

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025
FOR
RIVER CHURCH BATH

RIVER CHURCH BATH

REFERENCE AND ADMINISTRATION DETAILS

For the year ended 30th SEPTEMBER 2025

Trustees	J Beardon – appointed 1.10.24 R Williams – appointed 1.10.24 J Warin – appointed 1.10.24 N Oldfield – appointed 1.10.24
Principle Address	35 Round Barrow Close Colerne CHIPPENHAM Wiltshire SN14 8EF
Registered Charity Number	1210271
Independent Examiner	M Fairchild 2 Morton Road Aylsham Norfolk NR11 6BA
Accountant	Marsh Solutions Limited 82 Berechurch Hall Road Colchester Essex CO2 8RF

RIVER CHURCH BATH
REPORT OF THE TRUSTEES
for the year ended 30th SEPTEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

River Church Bath is a Charitable Incorporated Organisation. It was originally registered as a Charity on 1st October 2024. Prior to this date, net funds totalling £2,544 were raised by the Church. These funds were legally transferred to the CIO upon registration and are included within income in the current period.

As detailed in its governing documentation the charity has the following charitable objects:
To advance the Christian Faith for the benefit of the public in the United Kingdom and in such other parts of the World as the trustees may from time to time think fit.

Significant Activities

Over this year the charity has begun to become established as a Christian Church. We have been meeting weekly on Sundays at the Hub in Southdown, Bath and midweek in homes and online for worship, prayer, Bible study and Christian fellowship. We have engaged in outreach into the local area by running a 'pop-up cafe' and 'family fun day'. We also run a weekly activity called Gather, which is aimed at young adults under the age of thirty. We have conducted our first baptism.

Our team has provided pastoral care, prayer and guidance for a those locally and beyond. We have hosted two ID students, doing their gap year programme with us.

To further promote the work of the church we have hosted three teams of people, who have come to see what we are doing and a number of them have subsequently moved to join us. The church has grown from around ten to twenty-five people regularly attending in our first year.

Since September we have employed a Christian Leader, Jon Beardon. Half of his time is invested into River Church Bath and the Go West Initiative and the other half of his time is sub-contracted to Relational Mission for whom he works as a Senior Leader and charity co-ordinator, serving churches across the UK, Europe and beyond. He has represented us at occasional gatherings of church leaders in the City.

The church has a vision to reach the people of Bath and also the West of the United Kingdom under the banner of Relational Mission's Go West initiative. We have enjoyed partnering with Emmanuel Church Cardiff, running three joint Prayers of Many events and a leaders' gathering. We also hosted a Relational Mission Prophetic Team to serve the two churches. One of our team has been able to visit a couple who are on mission in Belfast to explore partnership with them.

The church has a vision to serve world mission. We sent our ID students and another member of our team to serve on the team for two Relational Mission events in the year, both in Spain. Two of our team have visited France to support a Relational Mission church based in Lille.

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Pursuing our Charitable Objective

In pursuit of public benefit defined by our charitable objective, we have instigated weekly public worship meetings on Sundays and weekly home meetings, and a weekly online prayer meeting. At these meetings we use Bible teaching and study, sung worship, prayer, and fellowship to advance the Christian faith in individual lives. In addition, we have been mentoring young adults in their faith, including using the ID Gap Year programme and the Gather group, strengthening the faith of students and twenties.

Outside of the formal meeting times, we also have provided discipleship and pastoral care to those attending the church to help them to grow in their faith. We have also sought to advance the faith through inviting teams to come and join us in practical serving at community outreach events, looking for opportunities to share the reason for our hope. Such activities encourage the team members in their faith as well as sharing it with others.

We have hosted a public baptism, a deeply significant event in the faith of a Christian.

River Church Bath belongs to an international fellowship of churches called **Relational Mission**. We greatly value this partnership as it provides support, encouragement, training and opportunities to engage with advancing the faith through mission in the UK and beyond.

Examples of this include serving at the Pioneer Europe, More Together, Globally Fruitful and Prayer and Fasting conferences. Also sending members of our team to teach and encourage a church in Lille, France. We have received visits to encourage us from senior leaders in Relational Mission.

OBJECTIVES AND ACTIVITIES

Public benefit

In planning and undertaking activity above the Trustees have had due regard to the guidance on public benefit issued by the Charity Commission.

Grantmaking

River Church Bath works with churches and charities worldwide and where these contacts are able to fulfil the objectives of the charity more ably, or maintain closer working links with activities or projects, grants are sometimes provided. These are made in line with the charity's grant framework and financial policy.

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for the year ended 30th September 2025

FINANCIAL REVIEW

Financial position

River Church Bath is financially dependent upon the donations made by supporting churches, individuals, grants from charitable trusts and income generated via events.

The Trustees and team would like to thank all the churches, individuals and organisations that have supported the charity in the year.

During the year the church had income of £71,091, £313 of which was for restricted purposes.

Expended resources for the year were £15,442 in total of which £313 were restricted.

At the end of September 2025 River Church Bath had a surplus of £55,649 in the general funds.

The trustees consider that the church has made a strong start financially and expect expenditure to pick up considerably, especially employment costs but also venue costs and general expenditure.

The church was grateful to receive substantial donations in its early days and these have formed a healthy reserve as expenditure picks up. Ongoing giving from church members has been and is anticipated to remain the key part of the church's ongoing income. The church has joined the gift aid scheme.

Investment policy and objectives

River Church Bath's investment policy is to place surplus funds in deposit accounts to gain interest. This approach is reviewed annually.

Reserves policy

On an ongoing basis the Trustees consider the level of reserves they wish to retain, appropriate to the Charity's needs and circumstances. This is based on the charity's size and level of commitments held. The Trustees endeavour not to set aside funds unnecessarily.

The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. In doing this the Trustees aim to make sure that the current budget forecast and reserves levels allow the charity to continue in operation for a rolling 12-month year. This is reviewed at a minimum at two points within the financial year.

At 30th September 2025 the charity held £55,649 however the expenditure relating to the year ending 30th September does not reflect the charity's aims to expand, therefore these reserve are suitable for the trustees plans going forward.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a constitution, and is a Charitable Incorporated Organisation (CIO).

Management structure

Four trustees have acted for River Church Bath over this reporting year, each with differing backgrounds and expertise that can contribute to the delivery of the charity's objectives.

The policy and key operating decisions (i.e. budget setting, risk management) of the charity rest with the trustees who meet regularly to monitor the activities of the charity. Day to day operation has been delegated to the Operations Team.

Over the last year, River Church Bath did not directly employ staff until September 2025, but delivered its activities through retained consultants and volunteers. Since 1st September the church has employed a Christian Leader.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Trustees have and continue to review the major strategic, business and operational risks, which a small charity with few employees is likely to be exposed to. A framework has been established and procedures are in place to identify, monitor and review these risks on a regular basis.

All major insurable risks have been covered by the charity's insurance coverage. Contracts and associated risks are reviewed before being finalised to ensure they do not significantly impact (negatively) upon the charity's ability to fulfil its objectives.

The Charity has all required policies in place (as per Charity Commission guidelines) and no significant material issues arose during the year in relation to these policies.

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Statement of Trustees Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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


J Beardon (Jul 22, 2026 08:06:59 GMT+1)
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Trustee J Beardon.....

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIVER CHURCH BATH**

Independent examiner's report to the trustees of River Church Bath

I report to the charity trustees on my examination of the accounts of River Church Bath (the Trust) for the year ended 30 September 2025.

Responsibilities of the trustees and the examiner

As the charity's trustees, 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 the Trust's 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:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

M Fairchild

[M Fairchild \(Jul 22, 2026 07:54:59 GMT+1\)](#)

Martin Fairchild ACMA, CGMA

Martin Fairchild
2 Morton Road
Aylsham
Norfolk
NR11 6BA

Date: 22/07/2026
Date:

RIVER CHURCH BATH**Year ending 30/9/25**

Statement of Financial Activities	30.9.25	General	Restricted
	£	£	£
Donations	59,245	58,985	260
Gift aid receivable	6,239	6,186	53
Speaking gifts	450	450	
Other	2,120	2,120	
Interest	492	492	
Donated Gifts & Services - IE	250	250	
Receipts on incorporation	2,544	2,544	
Total Income	71,341	71,028	313

Expenditure			
Salaries	4,240	4,240	
Sundays	5,265	5,265	
Travel	843	843	
Training, ID students	2,577	2,577	
Outreach	423	423	
Admin	805	805	
Sundry	770	770	
Professional Fees	457	457	
Gifts	313	0	313
Total Expenditure	15,692	15,379	313

Net income	55,649	55,649	0
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Balance Sheet at 30/9/25

	£	£
Cash at Bank		54,405
Debtors		
Gift aid		3,375
GASDS		1
		<u>3,376</u>
Total Current Assets		<u>57,781</u>
Creditors		
Accruals		
HMRC		663
Pension		825
Lux Youth Project		450
Other Creditors (Travel)		194
		<u>2,132</u>
Net Current Assets		<u>55,649</u>