONDON BOROUGH OF BARKING AND DAGENHAM IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET, THEIR NEEDS AS INDIVIDUALS AND THE NEEDS OF OTHERS, AND TO PARTICIPATE MORE FULLY IN SOCIETY.

Activities: We exist to see communities thriving with Jesus at the heart by creating space for Jesus in our daily lives, together, for others. We gather in Hubs (small groups) in homes and public spaces; we create physical spaces for Jesus across our community; we invest in our community through events, generosity, and taking active volunteer roles; we form communities for young people and any in need.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Barking And Dagenham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£98,227	£89,969	-	-
2023-12-31	£72,776	£56,519	-	-
2022-12-31	£54,516	£42,711	-	-

Trustees

Name	Role	Appointed
Paul Rose		2024-09-12
Raymond Mugerwa		2024-03-01
Rev David Baker		2024-09-02
Rev Urbain Nicaise Matsalou-Yombe		2024-03-01
Zainab Omokhe		2026-01-23

CHURCH AT BARKING RIVERSIDE

England & Wales - Charity number 1196621

Accounts

**TRUSTEES ANNUAL REPORT AND
ANNUAL ACCOUNTS**

YEAR ENDED 31 DECEMBER

2024

**Church
at Barking
Riverside**

CHURCH AT BARKING RIVERSIDE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE 23 Harebell Terrace
Barking
London

GOVERNING DOCUMENTS CIO Constitution dated 17 November 2021

CHARITY REGISTRATION NUMBER 1196621

TRUSTEES
Rev. David Baker (appointed September 2024)
Rev. Urbain Matsalou-Mugerwa (appointed March 2024)
Ms Gill Hampton (resigned April 2024)
Mr. Raymond Mugerwa (appointed March 2024)
Mrs. Anna Pollard (resigned July 2025)
Rev. Samuel Pollard (resigned October 2024; re-
appointed August 2025; resigned September 2025)
Mr. Paul Rose (appointed September 2024)
Mr. Martin Williamson (resigned April 2024)

BANKERS Co-operative Bank

INDEPENDENT EXAMINER Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

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The Trustees of Church at Barking Riverside present their annual report together with the financial statements which have been independently examined.

The financial statements have been prepared on a receipts and payments basis and comply with the CIO Constitution and the accounting policies set out in Note 1 to the accounts.

Registration and Bishops Mission Order

Church at Barking Riverside (CBR) was formed as a Charitable Incorporated Organisation (CIO) and was registered by the Charity Commission on 17 November 2021 with number 1196621. CBR operates under a Bishop's Mission Order (BMO) which was signed on 25 February 2021 by the Acting Bishop of Chelmsford, Rt. Rev. Peter Hill, Bishop of Barking. The BMO has no end date.

Objectives

The BMO operates in the Ecclesiastical Parish of Christ Church Thames View within the Deanery of Barking and Dagenham. The objective of the BMO is to provide an Anglican presence and to serve the Barking Riverside development which is currently under construction. It is anticipated that the development will proceed through various phases culminating around 2036 and result in 20,000 dwellings and a population of approximately 50,000; subject to a revised planning application receiving final approval, that is increasing the original plan of 11,000 dwellings.

The objective is split into a vision and purposes as detailed and expanded in the BMO as follows:

- Our Vision is to see Barking Riverside thriving with Jesus at the heart of every person and every place.
- Our Purpose is:
 1. To join in with God's movement of bringing life to the UK by multiplying disciples, raising up leaders, shaping communities, and planting churches.
 2. To see a resourcing Church grow at Barking Riverside as we multiply disciples who connect in small church communities (hubs) that gather in larger celebrations and seek the welfare of their community.
 3. To rigorously prioritise prayer as central to being church and to emphasise the raising up and multiplication of leaders in every sphere.
 4. To plant further churches as well as partnering with and resourcing existing local churches, especially the churches of the Barking and Dagenham Deanery.

The BMO required the formation of the CIO registered with the Charity Commission to manage the Mission Initiative in accordance with the Constitution and to further the Objectives of the Mission Initiative.

Pre-registration activities

CBR is a Church of England plant, funded by a Strategic Development Fund (SDF) from the Church of England Commissioners, within the Barking Riverside development and was sponsored by All Saints Woodford Wells (ASWW); who released Rev S Pollard to be the Lead Minister and Mrs A Pollard to be Lead Pioneer in September 2018. ASWW has provided professional and technical support to CBR, before CBR was able to take these functions on itself.

The SDF budget covers the period from September 2018, when Rev S Pollard was appointed as the Lead Minister and Ms A Pollard as Lead Pioneer of CBR. It was originally due to conclude in December

2024, however, an extension was negotiated between the Diocese and SDF Board until December 2026, with additional funds transferred from another grant to support the stipendiary costs. During this period a full-time equivalent stipend (shared 50/50 between Rev S Pollard and Ms A Pollard) is being paid out of the SDF budget and the church plant can recover up to £175k of the remaining balance in 2025 and 2026, over certain agreed headings as CBR develops into a sustainable church. In the agreed, revised budget, full-time stipendiary costs are covered for the duration of 2025 and a half-time stipend is covered during 2026. At the year-end CBR had claimed around £80k directly against the budget, as well as incurring £45k in stipend costs against the grant balance. Trustees agreed a budget for 2025 that is tapering down the reliance on SDF funds and building up alternative income sources, as well as rationalising existing costs to ensure activities are lean and agile. A change request will need to be sought to allow the SDF budget headings to be reassigned to support this tapering, c.£50,000 to be spent across 2025 and 2026, in addition to the £118k allocated to stipend costs.

Activities

CBR is committed to forming disciples of Jesus in communities who join in with what they believe God is doing in the places they live and work. Building on the training mentioned below, CBR currently operates around three areas of investment: Young families; Young People; and, Joe's Fight Gym. The central celebration, Family Hub, continued to meet and received further investment through a Service Level Agreement with SENspired to provide skill and expertise developing the activities and format for children. Half way through the year the format altered to cater for families in a session all together, due to numbers of volunteers and had a fruitful autumn term with new families joining.

Further investment was also given to Joe's Fight Gym to support the development of a worshipping community in the gym, also through a Service Level Agreement, funded via SDF. A once weekly 'Men's Chat' developed into multiple sessions throughout the weekly gym timetable where men have been gathering to pray, discuss and read the Bible before training. They have seen a number of men discover or rekindle faith, with several regularly attending Christ Church Thames View, opposite the gym.

At the start of this year a core group of church members went through a 'Discerning Journey' facilitated by an experienced coach, in order to prepare for the end of SDF funding. The key question was 'who are we and who do we want to be?' And if stipendiary leadership is not able to continue, what will continue and how. This allowed the group to explore different modes of being church, and whilst the flexibility of small hubs was appreciated, there was a desire to have space for gathering and training to ensure a strong common identity and place of belonging.

Towards the end of this exploration, the tender process was advertised, whereby the developer was looking for a community group to become the Operator of the Rivergate Centre. CBR applied and were appointed as Operator of the community areas of the building, with the one-year Service Agreement starting on 1st August 2024, with the view to negotiating a longer-term structure. This resulted in recruiting the team to support the contract and developing a business plan for the centre. At the end of the year CBR had 3 additional members of staff on temporary contracts to support this, including Rev. Sam Pollard, who stepped down as a trustee in October in order to take on the role of Faith and Partnership Lead for one day a week, remunerated via the CIO.

It has been a successful start to the Operator contract and required some restructure to allow for the expanded team and new ways of working. This was exacerbated by transitions in the Trustee Board and Treasurer functions, there has been a focus on honing operations through this year to be able to

function at the required level. More details about the changes to Trustees are detailed in a later section.

The established rhythm of celebration has continued through this year with our larger community wide events at Easter and Christmas. CBR held its first volunteer BBQ in the summer, in lieu of a wider community event, to thank all those who have been involved and because it coincided with the start of the Rivergate Centre contract. Social Sundays were paused following the Discerning Journey to allow for energy to transition organisationally. However, we still built on previous events marking All Souls Day in the Autumn with spook free family fun, including pumpkins carving and candle rolling, with space to remember loved ones that have passed away. We also held our first community event in partnership with the Rivergate Centre in December, as a Christmas Market. We had over 20 stallholders and over 300 attendees, which was a great start to the partnership. Each event is marked by being family friendly, lots of fun and includes a moment for people to engage with God as they want.

CBR is actively involved in supporting and empowering local groups and organisations, including George Carey Church of England Primary School; Thames Life community development trust; 1st Barking and Dagenham Scouts; JDS youth empowering charity; Triangoals youth empowering charity. During the Discerning Journey, again we stepped back from some formal involvement, including pausing our membership with BD Citizens (TELCO), whilst the future of CBR was transitioning. However, involvement is picking up again in 2025.

The Trustees believe that these events and activities are a benefit to the community in Barking Riverside as they give opportunities to examine spiritual matters of the Christian faith and have applied the guidance on public benefit issued by the Charity Commission.

Deanery Synod

Members of the team have attended Deanery Synod meetings and Rev S Pollard has visited other churches in the deanery to support and encourage their membership through taking services and preaching. Rev S Pollard also became a member of the Deanery Standing Committee.

Pastoral Support and Care

The Trustees are aware that the cost of living has remained high and certain members of the worshipping community and others, who CBR comes into contact with, may find themselves in difficulties. In 2022, the Trustees began to allocate an amount of the church's funds to be available at the Discretion of the Lead Minister to respond to needs that arise. Any gifts will seek to alleviate basic needs of the recipient and are limited. This fund has been modestly used, but a gift was given later in the year and has been used further in 2025. This continues to be reported to Trustees for their oversight to ensure its benefit is maximised.

Financial Review

The overall income totalled £98,227 (2023 £72,775) and expenditure on charitable activities totalled £89,969 (2023 £56,518) resulting in a surplus of £8,258 (2023 £16,257). The main source of income is the non-recurring grant of SDF monies totalling £41,726 (2023 £49,801). A further grant of £10,000 has been received for intended expenditure in 2025. Voluntary income and the related tax recoveries totalled £17,827 (2023 £18,578).

The Trustees recognise that the model of church has made income through regular committed givers more challenging. Trustees have noted previously that voluntary income and regular committed givers are down on the original SDF plan, as a result, they have been exploring alternative income

models and diversified income streams. To date, the inclusion of services for the Rivergate Centre provide a new potential income source, as Trustees improve the sustainability of the centre.

Expenses incurred are matched to the SDF budget and submitted for reimbursement on a regular basis. The Project Board at the Diocese requires any amount over £500 to be approved by the Programme Manager and anything over £2k by themselves prior to expenditure. In addition, if CBR wishes to reallocate funds from the overall budget these changes need approval by the Project Board of the Church Commissioners.

The main expense for the church is the salaries and benefits of the staff team these amounted to £33,682 (2023 £26,433). During the year under review all staff worked on a part time basis, except the Centre Manager for the Rivergate Centre. The Trustees continue to review the salaries paid on an annual basis and ensure that all staff earn at least the London Living Wage as a minimum. CBR offers a non-contributory workplace pension scheme for all eligible members of staff.

Three additional members of staff were employed at a cost of £19,589 in order to fulfil the services that CBR provide under the Service Agreement with Barking Riverside Ltd for the Rivergate Centre. This was a significant new venture for CBR in 2024, it was part of the strategic plan to diversify income sources and reduce reliance on grant funding.

As noted in previous year's reports, the Rivergate Centre has been a significant building in the life of CBR and surrounding community. Its operation has been under review by the landlord, Barking Riverside Ltd (BRL) for some time. This review culminated in BRL going out to tender for a community group to become Operator of the community spaces in the building. The CBR team prepared a bid, which included all costs for operation to be covered by BRL and working towards a plan for long-term sustainability of the building, which CBR acknowledged would be a 5-10 year project, not a short term turnaround.

Upon successful appointment, CBR began as Operator of the Rivergate Centre from 1st August 2024, aided by the appointment of Mr J Bayes as Centre Manager. Once the contract negotiations were resolved there was further recruitment of Ms C Rosario as Volunteer and Activities Coordinator and Rev S Pollard as Faith and Partnership Lead, one day a week to oversee the contract (see note 3(a)).

The contract was for one year and is since being negotiated to extend further, seeking to find a suitable long-term arrangement. All appointments were made for the length of the service contract.

During the year CBR paid a contribution of £5,000 to the Chelmsford Diocese as Parish Share. In addition, 2024 was the first year of the adjusted parish share scheme which saw contributions being discussed and shared at a Deanery level. CBR committed to pay an additional contribution of £5,000 to Parish Share via a donation to St Erkenwald's to support the increase they faced in the parish share, which was settled in early 2025 This gave a total of £10,000, which was a budgeted increase from 2023. The Trustees anticipate that the budgeted amount will be paid during 2025 in a similar format.

A summary of the main expenses can be found in Note 3 of the Notes to the Accounts.

Funds

The unrestricted funds, in the General Fund, have decreased during the year, as a result of a deficit of receipts to payments, to £66,378 (2023 £73,195). The Trustees are able to use these funds for the general charitable activities of the CIO.

The Designated Fund for the Pastor's Discretionary Fund has a balance of £2,283 (2023 £2,283) at the year end, as no activity was undertaken during the year. Therefore, the Trustees are looking at other ways in which these funds could be used to support the community. The Trustees may allocate further amounts as necessary, from its unrestricted General Fund, during 2025 up to a total of £2,000.

The new Designated Fund with income of £22,946 and expenditure of £23,311 is a new fund and represents funds from Barking Riverside Ltd (BRL) in respect of the Service Agreement for Operating the Rivergate Centre. The income shows the first of three quarterly payments agreed for the duration of the 12-month contract. All costs incurred by CBR are to be recouped by BRL in-line with the agreed budget and any surplus returned to BRL at the end of the contract. The small deficit balance was cleared by a further payment from BRL early in 2025.

The Restricted Fund of £52,538 (2023 £50,376) represents funds from the Church Commissioners via Chelmsford Diocesan Board of Finance (CDBF) which subject to local negotiations can be used to invest in capital projects that serve the church and community. An outline of ideas was shared when the funding was defined, including:

- Community Lounge (café) and play areas for preschool children.
- Community Kitchen, fitting out adjacent large derelict kitchen space.
- Podcast and/or music studio
- Soul Space, prayer room, linked with school

Owing to delays in investment in a local building by the developer, it has not been possible for Trustees to assess the best use of this investment. Once a plan can be defined, Trustees will submit the plan, including the missional impact Trustees expect to achieve through the chosen options. In the meantime the fund grows with interest.

Reserves

In the light of the uncertainties noted below the Trustees believe that the majority of the balance on the General Fund of £66k representing approximately 14 months of essential expenditure, excluding stipends and housing, needs to be retained while the future sustainability of CBR is assessed to ensure a sound ongoing financial base. The Trustees believe that this level of unrestricted reserves allows for falls in voluntary income and any statutory requirements that might be incurred should the CIO be unable to continue as a going concern. The balance is not expected to grow in the same way in 2025 as with previous years, owing to unrestricted income being allocated to cover core CBR costs, which have previously been covered through grant funding. These are not regarded as material.

The balance on the Rivergate Designated Fund could be utilised if Trustees deemed investment in the fabric of the Rivergate Centre was appropriate, with proper agreements with the developer.

All the funds are held either in the current account or in a short-term deposit account to which the Trustees have almost instant access.

Financial outlook

As noted the BMO has no end date, and the initial intention was for the SDF money to fund the plant for its first five years. The Lead Minister and Pioneer were asked to commit to the plant for up to ten years, but were only licensed to the plant till 31 December 2024. These licences were extended for a further year until 31 December 2025 and the Lead Minister can be extended until 31 December 2026.

This is due to a funding extension approved by the Diocesan Project Board in July 2024 that added funds to the SDF grant and extended the time period it could be spent until 31 December 2026.

A long-term financial model is being developed that will not be reliant on SDF funding, neither will it be primarily contingent on congregational giving but a diversified set of income streams. Work towards this began in 2024, securing London Over the Border funding to support the Youth Hub, including the Youth and Families Lead salary for 2025, with a further £10,000 provisionally approved for 2026. The contract for the Rivergate Centre also supports the expanded staff team.

At the year-end CBR employed five staff, four of which are on fixed contracts and the other one is a permanent member of staff.

Trustees

The CIO was formed with 5 Trustees; after the resignation of Rev David Wade in 2022, the following initial Trustees have served up to April 2024. This signalled a transition from the original Board to new Trustees joining, dates below:

Name	Position
Rev. Samuel Pollard	Lead Minister and Chair – resigned October 2024; reappointed August 2025; resigned September 2025
Mrs Anna Pollard	Lead Pioneer and Trustee - resigned July 2025
Ms Gillian Hampton	Trustee – resigned April 2024
Mr Martin Williamson	Trustee and Treasurer – resigned April 2024
Urbain Matsalou Yombe	Trustee – appointed March 2024
Raymond Mugerwa	Trustee and Treasurer – appointed March 2024
David Baker	Trustee – appointed September 2024
Paul Rose	Trustee and Chair – appointed September 2024

Ms Hampton retired at the Annual Meeting in April 2024 due to her commitments at ASWW. Mr Williamson's initial period as a Trustee was due to expire at the Annual Meeting in April 2024; in view of his relocation from the area he did not offer himself for re-election.

The Trustees are keen to add additional Trustees from the local community served by the church.

At the Trustee meeting, in January 2024, it was agreed that Rev. U. Yombe should be invited to join the Board; having previously served as part of the team and knowing the community well, he submitted the necessary details and his tenure started on 1 March 2024.

Mr R. Mugerwa was identified as a prospective Treasurer, bringing financial acumen and insights that the Board were keen to employ, particularly with the impending departure of Mr Williamson. Following onboarding, his tenure began on 1 March 2024 to provide handover with the outgoing Treasurer.

Rev D. Baker was recommended by Rev Pollard to join the Board, known by many on the Board already and bringing insights through his background in housing as well as experience in the church. Following the onboarding process Rev Baker's tenure started on 2 September 2024, the Board were happy to formally welcome him at the meeting September 2024.

Mr P. Rose had been acting in an advisory capacity to the Board for a number of months, the Board asked him to formally join as a Trustee at the meeting on 12th September 2024, which he accepted and was the start of his tenure. He was appointed Chair unanimously in November 2024.

The constitution states that the minimum number of Trustees is three. The current Trustees can appoint additional Trustees up to a maximum number of eleven. In making additional appointments the Trustees should be aware of the skills, needs and experience required for the efficient operation of the CIO. Any additional Trustee is appointed for an initial period of 3 years. A new Trustee will undergo an agreed induction process.

As set out in the Constitution Rev S Pollard acted as an ex-officio Trustee, however, when he needed to become employed it became necessary for him to resign during that period of employment, explained below. All other Trustees were appointed for a set period.

As set out above Rev S Pollard and Ms A Pollard are paid a stipend by the Church Commissioners on behalf of the Diocese of Chelmsford. Under the Constitution of the CIO none of the Trustees can be employed by or receive any remuneration from the CIO. In light of this, when the Service Agreement required Rev S Pollard to provide functions beyond his existing employment, Trustees agreed that he should resign in order for him to be employed by the CIO.

The conflict of interest was identified that Ms Pollard, would be a Trustee and spouse of an employee. Trustees received advice and discussed at length, agreeing that the conflict could be appropriately managed and as a result, Ms Pollard was not required to resign in light of Rev Pollard's employment. Ms Pollard was not involved in any decisions relating to Rev Pollard's employment, terms or benefits.

However, subsequent to the financial year end, it became apparent that the employment of Rev S Pollard, and then subsequently Ms A Pollard, was not permitted under the Constitution of the CIO while the other remained a trustee. This matter has now been rectified and the charity has ensured that no individual is in breach of its governing document.

The Trustees as at the year ended 31 December 2024 are listed on page 1 of the accounts under the Charitable Incorporated Organisation Information.

Governance

The Trustees meet every two months, to review the development of CBR and assess how it is meeting the objectives of the BMO. At each meeting the management accounts are presented for review, these show actual amounts and the Budget which is approved at the start of the year.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees on Oct 16, 2025 and signed on their behalf by

paul Rose

paul Rose (Oct 16, 2025 12:33:16 GMT+1)

Paul Rose
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CHURCH AT BARKING RIVERSIDE

I report to the trustees on my examination of the accounts of Church at Barking Riverside ('the charity') for the year ended 31 December 2024 on pages 11 to 14 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I draw attention to note 3(a) to the accounts where it is noted that the employment of related parties was not permitted by the governing document. As noted, the charity have now ensured that no related parties are employed. I have reported this to the Charity Commission in line with my statutory duty.

Other than the matter referred to above, I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin

[Sarah Crispin \(Oct 27, 2025 14:23:27 GMT\)](#)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 27, 2025

CHURCH AT BARKING RIVERSIDE
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Voluntary receipts	2(a)	59,554	-	10,000	69,554	68,363
Fundraising income	2(b)	-	-	-	-	-
Church activities	2(c)	326	22,946	-	23,272	15
Investment income	2(d)	3,239	-	2,162	5,401	4,397
Total receipts		<u>63,119</u>	<u>22,946</u>	<u>12,162</u>	<u>98,227</u>	<u>72,775</u>
Payments						
Church activities						
Parish share		5,000	-	-	5,000	11,000
Clergy and staffing costs	3(a)	34,053	19,589	-	53,642	30,092
Church running expenses	3(b)	24,605	3,722	-	28,327	15,301
		63,658	23,311	-	86,969	56,393
Mission giving and donations	4	3,000	-	-	3,000	125
Total payments		<u>66,658</u>	<u>23,311</u>	<u>-</u>	<u>89,969</u>	<u>56,518</u>
Net of receipts / (payments) before		(3,539)	(366)	12,162	8,258	16,257
Transfers between funds	5	-	-	-	-	-
Net movement in funds		<u>(3,539)</u>	<u>(366)</u>	<u>12,162</u>	<u>8,258</u>	<u>16,257</u>
Cash funds as at last year end		73,195	2,283	50,376	125,854	109,597
Cash funds at this year end	A	<u>69,656</u>	<u>1,917</u>	<u>62,538</u>	<u>134,112</u>	<u>125,854</u>

The notes on pages 13-14 form part of these accounts.

CHURCH AT BARKING RIVERSIDE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	21,484	1,917	-	23,401	20,540
Notice deposits	48,173	-	62,538	110,711	105,315
	<u>69,656</u>	<u>1,917</u>	<u>62,538</u>	<u>134,112</u>	<u>125,854</u>
B Other monetary assets					
Gift aid due to charity	1,963	-	-	1,963	2,592
Other debtors	26,855	-	-	26,855	-
	<u>28,817</u>	<u>-</u>	<u>-</u>	<u>28,817</u>	<u>2,592</u>
C Liabilities					
Falling due within one year					
Parish share	5,000	-	-	5,000	-
Trade creditors	7,303	-	-	7,303	-
Fee for Independent Examination	1,020	-	-	1,020	-
Total	<u>13,323</u>	<u>-</u>	<u>-</u>	<u>13,323</u>	<u>-</u>
D Guarantees and secured debts					

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

paul Rose

paul Rose (Oct 16, 2025 12:33:16 GMT+1)

PAUL ROSE (CHAIR OF TRUSTEES)

Date: 16/10/2025

The notes on pages 13-14 form part of these accounts.

CHURCH AT BARKING RIVERSIDE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the charity in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the charity for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£			
2 a) Voluntary income					
Planned giving	14,692	-	-	14,692	17,601
Collections at services	543	-	-	543	458
Grants	41,726	-	10,000	51,726	49,801
Gift aid recovered	2,592	-	-	2,592	504
	<u>59,554</u>	<u>-</u>	<u>10,000</u>	<u>69,554</u>	<u>68,363</u>
b) Church activities					
Rivergate Centre	-	22,946	-	22,946	-
Other income	326	-	-	326	15
	<u>326</u>	<u>22,946</u>	<u>-</u>	<u>23,272</u>	<u>15</u>
c) Investment income					
Dividends from CBF investment funds	3,239	-	2,162	5,401	4,397
	<u>3,239</u>	<u>-</u>	<u>2,162</u>	<u>5,401</u>	<u>4,397</u>

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£			
3 a) Clergy and staffing costs					
Cost of payroll	22,157	19,589	-	41,747	26,433
Contractors	11,525	-	-	11,525	-
Clergy expenses	371	-	-	371	916
Cost of training	-	-	-	-	2,743
	<u>34,053</u>	<u>19,589</u>	<u>-</u>	<u>53,642</u>	<u>30,092</u>

Rev. Sam Pollard and Mrs Anna Pollard (who have been trustees during the period since 1 January 2024) receive a stipend from the Diocese; the cost of these stipends is not included in the above payroll cost however it should be noted that some of the Parish share is used to help pay the stipends. Rev. Sam Pollard and Mrs Anna Pollard also also incurred expenses whilst serving as their ministry roles and these costs are also disclosed in the above note.

Rev. Sam Pollard was also directly employed during the financial year as the Faith and Partnership Lead and was paid £3,333 (2023: £nil) for serving in that capacity. Subsequent to the financial year end, it became apparent that his employment in this role and receipt of these payments was not permitted by the charity's governing document. Mrs Anna Pollard was also directly employed by the charity subsequent to the financial year in breach of its governing document, although not at the same time as Rev. Sam Pollard and neither were employed whilst holding a position as a Trustee. The charity has now ensured that no individuals are in breach of its governing document.

CHURCH AT BARKING RIVERSIDE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

3 b) Church running costs

Cost of services	-	-	-	-	429
Children and youth ministry	114	-	-	114	570
Celebrations and festivals	3,987	450	-	4,437	2,956
Resources and set-up costs	5,853	-	-	5,853	3,551
Other ministry expenses	180	-	-	180	508
Rent	10,147	-	-	10,147	3,852
Repairs and maintenance	-	781	-	781	-
Insurance	494	-	-	494	983
Legal and professional fees	982	1,142	-	2,124	-
Subscriptions	1,282	-	-	1,282	939
Other administration and office costs	534	209	-	744	159
Website and IT	1,032	1,140	-	2,172	1,355
	<u>24,605</u>	<u>3,722</u>	<u>-</u>	<u>28,327</u>	<u>15,301</u>

4 Mission giving and donations

Mission elsewhere in UK and overseas

Institutions	-	-	-	-	125
Individuals	3,000	-	-	3,000	-
	<u>3,000</u>	<u>-</u>	<u>-</u>	<u>3,000</u>	<u>125</u>

5 Movement on designated, restricted and endowment funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	73,195	63,119	(66,658)	-	69,656
Designated funds					
Rivergate Centre	-	22,946	(23,311)	-	(366)
Pastoral Discretionary Fund	2,283	-	-	-	2,283
	<u>2,283</u>	<u>22,946</u>	<u>(23,311)</u>	<u>-</u>	<u>1,917</u>
Restricted funds					
CDBF Fund	50,376	2,162	-	-	52,538
Over the Border Fund	-	10,000	-	-	10,000
	<u>50,376</u>	<u>12,162</u>	<u>-</u>	<u>-</u>	<u>62,538</u>
Total funds	<u>125,854</u>	<u>98,227</u>	<u>(89,969)</u>	<u>-</u>	<u>134,112</u>

The **Rivergate Centre Fund** holds the income and expenditure related to the charity's operation of the Rivergate Centre at Barking Riverside. The small deficit balance at the year end was cleared by a stage payment from Barking Riverside Limited early in 2025.

The **Pastoral Discretionary Fund** is used for supporting the community.

The **CDBF Fund** represents funds from the Church Commissioners that had been allocated historically to ministry in the local area and was agreed via the Chelmsford Diocese Project Board, which involves both Church Commissioner representation and Chelmsford Diocesan Board of Finance that it could be used towards specific aspects of the charity's work

The **Over the Border Fund** represents a grant received at the end of the financial year for expenditure in 2025 for the ongoing work of the Youth Hub, including the Youth and Families Lead salary

CHURCH AT BARKING RIVERSIDE

England & Wales - Charity number 1196621

Accounts

CHURCH AT BARKING RIVERSIDE

**TRUSTEES ANNUAL REPORT AND
RECEIPTS AND PAYMENTS ACCOUNT**

YEAR ENDED 31 DECEMBER

2023

**Church
at Barking
Riverside**

CHURCH at BARKING RIVERSIDE

CHARITABLE INCORPORATED ORGANISATION INFORMATION

Stipendiary Leadership

Rev S Pollard Lead Minister

Mrs A Pollard Lead Pioneer

Rev U Yombe Curate (resigned 31 July 2023)

Trustees

Rev S Pollard Lead Minister

Mrs A Pollard Lead Pioneer

Ms G Hampton

Mr M Williamson (Treasurer)

Rev U Yombe (appointed 1 March 2025)

Registered Office

23 Harebell Terrace

Barking

IG11 0WX

Essex

Charity Registration Number

1196621

Bankers

Co-operative Bank plc

P.O. Box 101, 1 Balloon Street,

Manchester M60 4EP

CCLA

One Angel Lane

London EC4R 3

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

The Trustees of Church at Barking Riverside present their annual report together with the financial statements which have been independently examined.

The financial statements have been prepared on a receipts and payments basis and comply with the CIO Constitution and the accounting policies set out in Note 1 to the accounts.

Registration and Bishops Mission Order

Church at Barking Riverside (CBR) was formed as a Charitable Incorporated Organisation (CIO) and was registered by the Charity Commission on 17 November 2021 with number 1196621. CBR operates under a Bishop's Mission Order (BMO) which was signed on 25 February 2021 by the Acting Bishop of Chelmsford, Rt. Rev. Peter Hill, Bishop of Barking. The BMO has no end date.

Objectives

The BMO operates in the Ecclesiastical Parish of Christ Church Thames View within the Deanery of Barking and Dagenham. The objective of the BMO is to provide an Anglican presence and to serve the Barking Riverside development which is currently under construction. It is anticipated that the development will proceed through various phases culminating around 2032 and result in 11,000 dwellings and a population of approximately 32,000; there is a revised planning application in process that would result in a population of closer to 60,000.

The objective is split into a vision and purposes as detailed and expanded in the BMO as follows:

- Our Vision is to see Barking Riverside thriving with Jesus at the heart of every person and every place.
- Our Purpose is:
 1. To join in with God's movement of bringing life to the UK by multiplying disciples, raising up leaders, shaping communities, and planting churches.
 2. To see a Resource Church grow at Barking Riverside as we multiply disciples who connect in small church communities (hubs) that gather in larger celebrations and seek the welfare of their community.
 3. To rigorously prioritise prayer as central to being church and to emphasise the raising up and multiplication of leaders in every sphere.
 4. To plant further churches as well as partnering with and resourcing existing local churches, especially the churches of the Barking and Dagenham Deanery.

The BMO required the formation of the CIO registered with the Charity Commission to manage the Mission Initiative in accordance with the Constitution and to further the Objectives of the Mission Initiative.

Pre-registration activities

CBR is a Church of England plant, funded by a Strategic Development Fund (SDF) from the Church of England Commissioners, within the Barking Riverside development and was sponsored by All Saints Woodford Wells (ASWW); who released Rev S Pollard to be the Lead Minister and Mrs A Pollard to be Lead Pioneer in September 2018. ASWW has continued to provide professional and technical support to CBR. During the current year. CBR has paid £530 in respect of services provided in 2022 and anticipates a reduced amount will be paid in 2024 in respect of services provided in 2023.

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

The SDF budget covers the period from September 2018, when Rev S Pollard was appointed as the Lead Minister and Mrs A Pollard as Lead Pioneer of CBR to December 2024. During this period a full-time equivalent stipend (shared 50/50 between Rev S Pollard and Mrs A Pollard) is being paid out of the SDF budget and the church plant can recover up to £282,250, over certain agreed headings as CBR develops into a sustainable church. At the year-end CBR had claimed around £100k against the budget. After allowing for the budget expenditure in 2024 there could be a net amount underspent of approximately £95k. The Trustees are considering options for reclassifying this amount for other missional activities within CBR. The budget was tapered to reflect the planned growth of the new church as it moves towards sustainability.

Activities

CBR is committed to forming disciples of Jesus in communities who join in with what they believe God is doing in the places they live and work. Building on the training mentioned below, CBR currently operates around three areas of investment: Young families; Young People; and, Joe's Fight Gym. The central celebration, Hubs Together, continues to meet. Half way through this year it moved from fortnightly to weekly meeting on Sunday afternoons to provide a consistent welcome to the local community looking to connect and worship.

At the start of this year a core group of 10 church members went through a 10-week training programme for Disciple Making led by an experienced coach. This established a core of leaders that continue to meet monthly and have become an informal leadership team for the mission and direction of the wider church community. There is the opportunity to repeat and extend the training for others seeking to explore how to make disciples in the places they live, work or are passionate about. This is an important catalyst in combination with the Hubs Together gatherings on Sundays for followers of Jesus to increasingly disciple those around them and form new communities of disciples as a result.

The established rhythm of celebration has continued through this year with our larger community wide events at Easter, in the summer and Christmas. As well as Social Sundays through the year on every 5th Sunday. We were able to build on events from previous years, including marking All Souls Day in the Autumn with spook free family fun, including pumpkins carving and candle rolling, with space to remember loved ones that have passed away. We consistently had 100 people arrive to our larger events and c.300 at the two Easter Egg hunts. Each event is marked by being family friendly, lots of fun and includes a moment for people to engage with God as they want.

CBR is actively involved in supporting and empowering local groups and organisations, including George Carey Church of England Primary School; Thames Life community development trust; 1st Barking and Dagenham Scouts; JDS youth empowering charity; Triangoals youth empowering charity; TELCO – the East London Chapter of Citizens UK.

During the year the developer has had consultations with interested parties regarding the ongoing management of the Rivergate Centre and its refurbishment. Unfortunately these conversations appear to have stalled and the Trustees, and other interested groups, are waiting to discover the final plans. In the meantime CBR has submitted proposals for the 'Soul Space' along with other plans to aid community development and increased usage of the Centre.

In an effort to help revitalise the Centre whilst negotiations were ongoing between the various stakeholders, CBR acquired furniture during the Warehouse (local community space) closure in the Autumn. We also started Coffee Corner, a weekly coffee morning in the Centre, as a space to connect parents from the school and this is now well established. The Trustees hope further progress will be

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

made regarding the long term use of the Centre in the coming year and are in conversation with the developer about other possible spaces for use by CBR or a consortium of like-minded local groups.

The CBR staff team is made up of local residents who are receiving training and development as part of their role. Rev U Yombe finished his curacy during the year and has now been appointed as Vicar of St Erkenwalds in Barking.

The Trustees believe that these events and activities are a benefit to the community in Barking Riverside as they give opportunities to examine spiritual matters of the Christian faith and provide a public benefit as defined by the Charity Commission.

Deanery Synod

Members of the team have attended Deanery Synod meetings and both Rev S Pollard and Rev U Yombe visited other churches in the deanery to support and encourage their membership through taking services and preaching.

Pastoral Support and Care

The Trustees are aware that in the light of the current cost of living situation certain members of the worshipping community and others, who CBR comes into contact with, may find themselves in difficulties. Last year the Trustees began to allocate an amount of the church's funds to be available at the Discretion of the Lead Minister to respond to needs that arise. Any gifts will seek to alleviate basic needs of the recipient and are limited. This fund was only used twice over the course of the year, in light of this, Trustees are discussing how to make the best use of the funds available to ensure needs are not missed.

Financial Review

The overall income totalled £72,776 (2022 £54,516) and expenditure on charitable activities totalled £56,519 (2022 £42,711) resulting in a surplus of £16,257 (2022 £11,805). The main source of income is the non-recurring grant of SDF monies totalling £49,801 (2022 £36,548). Voluntary income and the related tax recoveries totalled £18,578 (2022 £17,352).

The Trustees recognise that efforts to establish a worshipping community within the development were severely impacted by the pandemic and the church effectively lost two years at a critical point in its development. As a result the voluntary income and regular committed givers are down on the SDF plan.

Expenses incurred are matched to the SDF budget and submitted for reimbursement on a regular basis. The Project Board at the Diocese requires any amount over £500 to be approved by the Programme Manager and anything over £2k by themselves prior to expenditure. In addition if CBR wishes to reallocate funds from the overall budget these changes need approval by the Project Board of the Church Commissioners.

The main expense for the church is the salaries and benefits of the staff team these amounted to £26,412 (2022 £18,644). During the year under review all staff worked on a part time basis. The Trustees continue to review the salaries paid on an annual basis and ensure that all staff earn at least the London Living Wage as a minimum. CBR offers a non-contributory workplace pension scheme for all eligible members of staff.

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

As a result of a disagreement with the landlord of the Rivergate Centre, where the church meets, regarding the poor state of the building during the last quarter of 2023; the Trustees withheld a payment of approximately £1,700 in respect of the quarter. This was settled in February following repairs by the landlord.

As noted above the landlord has been undertaking a review of the Rivergate Centre during the year as to its refurbishment and future management, which is still ongoing. The Trustees have made various proposals to the landlord regarding their future use of the Centre, which they believe would enhance community development and engagement, and subject to agreement they could utilise the Restricted Fund to finance their proposals.

During the year CBR paid a contribution of £11,000 to the Chelmsford Diocese in lieu of a Parish Share contribution. This enabled CBR to cover part of the anticipated amounts for prior years. The Trustees anticipate that the budgeted amount will be paid during 2024.

A summary of the main expenses can be found in Note 5 of the Notes to the Accounts.

Funds

The unrestricted funds, in the General Fund, have increased during the year as a result of the surplus of receipts over payments to £73,194 (2022 £59,200). The Trustees are able to use these funds for the general charitable activities of the CIO.

The Designated Fund for the Pastor's Discretionary Fund has a balance of £2,283 (2022 £1,900) at the year end. During the year grants made under the fund were only £317. Therefore the Trustees are looking at other ways in which these funds could be used to support the community. The Trustees may allocate further amounts as necessary, from its unrestricted General Fund, during 2024 up to a total of £2,000.

The Restricted Fund of £50,376 (2022 £48,496) represents funds from the Church Commissioners via Chelmsford Diocesan Board of Finance (CDBF) which subject to local negotiations, and might contribute towards management of the local community centre, which is shared with George Carey Church of England Primary School, with the aim of:

- Leveraging further investment from other sources.
- Community lounge (café) and play area for preschool children.
- Community kitchen, fitting out adjacent large derelict kitchen space.
- Podcast and/or music studio – to replace space used by CBR youth work but which closed last summer.
- School prayer room (Soul Space)

The Trustees are required to submit a report to the Church Commissioners via CDBF on a six monthly basis on plans for and expenditure of the funds setting out:

- (a) the plan, once pinned down, from the options above and
- (b) the missional impact the Trustees expect to achieve through the chosen options.

During the year the Trustees did not make any such requests in respect of this fund due to the ongoing delays on the part of the developer.

Reserves

In the light of the uncertainties noted below the Trustees believe that the balance on the General Fund of £73k representing approximately 18 months of essential expenditure, excluding stipends and

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

housing, needs to be retained while the future sustainability of CBR is assessed to ensure a sound ongoing financial base. The Trustees believe that this level of unrestricted reserves allows for falls in voluntary income and any statutory requirements that might be incurred should the CIO be unable to continue as a going concern. These are not regarded as material.

The balance on the Restricted Fund could be utilised if the future of the Rivergate Centre is resolved by the developer.

All the funds are held either in the current account or in a short term deposit account to which the Trustees have almost instant access.

Financial outlook

As noted the BMO has no end date and the initial intention was for the SDF money to fund the plant for its first five years. The Lead Minister and Pioneer were asked to commit to the plant for up to ten years, but were only licensed to the plant till 31 December 2024. Since the year end the Diocese has confirmed that there will be no stipendiary and housing support after 1 January 2025.

The Trustees have expressed their disappointment in this decision and are seeking to support the Lead Minister and Pioneer during this time of uncertainty while they consider other sources of income and what shape the ministry may take after 1 January 2025.

In the light of the positive steps that have been made and the progress and plans reported earlier in this report; the Diocesan decision gives rise to financial uncertainties with regard to the assets reported as at the year end. The Trustees along with the Lead Minister and Pioneer are seeking further clarification from the Diocese and Archdeacon and are prayerfully exploring the future opportunities to maintain the vision of the BMO for a Christian community within Barking Riverside. The renewal of their licences is also being considered, which may result in a self-supporting basis.

At the year-end CBR employed three staff, two of which are on fixed contracts and the other one is a permanent member of staff.

As, noted under Trustees below, neither the Lead Minister nor the Lead Pioneer can be employed or remunerated by the CIO.

Trustees

The CIO was formed with 5 Trustees; after the resignation of Rev David Wade in 2022, the following initial Trustees have served up to the date of the report:

Name	Position
Rev. Samuel Pollard	Lead Minister
Mrs Anna Pollard	Lead Pioneer
Ms Gillian Hampton	Trustee
Mr Martin Williamson	Trustee and Treasurer

Ms Hampton retired at the Annual General Meeting in May 2023 and was re-elected, due to her commitments at ASWW she has decided to resign at the forthcoming Annual General Meeting (AGM). Mr Williamson's initial period as a Trustee is due to expire at the forthcoming AGM; in view of his relocation from the area he is not offering himself for re-election. The Trustees are continuing to search for a suitable candidate to replace him as Treasurer.

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2023

The Trustees are keen to add additional Trustees from the local community served by the church.

At the Trustee meeting, in January 2024, it was agreed that Rev. U Yombe should be invited to join the Board; he has submitted the necessary details and his tenure started on 1 March 2024.

The constitution states that the minimum number of Trustees is three. The current Trustees can appoint additional Trustees up to a maximum number of eleven. In making additional appointments the Trustees should be aware of the skills, needs and experience required for the efficient operation of the CIO. Any additional Trustee is appointed for an initial period of 3 years. A new Trustee will undergo an agreed induction process.

As set out in the Constitution Rev S Pollard acts as an ex-officio Trustee and he remains as a Trustee while he acts as the Lead Minister of CBR. All other Trustees were appointed for a set period.

As set out above Rev S Pollard and Mrs A Pollard are paid a stipend by the Church Commissioners on behalf of the Diocese of Chelmsford. Under the Constitution of the CIO none of the Trustees can be employed by or receive any remuneration from the CIO.

The current Trustees are listed on page 1 under the Charitable Incorporated Organisation Information.

Governance

The Trustees meet every two months, to review the development of CBR and assess how it is meeting the objectives of the BMO. At each meeting the Treasurer presents management accounts for review, these show actual amounts and the Budget which is approved at the start of the year.

This report was approved by the Trustees on 26 March 2024 and signed on their behalf by



Rev S Pollard
Trustee

CHURCH at BARKING RIVERSIDE
(Charity no. 1196621)
INDEPENDENT EXAMINER'S REPORT
For the year ended 31 December 2023

I report to the Trustees on my examination of the accounts of Church at Barking Riverside (CBR) for the year ended 31 December 2023 set out on pages 9 to 13

Responsibilities and basis of report

As the charity Trustees of CBR you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of CBR accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of CBR in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records.

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.

The Examiner's relevant professional qualification or body is The Institute of Chartered Accountants in England & Wales



DG Burton, FCA

3 The Green
Woodford Green
Essex IG8 0NF

The date on which my opinion is expressed is 26 March 2024

CHURCH at BARKING RIVERSIDE
Charity reference - 1196621
Receipts and Payments Account
For the year ended 31 December 2023

	Note	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £
Receipts						
Donations and legacies	2	18,378	200	-	18,578	17,352
Grants	3	49,801	-	-	49,801	36,548
Investment income	4	2,517	-	1,880	4,397	616
Other income		-	-	-	-	-
Total receipts		70,696	200	1,880	72,776	54,516
Payments						
Expenditure on charitable activities	5	56,202	317	-	56,519	42,711
Total payments		56,202	317	-	56,519	42,711
Excess of receipts over payments before transfer		14,494	(117)	1,880	16,257	11,805
Transfers						
Gross transfers between funds - in		-	500	-	500	98,412
Gross transfers between funds - out		(500)	-	-	(500)	(98,412)
Excess of receipts over payments before other gains		13,994	383	1,880	16,257	11,805
Net movement in funds		13,994	383	1,880	16,257	11,805
Reconciliation of funds						
All assets at 1 January 2023		59,200	1,900	48,496	109,596	97,791
All assets at 31 December 2023	9	73,194	2,283	50,376	125,853	109,596

The notes on pages 11 to 13 form an integral part of these accounts

CHURCH at BARKING RIVERSIDE
Charity reference - 1196621
Statement of Assets and Liabilities
As at 31 December 2023

	Note	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £
Current assets						
Debtors						
Resource church balance	8	-	-	-	-	3,582
Cash at bank and in hand						
Current account		18,256	2,283	-	20,539	10,097
Deposit account		54,938	-	50,376	105,314	95,917
Net total assets		<u>73,194</u>	<u>2,283</u>	<u>50,376</u>	<u>125,853</u>	<u>109,596</u>

Funds Statement and Reconciliation
As at 31 December 2023

General funds						
	Note	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £
Opening balances		59,200	1,900	48,496	109,596	97,791
Incoming resources		70,696	200	1,880	72,776	54,516
Outgoing resources		(56,202)	(317)	-	(56,519)	(42,711)
		<u>73,694</u>	<u>1,783</u>	<u>50,376</u>	<u>125,853</u>	<u>109,596</u>
Transfers		(500)	500	-	-	-
Closing balances	9	<u>73,194</u>	<u>2,283</u>	<u>50,376</u>	<u>125,853</u>	<u>109,596</u>

The notes on pages 11 to 13 form an integral part of these accounts

The accounts on pages 9 to 13 were approved by the Trustees at a meeting on 26 March 2024 and were signed on their behalf by:



MJ Williamson
Trustee

CHURCH at BARKING RIVERSIDE

Charity reference - 1196621

Notes to the accounts

As at 31 December 2023

1 Accounting policies and basis of preparation

- a) The financial statements of the Charitable Incorporated Organisation (CIO) have been prepared in accordance with the Charities Act 2011 and the Constitution approved by the Charity Commission on 17 November 2021 using the Receipts and Payments basis
- b) The CIO operates under a Bishops Mission Order (BMO) dated 25 February 2021 and is able to receive a non-recurring grant from a Special Development Fund operated by the Church Commissioners
- c) These accounts represent the second complete calendar year of operation since approval by the Charity Commission.
- d) The charity does not receive funds from the General Public or use the services of a professional fundraiser.
- e) All the expenditure is allocated to the charitable activity of the CIO outlined in the BMO and more fully described in the Constitution.
- f) There are no fixed assets as the CIO operates on a Receipts and Payments basis and all equipment is expensed as the item is purchased.

2 Donations and legacies

	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Prior Year Funds £
Donations and voluntary income	17,874	200	-	18,074	15,208
Tax recovery received	504	-	-	504	2,144
	<u>18,378</u>	<u>200</u>	<u>-</u>	<u>18,578</u>	<u>17,352</u>

No legacies were received in the year (2022 £nil)

At the year end Gift Aid recoverable amounted to £ 2,592 (2022 £25)

3 Grants

Strategic Development Fund	<u>49,801</u>	<u>-</u>	<u>-</u>	<u>49,801</u>	<u>36,548</u>
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The grants received are for allowable expenditure incurred. As the accounts are prepared on a receipts and payments basis some of amounts received relate to a period prior to 1 January 2023

At 31 December 2023 there were grant monies outstanding of £4,284 (2022 £7,072) which were received in January 2024 (January 2023)

4 Investment income

	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £	Prior Year Funds £
Deposit account interest	<u>2,517</u>	<u>-</u>	<u>1,880</u>	<u>4,397</u>	<u>616</u>

Deposit account interest earned in the year has been allocated proportionately to the average balances over the year.

CHURCH at BARKING RIVERSIDE

Charity reference - 1196621

Notes to the accounts

As at 31 December 2023

5 Expenditure on charitable activities

	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior Year Funds
	£	£	£	£	£
Staff costs	26,412	-	-	26,412	18,644
Training and conferences	2,743	-	-	2,743	3,667
Rental of church space	3,852	-	-	3,852	5,270
Festivals and events	3,574	-	-	3,574	3,515
Resource church	530	-	-	530	2,950
Set-up costs	2,020	-	-	2,020	2,982
New ministry projects	1,001	-	-	1,001	1,020
Contribution to the Diocese	11,000	-	-	11,000	-
Other charitable activities					
support costs	5,070	317	-	5,387	4,662
	<u>56,202</u>	<u>317</u>	<u>-</u>	<u>56,519</u>	<u>42,710</u>

6 Staff costs

Salaries & consultancy	25,630	-	-	25,630	18,110
Employer pension contributions	725	-	-	725	431
Social security costs	57	-	-	57	102
	<u>26,412</u>	<u>-</u>	<u>-</u>	<u>26,412</u>	<u>18,644</u>

All staff work on a part time basis.

7 Trustee remuneration and benefits

The Trustees have not received any remuneration or other benefits from the CIO since its formation

Rev. S Pollard as Lead Minister and Mrs A Pollard as Lead Pioneer who are both Trustees of the CIO, receive the equivalent of a full stipend, which is split between them 50/50, from the central funds of the Church of England.

8 Sundry debtor

The balance at 31 December 2022 relating to All Saints Woodford Wells was in respect of the initial funding of the CIO and received on 23 January 2023.

9 Funds

The movements during the year on the Funds held by the CIO are set out on page 10

The General Fund represents the unrestricted monies that the Trustees can spend on CIO's aims and objectives as set out in the Constitution.

The Designated Fund represents the Pastoral Discretionary Fund set up by the Trustees to enable the Lead Minister to respond to needs within the congregation and community. The Trustees continue to monitor this fund and have agreed to transfer further amounts as the needs arise. The Trustees have agreed guidelines for the operation of this fund.

The Restricted Fund represents an amount allocated to the CIO from the Chelmsford Diocesan Board of Finance in 2019. During 2023 the CIO received guidance on the usage and reporting requirements in respect of the fund, these are set out in more detail in the Trustees Annual Report on page 5.

CHURCH at BARKING RIVERSIDE

Charity reference - 1196621

Notes to the accounts

As at 31 December 2023

9 Funds (continued)

The Trustees plans, for the Restricted Fund, are dependant on the outcome of a review of the Community areas of the Rivergate Centre currently being undertaken by the developer. It is anticipated that the funds could be used in 2025 if the current review is completed; and the Trustees are able to identify potential projects that will enhance the mission of the church and benefit the community.

10 Post year end event

As set out in the Trustees Annual Report, the Trustees received confirmation that the Diocese would not maintain support for the church after 31 December 2024. This decision gives rise to considerable uncertainties regarding future viability of the BMO and the status of the Restricted Fund. As noted the Trustees have identified potential projects but are awaiting the agreement of the developer once their review of the Rivergate Centre is completed.

CHURCH at BARKING RIVERSIDE
Charity reference - 1196621
Detailed Receipts and Payments Account
As at 31 December 2023

	General funds			Total funds £	Prior Year Funds £
	Unrestricted funds £	Designated funds £	Restricted funds £		
Receipts					
Donations including tax recoveries	18,378	200	-	18,578	17,352
Grants	49,801	-	-	49,801	36,548
	<u>68,179</u>	<u>200</u>	<u>-</u>	<u>68,379</u>	<u>53,900</u>
Deposit account interest	2,517	-	1,880	4,397	616
Total receipts	<u>70,696</u>	<u>200</u>	<u>1,880</u>	<u>72,776</u>	<u>54,516</u>
Payments					
Salaries & consultancy	25,630	-	-	25,630	18,110
Employer pension contributions	725	-	-	725	431
Social security costs	57	-	-	57	102
Working expenses of clergy team	876	-	-	876	971
Other travel and expenses	40	-	-	40	190
Education and conferences	2,743	-	-	2,743	3,667
Contribution to the Diocese	11,000	-	-	11,000	-
Youth materials and expenses	570	-	-	570	717
Celebration resources	1,847	-	-	1,847	787
Rental of church space	3,852	-	-	3,852	5,270
Festival events	1,157	-	-	1,157	3,515
Pastoral Discretionary fund gifts	-	317	-	317	250
Subscriptions	961	-	-	961	560
Upkeep of services and licences	429	-	-	429	388
Insurance	983	-	-	983	-
Website development	408	-	-	408	270
Printing, stationery & publicity	158	-	-	158	491
IT maintenance and software	947	-	-	947	-
Resource church support costs	530	-	-	530	2,950
Initial set up costs for church	2,020	-	-	2,020	2,982
Research on new ministry projects	1,001	-	-	1,001	1,020
Sundry costs	268	-	-	268	38
Total Payments	<u>56,202</u>	<u>317</u>	<u>-</u>	<u>56,519</u>	<u>42,710</u>
Excess of receipts over	<u>14,494</u>	<u>(117)</u>	<u>1,880</u>	<u>16,257</u>	<u>11,805</u>

This page does not form part of the accounts

CHURCH AT BARKING RIVERSIDE

England & Wales - Charity number 1196621

Accounts

CHURCH AT BARKING RIVERSIDE

**TRUSTEES ANNUAL REPORT AND
RECEIPTS AND PAYMENTS ACCOUNT**

YEAR ENDED 31 DECEMBER

2022

**Church
at Barking
Riverside**

CHURCH at BARKING RIVERSIDE

CHARITABLE INCORPORATED ORGANISATION INFORMATION

Stipendiary Leadership

Rev S Pollard Lead Minister

Mrs A Pollard Lead Pioneer

Rev U Yombe Curate

Trustees

Rev S Pollard Lead Minister

Mrs A Pollard Lead Pioneer

Ms G Hampton

Mr M Williamson (Treasurer)

Registered Office

23 Harebell Terrace

Barking

IG11 0WX

Essex

Charity Registration Number

1196621

Bankers

Co-operative Bank plc

P.O. Box 101, 1 Balloon Street,

Manchester M60 4EP

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022

The Trustees of Church at Barking Riverside present their annual report together with the financial statements which have been independently examined.

The financial statements have been prepared on a receipts and payments basis and comply with the CIO Constitution and the accounting policies set out in Note 1 to the accounts.

Registration and Bishops Mission Order

Church at Barking Riverside (CBR) was formed as a Charitable Incorporated Organisation (CIO) and was registered by the Charity Commission on 17 November 2021 with number 1196621. CBR operates under a Bishop's Mission Order (BMO) which was signed on 25 February 2021 by the Acting Bishop of Chelmsford, Rt. Rev. Peter Hill, Bishop of Barking.

Objectives

The BMO operates in the Ecclesiastical Parish Christ Church Thames View within the Deanery of Barking and Dagenham. The objective of the BMO is to provide an Anglican presence and to serve the Barking Riverside development which is currently under construction. It is anticipated that the development will proceed through various phases culminating around 2032 and result in 11,000 dwellings and a population of approximately 32,000.

The objective is split into a vision and purposes as detailed and expanded in the BMO as follows:

- Our Vision is to see Barking Riverside thriving with Jesus at the heart of every person and every place.
- Our Purpose is:
 1. To join in with God's movement of bringing life to the UK by multiplying disciples, raising up leaders, shaping communities, and planting churches.
 2. To see a Resource Church grow at Barking Riverside as we multiply disciples who connect in small church communities (hubs) that gather in larger celebrations and seek the welfare of their community.
 3. To rigorously prioritise prayer as central to being church and to emphasise the raising up and multiplication of leaders in every sphere.
 4. To plant further churches as well as partnering with and resourcing existing local churches, especially the churches of the Barking and Dagenham Deanery.

The BMO required the formation of the CIO registered with the Charity Commission to manage the Mission Initiative in accordance with the Constitution and to further the Objectives of the Mission Initiative.

Pre-registration activities

CBR is a Church of England plant, funded by a Strategic Development Fund (SDF) from the Church of England Commissioners, within the Barking Riverside development and was sponsored by All Saints Woodford Wells (ASWW); who released Rev S Pollard to be the Lead Minister and Mrs A Pollard to be Lead Pioneer in September 2018. As the sponsoring church ASWW has provided professional and technical support to CBR during its formation and prior to 17 November 2021 CBR was unincorporated and accounted for as an operation of ASWW pending its separate legal existence. Following its registration and the opening of a bank account funds were transferred during July 2022 and central support services were reduced.

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022

The SDF budget covers the period from September 2018, when Rev S Pollard was appointed as the Lead Minister and Mrs A Pollard as Lead Pioneer of CBR to December 2024. During this period a full-time equivalent stipend (shared 50/50 between Rev S Pollard and Mrs A Pollard) is being paid out of the SDF budget and the church plant can recover up to £282,250, (less £10,000 re Parish Share in 2024) over certain agreed headings as CBR develops into a sustainable church. Therefore, the budget is tapered as the new church grows and is able to meet more of its own costs. ASWW provided financial governance for CBR paying operational expenses and recovering these from the Diocese of Chelmsford who subsequently recovered them from the SDF grants available. ASWW was also in receipt of donations and other funds allocated for CBR and its growth.

It was agreed that transactions on behalf of CBR would be included within the reported numbers of ASWW up until 31 December 2021. The financial statements set out on pages 8 to 13 cover the operations of CBR in 2022. Note 10 sets out the transactions from the registration with the Charity Commission on 17 November 2021 until 31 December 2021 and provides details of the opening balances.

Activities

CBR is committed to enabling as many people as possible to share in the building of a Community of disciples who want to share the good news of Jesus and to demonstrate by their love His love and concern for all people in the area and beyond Barking Riverside. CBR currently operates through three "hubs" catering for a) young families; b) young people; and c) those who want to pray and study the bible. These hubs are held fortnightly and on the other Sundays we hold a joint celebration in the Rivergate Centre with opportunities for worship, bible study and fellowship. On a fifth Sunday in the month we hold a "Social Sunday" with various activities, to encourage a community spirit and openness. These Sundays always include a short presentation on the church and our other activities.

The hubs and celebrations have been gradually growing over the period of this report and we are encouraged by the connections that are made and the opportunities to serve the residents of Barking Riverside. The Rivergate Centre is the only community space on the development, at present, and as such is hired out for a variety of events and organisations.

During the last year we have become increasingly aware of the need for a dedicated space within the Rivergate Centre that people can use and access for quiet reflection when needed and also a listening colleague. This has been developed with the school, which shares the Centre, into a project called "Soul Space". Our proposal has been put to the developers as part of their consultation for the refurbishment of the Centre. Whilst there have been favourable responses to the joint proposal at present there is no firm date for the identified area to be converted.

CBR is also operating special services and events at the major Christian festivals throughout the year. These culminate in the provision of Christmas trees located across the development. This year we erected 8 trees and provided lights and decorations for the residents to decorate their tree. For the second year running this activity has been partly sponsored by the developer and the Trustees are thankful for their support.

CBR is very aware that if we are to fulfil the objectives of the BMO this will only be achieved through prayer and the development of traditional Christian practices for making disciples. Therefore we have developed a pattern of Prayer and Fasting weeks in both the second week of term and the second week after half term. We use these times for praying about specific matters and vision for the next

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022

steps in the progress of the church and community. The Trustees have also developed a group of individuals who are not directly involved with CBR but who have committed to pray and seek God for its progress and development.

CBR is actively involved in supporting and empowering local groups and organisations, including George Carey Church of England Primary School; Thames Life community empowering charity; 1st Barking and Dagenham Scouts; JDS youth empowering charity; Triangoals youth empowering charity; TELCO – the East London Chapter of Citizens UK.

The CBR staff team is made up of local residents who are receiving training and development as part of their role.

The Trustees believe that these events and activities are a benefit to the community in Barking Riverside as they give opportunities to examine spiritual matters of the Christian faith and provide a public benefit as defined by the Charity Commission.

Deanery Synod

Members of the team attend Deanery Synod meetings and both Rev S Pollard and Rev U Yombe visit other churches in the deanery to support and encourage their membership through taking services and preaching.

Pastoral Support and Care

The Trustees are aware that in the light of the current cost of living situation certain members of the worshipping community and others who CBR comes into contact with, may find themselves in difficulties. The Trustees have allocated an amount of the church's funds to be available at the Discretion of the Lead Minister to respond to needs that arise. Any gifts will seek to alleviate basic needs of the recipient and are limited. As well as the funds allocated by the Trustees the community can allocate gifts for this fund.

Financial Review

The overall income totalled £54,516 and expenditure on charitable activities totalled £42,711 resulting in a surplus of £11,805. The main source of income is the non-recurring grant of SDF monies totalling £36,548. Voluntary income and the related tax recoveries totalled £17,352.

As the church has not been able to meet on a regular basis the voluntary giving has fallen below the anticipated numbers in the SDF plan designed to make the church self-sufficient by the end of 2024. Our efforts were hampered by the COVID situation and the Trustees recognise that the ambitions are unlikely to be achieved by that date as along with many other new churches we have lost two years at a critical point in our development.

Expenses incurred are matched to the SDF budget and submitted for reimbursement on a regular basis. The Project Board at the Diocese requires any amount over £500 to be approved by the Programme Manager and anything over £2k by themselves prior to expenditure. In addition if CBR wishes to reallocate funds from the overall budget these changes need approval by the Project Board of the Church Commissioners.

The main expense for the church is the salaries and benefits of the staff team these amounted to £18,644. During the year we increased our staffing as we saw potential areas for growth in the worshipping community. In addition the Communications and Operational Lead was transferred under

CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022

TUPE from the employment of ASWW with effect from 1 September. CBR now operates its own payroll and has registered with the Pension Regulator. CBR offers a non-contributory workplace pension scheme for eligible members of staff.

A summary of the main expenses can be found in Note 5 of the Notes to the Accounts.

Funds

CBR has received a portion of an historic fund to support a long term asset for new housing from the Church Commissioners via Chelmsford Diocesan Board of Finance (CDBF) at the year end this had grown to a balance of £48,496 and is held as a Restricted Fund.

Since the year end the Trustees have obtained clarification from the Church Commissioners that the fund can be used, subject to local negotiations, and might contribute towards management of the local community centre, which is shared with George Carey Church of England Primary School, with the aim of:

- Leveraging further investment from other sources.
- Community lounge (café) and play area for preschool children.
- Community kitchen, fitting out adjacent large derelict kitchen space.
- Podcast and/or music studio – to replace space currently used by CBR youth work but which closes this summer.
- School prayer room (Soul Space)

The Trustees will be submitting a report to the Church Commissioners via CDBF on a six monthly basis on plans for and expenditure of the funds setting out:

(a) the plan, once pinned down, from the options above and

(b) the missional impact the Trustees expect to achieve through the chosen options.

The Designated Fund for the Pastor's Discretionary Fund has a balance of £1,900 at the year end.

The Trustees intend to allocate further amounts, from its unrestricted General Fund, during 2023 up to a total of £2,000. The Unrestricted funds, in the General Fund, have increased during the year as a result of the surplus of receipts over payments to £59,200.

Reserves

The Trustees are aware that without the support from the SDF money available from Central Church of England Funds the voluntary and other income is not sufficient to support the operations of CBR. All the staff team are on fixed term contracts which will expire during 2024. The Trustees are keen to expand the sources of voluntary income so that CBR can operate at the end of the SDF funding. Therefore a major exercise during 2023 will include an assessment of the basic operational costs of the church and how some of the activities may be supported in subsequent years by grants from other bodies.

The SDF grants end in December 2024. CBR is working with the Deanery and the Diocese regarding the future of the Lead Minister post and how sustainability can be achieved. As, noted under Trustees below, neither the Lead Minister nor the Lead Pioneer can be employed or remunerated by the CIO.

The Trustees are committed to developing a Reserves Policy that ensures that the CIO can operate on sound financial basis after 2024. The Assessment will need to consider sudden falls in voluntary income and any statutory requirements that might be incurred should the CIO be unable to continue as a going concern.

**CHURCH at BARKING RIVERSIDE
TRUSTEES ANNUAL REPORT
For the year ended 31 December 2022**

Trustees

The CIO was formed with the following 5 Trustees

Name	Position	Term Years
Rev. Samuel Pollard	Lead Minister	
Mrs Anna Pollard	Lead Pioneer	4
Ms Gillian Hampton	Trustee	2
Rev. David Wade	Trustee	4
Mr Martin Williamson	Trustee and Treasurer	3

Rev. David Wade resigned on 30 April 2022.

The constitution states that the minimum number of Trustees is three. The current Trustees can appoint additional Trustees up to a maximum number of eleven. In making additional appointments the Trustees should be aware of the skills, needs and experience required for the efficient operation of the CIO. Any additional Trustee is appointed for an initial period of 3 years. A new Trustee will undergo an agreed induction process.

The Trustees are keen to add additional Trustees from the local community served by the church.

As set out in the Constitution Rev S Pollard acts as an ex-officio Trustee and he remains as a Trustee while he acts as the Lead Minister of CBR. All other Trustees were appointed for a set period as shown above. Therefore Ms Hampton retires at the forthcoming Annual General Meeting of members and being eligible offers herself for re-election for a further term of 3 years.

As set out above Rev S Pollard and Mrs A Pollard are paid a stipend by the Church Commissioners on behalf of the Diocese of Chelmsford. Under the Constitution of the CIO none of the Trustees can be employed by or receive any remuneration from the CIO.

The current Trustees are listed on page 1 under the Charitable Incorporated Organisation Information.

Governance

The Trustees meet every two months, during this period of development the Trustees have examined various aspects of CBR and how it can meet the vision and objectives of the BMO. At each meeting the Treasurer presents management accounts for review, these show actual amounts and the Budget which is approved at the start of the year.

This report was approved by the Trustees on 31 May 2023 and signed on their behalf by



**Rev S Pollard
Trustee**

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Independent Examiner's report

Year ended 31 December 2022

I report to the Trustees on my examination of the accounts of Church at Barking Riverside (CBR) for the year ended 31 December 2022 set out on pages 8 to 13

Responsibilities and basis of report

As the charity Trustees of CBR you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of CBR accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of CBR as required by section 130 of the Act; or
- the accounts do not accord with those records.

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.

The Examiner's relevant professional qualification or body is The Institute of Chartered Accountants in England & Wales



DG Burton, FCA

3 The Green
Woodford Green
Essex IG8 0NF

The date on which my opinion is expressed is 31 May 2023

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Receipts and Payments Account
Year ended 31 December 2022

General funds					
	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Receipts					
Donations and legacies	2	17,202	150	-	17,352
Grants	3	36,548	-	-	36,548
Investment income	4	326	-	290	616
Total receipts		54,076	150	290	54,516
Payments					
Expenditure on charitable activities	5	42,461	250	-	42,711
Total payments		42,461	250	-	42,711
Excess of receipts over payments before transfers		11,615	(100)	290	11,805
Transfers between funds		(2,000)	2,000	-	-
Net movement in funds		9,615	1,900	290	11,805
Funds reconciliation					
Funds brought forward	11	49,585	-	48,206	97,791
Funds carried forward		59,200	1,900	48,496	109,596

The notes on pages 10 to 13 form an integral part of these accounts

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Statement of Assets and Liabilities
As at 31 December 2022

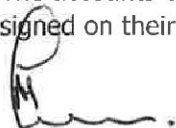
General funds						Prior year funds
Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds		
	£	£	£	£	£	£
Current assets						
Debtors						
Resource church balances	8	3,678	-	(96)	3,582	97,791
Cash at bank and in hand						
Current account		8,101	1,900	96	10,097	-
Deposit account		47,421	-	48,496	95,917	
Net total assets		<u>59,200</u>	<u>1,900</u>	<u>48,496</u>	<u>109,596</u>	<u>97,791</u>

Funds Statement and Reconciliation
As at 31 December 2022

General funds				
	Unrestricted funds	Designated funds	Restricted funds	Total funds
	£	£	£	£
Opening balances	49,585	-	48,206	97,791
Income	54,076	150	290	54,516
Expenses	(42,461)	(250)	-	(42,711)
	61,200	(100)	48,496	109,596
Transfers	(2,000)	2,000	-	-
Closing balances	<u>59,200</u>	<u>1,900</u>	<u>48,496</u>	<u>109,596</u>

The notes on pages 10 to 13 form an integral part of these accounts

The accounts on pages 8 to 13 were approved by the Trustees at a meeting on 31 May 2023 and were signed on their behalf by:



MJ Williamson
Trustee

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Notes to the accounts
As at 31 December 2022

1 Accounting policies and basis of preparation

- a) The financial statements of the Charitable Incorporated Organisation (CIO) have been prepared in accordance with the Charities Act 2011 and the Constitution approved by the Charity Commission on 17 November 2021 using the Receipts and Payments basis
- b) The CIO operates under a Bishops Mission Order (BMO) dated 25 February 2021 and is able to receive a non-recurring grant from a Special Development Fund operated by the Church Commissioners
- c) These accounts represent the first complete calendar year of operation since approval by the Charity Commission.
- d) The charity does not receive funds from the General Public or use the services of a professional fundraiser
- e) All the expenditure is allocated to the charitable activity of the CIO outlined in the BMO and more fully described in the Constitution.
- f) There are no fixed assets as the CIO operates on a Receipts and Payments basis and all equipment is expensed as the item is purchased.

2 Donations and legacies	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Donations and voluntary income	15,058	150	-	15,208
Tax recovery received	2,144	-	-	2,144
	<u>17,202</u>	<u>150</u>	<u>-</u>	<u>17,352</u>

No legacies were received in the year under review.
 At the yearend Gift Aid recoverable amounted to [£25]

3 Grants

Special Development Fund	<u>36,548</u>	<u>-</u>	<u>-</u>	<u>36,548</u>
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The grants received are for allowable expenditure incurred. As the accounts are prepared on a receipts and payments basis some of these monies relate to a period prior to 1 January 2022

At 31 December 2022 there were grant monies outstanding of £7,072 which were received in January 2023

4 Investment income	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Deposit account interest	<u>326</u>	<u>-</u>	<u>290</u>	<u>616</u>

Deposit account interest relates to the period August to the year end and is allocated proportionately to the average balance in the period.

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Notes to the accounts
As at 31 December 2022

5 Expenditure on charitable activities	General funds			Total funds £
	Unrestricted funds	Designated funds	Restricted funds	
	£	£	£	
Staff costs (note 6)	18,644	-	-	18,644
Training and conferences	3,667	-	-	3,667
Rental of church space	5,270	-	-	5,270
Festivals and events	3,515	-	-	3,515
Resource church	2,950	-	-	2,950
Set-up costs	2,982	-	-	2,982
New ministry projects	1,020	-	-	1,020
Other charitable activities support costs	4,413	250	-	4,663
	<u>42,461</u>	<u>250</u>	<u>-</u>	<u>42,711</u>
6 Staff costs				
Salaries & consultancy	18,110	-	-	18,110
Employer pension contributions	432	-	-	432
Social security costs	102	-	-	102
	<u>18,644</u>	<u>-</u>	<u>-</u>	<u>18,644</u>

All staff work on a part time basis. During the year the CIO used a consultant on a short term basis to help with worship and creativity between September and December 2022.

7 Trustee remuneration and benefits

The Trustees have not received any remuneration or other benefits from the CIO since its formation.

Rev. S Pollard as Lead Minister and Mrs A Pollard as Lead Pioneer, who are both Trustees of the CIO, receive the equivalent of a full stipend, which is split between them 50/50, from the central funds of the Church of England. Under the Constitution of the CIO neither Rev S Pollard or Mrs A Pollard can be employed or remunerated by the CIO

8 Sundry debtor

The balance due from All Saints Woodford Wells was received on 23 January 2023.

9 Funds

The movements during the year on the Funds held by the CIO are set out on page 9

The General Fund represents the unrestricted monies that the Trustees can spend on CIO's aims and objectives as set out in the Constitution.

The Designated Fund represents the Pastor's Discretionary Fund set up by the Trustees to enable the Lead Minister to respond to needs within the congregation and community. The Trustees agreed to allocate an amount of £2,000 out of the CIO's income in 2022 to the fund. The Trustees will continue to monitor this fund and may agree to transfer further amounts as the needs arise. The Trustees have agreed guidelines for the operation of this fund.

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Notes to the accounts
As at 31 December 2022

9 Funds (Continued)

The Restricted Fund represents an amount allocated to the CIO from the Chelmsford Diocesan Board of Finance in 2019, to support a long term asset for new housing. Since the year end the Church Commissioners have given further guidance on the use of the funds, as described in the Trustees Annual Report. The Trustees are currently assessing the options available and the timescales over which the funds may be expended; subject to the ongoing agreement of the Church Commissioners.

10 Expenses summary for the period 17 November to 31 December 2021

As set out in the Trustees Report All Saints Woodford Wells (ASWW) is the sponsoring church for the CBR plant as such it recorded all income and expenses from the commencement of the plant until CBR was registered with the Charity Commission on 17 November 2021. This note summarises the income and expenditure from registration to 31 December 2021.

	£	£
Income		
Donations		2,234
Tax recovered on Gift Aid		348
Interest Allocations		49
Grants Reimbursed from SDF		<u>6,247</u>
		8,878
Expenses		
Subscription	1,000	
Staff costs	1,743	
Insurance	522	
Donations to secular charity	400	
Outreach and events	1,234	
Website and communications	198	
Stationery & Printing	19	
Training	276	
Working expenses of clergy team	62	
BD CAN gifts	500	
		<u>5,954</u>
Net surplus of income over expenses in the period		<u><u>2,924</u></u>

All the income and expenses related to the General Fund apart from:

- The interest allocation from ASWW of £49 relating to the Chelmsford Diocesan Board of Finance and
- the BD CAN gifts which were paid out of a restricted fund operated by CBR on behalf of Barking and Dagenham Borough Council.

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Notes to the accounts
As at 31 December 2022

11 Funds movement as at 31 December 2021

At 17 November and 31 December 2021 ASWW held the following funds for CBR which were transferred during 2022 to the plant.

	Opening balance 17 November 2021 £	Income £	Expenses £	Net movements £	Closing balance 31 December 2021 £
Funds analysis					
General Funds					
Unrestricted funds	36,210	8,829	(5,454)	3,375	39,585
ASWW Mission fund received	10,000	-	-	-	10,000
Restricted Funds					
BD Can Fund	500	-	(500)	(500)	-
Chelmsford Diocesan Board of Finance	48,157	49	-	49	48,206
	<u>94,867</u>	<u>8,878</u>	<u>(5,954)</u>	<u>2,924</u>	<u>97,791</u>

The opening balance as at 17 November 2021 represents the net inflow of funds to ASWW since the start of the church plant in September 2018.

On the transfer of the fund balances CBR has combined the ASWW Mission with its Unrestricted funds as the fund was given to ASWW for the use of CBR and therefore ASWW had treated it as a Designated fund.

Details of the funds held by CBR as at 31 December 2022 on page 9 and their uses are set out in Note 9 above

CHURCH at BARKING RIVERSIDE
Charity reference 1196621
Detailed Receipts and Payments Account
For the year ended 31 December 2022

	General funds			Total funds £
	Unrestricted funds £	Designated funds £	Restricted funds £	
Receipts				
Donations	17,202	150	-	17,352
Grants	35,548	-	-	36,548
	<u>53,750</u>	<u>150</u>	<u>-</u>	<u>53,900</u>
Deposit account interest	326	-	290	616
Total receipts	<u>54,076</u>	<u>150</u>	<u>290</u>	<u>54,516</u>
Payments				
Salaries & consultancy	18,110	-	-	18,110
Employer pension contributions	431	-	-	431
Social security costs	102	-	-	102
Working expenses of clergy team	971	-	-	971
Other travel and expenses	190	-	-	190
Education and conferences	3,667	-	-	3,667
Youth materials and expenses	717	-	-	717
Celebration resources	787	-	-	787
Rental of church space	5,270	-	-	5,270
Festival events	3,515	-	-	3,515
Pastor's Discretionary fund gifts	-	250	-	250
Subscriptions	560	-	-	560
Upkeep of services and licences	388	-	-	388
Website development	270	-	-	270
Printing, stationery & publicity	491	-	-	491
Resource church support costs	2,950	-	-	2,950
Initial set up costs for church	2,982	-	-	2,982
Research on new ministry projects	1,020	-	-	1,020
Sundry costs	40	-	-	40
Total Payments	<u>42,461</u>	<u>250</u>	<u>-</u>	<u>42,711</u>
Excess of receipts over (payments) before transfers	<u>11,615</u>	<u>(100)</u>	<u>290</u>	<u>11,805</u>

This page does not form part of the Accounts