

**REGISTERED COMPANY NUMBER: 11742631 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1204791**

Report of the Trustees and  
Financial Statements for the Year Ended 30 June 2025  
for  
RIVERS OF LIVING WORD OUTREACH MINISTRY  
LTD  
Trading as RIVERS OF LIVING WORD OUTREACH MINISTRY

Brayan and Spencer Associates Limited  
56 Guildford Street  
Chertsey  
England  
KT16 9BE

RIVERS OF LIVING WORD OUTREACH MINISTRY  
LTD  
Trading as RIVERS OF LIVING WORD OUTREACH MINISTRY

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for the Year Ended 30 June 2025

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RIVERS OF LIVING WORD OUTREACH MINISTRY  
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Report of the Trustees  
for the Year Ended 30 June 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

11742631 (England and Wales)

**Registered Charity number**

1204791

**Registered office**

26 A Powell Road  
London  
E5 8DJ

**Trustees**

Mr J J Shaw  
Ms D A M Cameron  
Ms S Hayles

**Independent Examiner**

PAT SHARMA  
Brayan and Spencer Associates Limited  
56 Guildford Street  
Chertsey  
England  
KT16 9BE

Approved by order of the board of trustees on 23 March 2026 and signed on its behalf by:

Mr J J Shaw - Trustee

Independent Examiner's Report to the Trustees of  
RIVERS OF LIVING WORD OUTREACH MINISTRY  
LTD

**Independent examiner's report to the trustees of RIVERS OF LIVING WORD OUTREACH MINISTRY LTD ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 June 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



PAT SHARMA  
The Association of Chartered Certified Accountants

Brayan and Spencer Associates Limited  
56 Guildford Street  
Chertsey  
England  
KT16 9BE

Date: 15/04/2026

RIVERS OF LIVING WORD OUTREACH MINISTRY  
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Statement of Financial Activities  
for the Year Ended 30 June 2025

	Notes	30.6.25 Unrestricted fund £	30.6.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		<u>54,121</u>	<u>47,171</u>
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Expenses		<u>40,258</u>	<u>30,494</u>
 <b>NET INCOME</b>		13,863	16,677
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		<u>99,200</u>	<u>82,523</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>113,063</u></u>	<u><u>99,200</u></u>

The notes form part of these financial statements

RIVERS OF LIVING WORD OUTREACH MINISTRY  
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Balance Sheet  
30 June 2025

	Notes	30.6.25 Unrestricted fund £	30.6.24 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	2,728	1,612
<b>CURRENT ASSETS</b>			
Cash at bank		111,180	98,088
<b>CREDITORS</b>			
Amounts falling due within one year	6	(845)	(500)
<b>NET CURRENT ASSETS</b>		<u>110,335</u>	<u>97,588</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>113,063</u>	<u>99,200</u>
<b>NET ASSETS</b>		<u>113,063</u>	<u>99,200</u>
<b>FUNDS</b>	7		
Unrestricted funds		<u>113,063</u>	<u>99,200</u>
<b>TOTAL FUNDS</b>		<u>113,063</u>	<u>99,200</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

RIVERS OF LIVING WORD OUTREACH MINISTRY  
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Balance Sheet - continued  
30 June 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 23 March 2026 and were signed on its behalf by:

Mr J J Shaw - Trustee

Ms S Hayles - Trustee

Ms D A M Cameron - Trustee

Notes to the Financial Statements  
for the Year Ended 30 June 2025

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.



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Notes to the Financial Statements - continued  
for the Year Ended 30 June 2025

**2. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	30.6.25	30.6.24
	£	£
Depreciation - owned assets	<u>909</u>	<u>537</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 June 2025 nor for the year ended 30 June 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 June 2025 nor for the year ended 30 June 2024.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	<u>47,171</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Expenses	<u>30,494</u>
<b>NET INCOME</b>	16,677
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	<u>82,523</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>99,200</u>

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Notes to the Financial Statements - continued  
for the Year Ended 30 June 2025

**5. TANGIBLE FIXED ASSETS**

	Computer equipment £
<b>COST</b>	
At 1 July 2024	2,149
Additions	<u>2,025</u>
At 30 June 2025	<u>4,174</u>
<b>DEPRECIATION</b>	
At 1 July 2024	537
Charge for year	<u>909</u>
At 30 June 2025	<u>1,446</u>
<b>NET BOOK VALUE</b>	
At 30 June 2025	<u><u>2,728</u></u>
At 30 June 2024	<u><u>1,612</u></u>

**6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	30.6.25 £	30.6.24 £
Accrued expenses	<u><u>845</u></u>	<u><u>500</u></u>

**7. MOVEMENT IN FUNDS**

	At 1.7.24 £	Net movement in funds £	At 30.6.25 £
<b>Unrestricted funds</b>			
General fund	99,200	13,863	113,063
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u><u>99,200</u></u>	<u><u>13,863</u></u>	<u><u>113,063</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	54,121	(40,258)	13,863
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u><u>54,121</u></u>	<u><u>(40,258)</u></u>	<u><u>13,863</u></u>

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Notes to the Financial Statements - continued  
for the Year Ended 30 June 2025

**7. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.7.23 £	Net movement in funds £	At 30.6.24 £
<b>Unrestricted funds</b>			
General fund	82,523	16,677	99,200
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>82,523</u>	<u>16,677</u>	<u>99,200</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	47,171	(30,494)	16,677
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>47,171</u>	<u>(30,494)</u>	<u>16,677</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.23 £	Net movement in funds £	At 30.6.25 £
<b>Unrestricted funds</b>			
General fund	82,523	30,540	113,063
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>82,523</u>	<u>30,540</u>	<u>113,063</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	101,292	(70,752)	30,540
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>101,292</u>	<u>(70,752)</u>	<u>30,540</u>

**8. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 30 June 2025.

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Detailed Statement of Financial Activities  
for the Year Ended 30 June 2025

	30.6.25 £	30.6.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	<u>54,121</u>	<u>47,171</u>
<b>Total incoming resources</b>	54,121	47,171
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Stipend	5,094	5,022
Venue	3,279	8,784
Event expenses	13,013	6,648
Musician	5,280	3,440
Telephone	1,426	1,108
Subscription	546	475
Accountancy	1,200	1,200
Travelling	2,809	3,253
Computer equipment	909	537
Grants to institutions	<u>6,100</u>	<u>-</u>
	39,656	30,467
<b>Support costs</b>		
<b>Management</b>		
Insurance	345	-
<b>Finance</b>		
Bank charges	157	27
<b>Governance costs</b>		
Legal Fees	<u>100</u>	<u>-</u>
Total resources expended	<u>40,258</u>	<u>30,494</u>
<b>Net income</b>	<u>13,863</u>	<u>16,677</u>