

RIVER CHURCH ABERDEEN

SC 053845

Reports & Accounts

Financial Year Ending 31 Dec 2025

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Legal & Administrative Details

Charity Name: RIVER CHURCH ABERDEEN

Charity Number: SC 053845

Charity Address: 253 Mid Stocket Road, Aberdeen, AB15 5PH

Trustees:

Allan Parkinson

Ann Clumpus

Chris McKenzie

George Smith

Philip Sanderson

Independent Examiner: Vidya Djayapertapa



Trustees Report

Objectives of the charity

Governance

The charity was originally set up as “Third Day Church”, an unincorporated association with a trust constitution adopted Mar 2014 and modified Jan 2015 when name changed to “The River Church”. “The River Church” was granted charitable status by OSCR July 2014, charity number SC044982.

A new constitution was developed in 2024 to change the form of the charity to a SCIO with new name “River Church Aberdeen”. This was formed on 09 Dec 2024 under charity number SC053845 to replace “The River Church”. During 2025 the assets and liabilities of “The River Church” was passed to “River Church Aberdeen”.

Trustees

The church board, which meets at regular intervals throughout the year, is comprised of the Charity Trustees. The Charity Trustees is comprised of church elders and deacons.

The church elders are responsible for the strategic direction and governance of the church. When required, elders are elected by the existing eldership from the members of the church’s congregation.

The deacons are responsible for the finances and assets of the church and advising the eldership of the church in material matters. The deacons are elected by the elders from the members of the church’s congregation.

The Pastor is both an elder and a deacon and is a paid member of staff.

Under the constitution there must be a minimum of three trustees. The board can add further trustees if it is considered to be in the interests of the church.

The charity trustees are particularly aware of their responsibility for health and safety, especially for children and vulnerable adults. In addition to comprehensive insurance, all our charity trustees have disclosures under the PVG scheme as well as undertaken training in the protection of vulnerable persons.

Summary of the charity's main activities and achievements

The purposes of River Church Aberdeen is to advance the Christian religion in the city of Aberdeen and the surrounding region; and to deliver its activities and operations to individuals through the preaching and outworking of the Christian Gospel.

During 2025 River Church Aberdeen continues to be a vibrant and active church community, serving the spiritual needs of its members with ongoing pastoral care along with teaching, training and equipping in various forms of ministry. Our aim, as a worshipping faith community is to facilitate individual’s growth in their faith as well as corporate outreach to the local community, city and beyond.

Our normal rhythm of activity consists of Sunday morning services which include worship, prayer and teaching. These meetings are open to anyone wishing to attend. Throughout the week our members meet in each other homes for life groups. This allows people to connect with one another in a more intimate setting to encourage one another in their faith. Twice a month we have evenings dedicated to equipping people for various forms of ministry. On a monthly basis the church

engages in evangelism and social care on the streets of Aberdeen, such as providing hot chocolate, tea and coffee for the public as well as opportunities to chat and share about spiritual belief and personal need.

Alongside the ordinary activity of the church, which also included special services around Easter and Christmas, River Church Aberdeen has been involved in partnering with other ministries in the UK, actively contributing to several major Christian conferences throughout the year. These include training and equipping conferences run by local churches and ministries in various locations throughout the UK including Glasgow (January), London (March), Broxbourne (April), Tees Valley (June), Banff (July), Glasgow (September), Wolverhampton (October), Leicester (November).

2025 has been a year of multidimensional growth for River Church Aberdeen. We have grown in numbers as more people have chosen to make the church their spiritual home. We have grown in depth as our church members connect with their faith in a deeper way as we seek to spur one another on the love and good deeds. We have grown in spiritual graces as we see a deeper commitment to prayer, worship and understanding scripture in the church and we have seen a growth in length as we step out to engage with the local community, within Aberdeen city and with the wider Church in the UK.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

Our main source of funding is from tithes and offerings donated to the church by standing order, bank transfer and offerings taken up on Sunday mornings.

Income for the year was £104,513, including restricted donation gifts totalling £7,480 towards Building Fund / Mission support / additional pension contributions and Gift Aid claim for 2024-25 of £13,497. Outgoings for the year were £82,911. This compared with income during 2024 of £119,010 (including three years retrospective Gift Aid claims) and expenditure of £57,420.

Total cash funds represented by £67,758 in General Fund and £78,308 in Building Fund, compared with £57,928 and £66,536 respectively in 2024.

Established policies on honorarium and tithing from income to support mission and ministry works, with total gifts of money during 2025 being £14,957 compared with £4950 in 2024.

Research undertaken on banking options to establish good stewardship of church funds. Main bank account changed to one fee free and paying a better rate of interest on savings account and set up notice accounts with other banks paying an even higher rate of interest. Total interest for 2025 was £4,980 compared with £329 in 2024. Previous bank account closed during 2025 with funds transferred to new bank account.

Book-keeping system changed from being recorded on spreadsheets to a proprietary accounting package. Established monthly reporting to governance board of income and expenditure.

Research and discussion paper developed on workplace pension in relation employee and employer contribution levels and qualifying schemes. Reviewed with independent financial advisor and scheme selected based on pedigree, performance and cost. Pension scheme set up for Senior Pastor with contributions started Apr 2025.

Research undertaken on payroll software providers, changing to one providing payslips, P60 and full HMRC RTI reporting at zero fee cost.

Funds in Deficit

None

Reserves Policy

The reserves policy of River Church Aberdeen is to hold three months of all expenditure plus a further three months staff costs to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount for 2026 to be around £30,000. Actual free cash reserves at end 2025 amount to circa £70,000 compared to £60,000 held at end 2024. The trustees aim to run to continue to run at a surplus in the coming year to build up reserves in preparation for taking on additional staff and a leased building. Excess cash is held within higher interest rate notice accounts.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name: Phil Sanderson

Signature: 

Date: 10 Mar 2026

Independent Examiners Report

I report to the trustees on my examination of the accounts of RIVER CHURCH ABERDEEN ('the charity') for the year ended 31 Dec 2025.

Responsibilities and Basis of Report

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that in any material respect the requirements:• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Details

Name: Vidya Djayapertapa

Address:



Name: Vidya Djayapertapa

Signature:



Date: 19 February 2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	85,336	0	85,336	92,534
Gift Aid	1,347	12,150	13,497	25,147
Grants	0	0	0	0
Charitable Activities				
Event Income	0	0	0	0
Investments				
Bank Interest	4,980	0	4,980	329
Other				
Loans Received	0	0	0	0
Other Income	0	700	700	1,000
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Total receipts	91,663	12,850	104,513	119,010
Payments				
Charitable Activities				
Activities	12,592	0	12,592	14,499
Admin	1,756	0	1,756	0
Bank Charges	0	0	0	0
Gifts Given	14,957	0	14,957	4,950
Other Expenditure	5,602	0	5,602	3,083
Premises	4,220	1,078	5,298	6,690
Staff Costs	41,350	0	41,350	27,562
Governance Costs				
Governance Costs	1,355	0	1,355	636
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	81,833	1,078	82,911	57,420
Net Receipts / Payments (before transfers)	9,830	11,772	21,602	61,590
Fund Transfers In	0	0	0	40,000
Fund Transfers Out	0	0	0	40,000
Net Movement of Cash Funds	9,830	11,772	21,602	61,590
Total Cash Funds Brought Forward	57,928	66,536	124,465	62,874
Total Cash Funds Carried Forward	67,758	78,308	146,066	124,464
Represented By				
General (Unrestricted)	67,758	0	67,758	57,928
Building Fund (Restricted)	0	78,308	78,308	66,536

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	67,758	0	67,758	57,928
Building Fund (Restricted)	0	78,308	78,308	66,536

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid	No current claim submitted	0	0	0	0
Stock	None	0	0	0	0
Other	None	0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property	None	0	0	0	0
Investment Accounts	None	0	0	0	0
Other	None	0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	None	0	0	0	0
Music & PA Equipment		0	0	0	0
Computers & IT		0	0	0	0
Furniture	None	0	0	0	0
Motor Vehicles	None	0	0	0	0


Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding	None	0	0	0	0
Pension Payment Owed	Dec Payroll	290	0	290	0
HMRC Payments Owed	None	0	0	0	0
Independent Examination Fee Due		0	0	0	0
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name: Allan Parkinson

Signature: 

Date: 10 Mar 2026

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's income and expenditure, 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 trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees 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.

Transactions to Related Parties

Senior Pastor paid salary, along with pension contributions which started in 2025 and reimbursement of travel and operational expenses incurred in execution of role. Other trustees reimbursed for travel expenses associated with church business. No payments made to any other related party.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	57,928	91,663	81,833	0	67,758
Total	57,928	91,663	81,833	0	67,758
Unrestricted Total	57,928	91,663	81,833	0	67,758
Restricted					
Building Fund (Restricted)	66,536	12,850	1,078	0	78,308
Total	66,536	12,850	1,078	0	78,308
Restricted Total	66,536	12,850	1,078	0	78,308
TOTAL	124,465	104,513	82,911	0	146,066