

Charity number: 1052147

Riverlife Church Sunderland

Unaudited Receipts and Payments Account
for the year ended 5 April 2025

Riverlife Church Sunderland

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**Riverlife Church Sunderland
Legal and Administration Details
for the year ended 5 April 2025**

Charity registration number

1052147

Pastor

Mr B Watson
Mrs R Watson

Trustees

Mr B E Watson
Mrs R Watson
Mr J W Gaze
Mrs E Dutton
Mrs L J Gaze
Mrs R Jackson

Bankers

Barclays Bank PLC

53 Fawcett Street
Sunderland
SR1 1RS

Kingdom Bank

Media House
Padge Road
Beeston
Nottingham
NG9 2RS

Independent Examiner

G Henderson FCCA FCA ATT (Fellow)
Counting North
Salvus House
Aykley Heads
Durham
DH1 5TS

Solicitor

Geldards Law Firm
Dumfries House
Dumfries Place
Cardiff
CF10 3ZF

Principal Office

Riverlife Church
Ettrick Grove
Humbledon
Sunderland
SR3 4AW

**Riverlife Church Sunderland
Report of the Trustees
for the year ended 5 April 2025**

The Trustees have pleasure in submitting their annual report together with the unaudited accounts of the charity for the year ended 5 April 2025.

Administration Details

Constitution

The charity is set up under a Trust Deed which sets out the objectives and purposes of the charity.

Structure, Governance and Management

The constitution and trust deed were adopted on 10 August 1993, as amended on 17 February 1997 and 11 September 2002.

The Charity currently has six trustees. Recruitment of trustees is undertaken by the Pastors as the need arises to ensure that charity trustees collectively have the necessary skills, knowledge and experience for the effective administration of the charity. New trustees are briefed on the powers and responsibilities of the trustees and are provided with a copy of the charity's current constitution. They are also briefed on the objectives of the charity and the recent financial performance of the charity.

The Trustees meet at least quarterly, or more frequently if the need arises. The trustees have carried out a risk assessment to identify the major governance, financial, operational and compliance risks which the charity face, and this is reviewed each year. Procedures have been established to enable the trustees to monitor and mitigate those risks.

The operational management of the charity is undertaken by the paid staff team and other Trustees and volunteers.

Objectives and Activities

The objectives of Riverlife Church are to advance the Christian faith in accordance with the Statement of Faith of the Evangelical Alliance in such ways and in such parts of the United Kingdom or the World as the Board from time to time may think fit. To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or World as the Board from time-to-time think fit; and to advance education in such ways and in such parts of the United Kingdom or World as the Board from time-to time think fit.

Give every man, woman, and child the opportunity of understanding the gospel and to provide a church where they can grow in ministry for the Glory of God.

Public Benefit Statements

The Trustees have had regard to the Charity Commission's guidance on their legal duty on public benefit and are satisfied that that the Charity delivers public benefit; due regard is paid to the guidance on public benefit when deciding on what new projects the charity should undertake.

Achievements and Performance

Sunday Family Service – Our service starts at 11am, but our doors open at 10:30am for prayer followed by refreshments. Each week we worship, share communion and one of our pastors or an invited speaker will share from the Bible bringing teaching and direction as we each seek to know the love of Jesus and love the people around us.

Small Groups & Prayer – Our small groups are a great way for church members to get involved with church life during the week. Together we discover more about the Bible in a relaxed, informal setting.

Kids Crew – Ran every Sunday by DBS-checked volunteers our children's programme is bible based and fully interactive, for ages 3+ with stories, games and craft activities. We also provide creche facilities for toddlers and babies, which offers service relay for parents and carers.

Active Forever – Working with Active Families North East running community fitness classes for the over 55's. The classes offer exercise to improve strength and balance, also body circuit sessions for mobility and overall fitness – serving the older part of our community these classes are a great opportunity to meet new people.

Shoot – After school football and sports club for school years 3 & 4. Comprising of sports games, half time gospel team talk and a football match. Runs weekly. Services children in the local community. Promoted with leaflets through local schools. This activity ceased to run in February 2025 due to staffing shortages.

Messy Vintage – A gospel community outreach programme, Messy Vintage is a great way for older people to socialise and every session includes a light lunch and is part of the 'Messy Church' movement. Every month is Christ-centred and based on creativity, hospitality and celebration. Open to all, this programme is aspiring to include people of all ages while specifically reaching out to older people.

Christmas – Throughout December 2024 we held a Pie & Pea Supper with Family Quiz, Christmas Coffee Morning, Community Christingle in partnership with Christ's College School, Children's Carol Service and Christmas party and a traditional Carol Service on Christmas Eve.

Christmas Giving/Community Donations – Riverlife Church members gifted brand new Children's toys and books alongside women's toiletries which were distributed to Wearside Women in Need.

Supporting other Charities in the UK and Aboard – Throughout 2024-25 Riverlife Church members supported the Evangelical Alliance, Good News for Everyone, Premier NxtGen, Our Daily Bread, Thirtyone:eight and Pioneer Network.

Sustainability – Part of our church mission statement is a commitment to the use of Fair-Trade goods to support farmers, our service time refreshments are supplied by Kingdom Coffee.

Riverlife Church Sunderland
Report of the Trustees
for the year ended 5 April 2025

Financial review

Income decreased slightly during the year from £42,285 to £40,122 which is mainly due to a decrease in the gift aid received from HMRC. There were no specific donations received during the year.

Expenditure decreased from £66,762 to £48,709 during the year primarily due to decreased salary and running costs. There were specific charitable donations given during the year as follows:

| | |
|----------------------------|---------|
| Good News for Everyone | £150.00 |
| Our Daily Bread Ministries | £100.00 |
| Pioneer Churches | £150.00 |

During the year assets were purchased totalling £472, items included new radiators, storage, banners and a wheelchair.

Assets retained for use in the charity have slightly increased from £21,204 to £21,676 due to the purchases listed above.

Charity's Reserves

The Church holds reserve funds with Kingdom Bank and Barclays Bank.

Charity's Principal Source of Funds

General Offering and Donations from Riverlife Church members.

Riverlife Church Sunderland
Report of the Trustees
for the year ended 5 April 2025

Statement of the Trustees Responsibilities

The Charities Act 2011 requires the trustees to keep proper books of account with respect to the affairs of the charity, and to prepare statements of unaudited accounts for each accounting year consisting of a Receipts and Payments accounts together with notes to the accounts. 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.

In preparing these accounts, the Trustees are expected to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow the recommendations of the Charity Commission and of the accounting profession with regard to the form and content of the unaudited accounts and to disclose and explain any departures therefrom.
- Prepare the unaudited accounts on the going concern basis unless it is inappropriate to presume that the charity will be able to meet its objectives; and
- Consider the Charity Commission's guidance on public benefit.

Signed on behalf of the Trustees



Barrie Watson (Feb 25, 2026 13:37:25 GMT)

Mr B E Watson
Chairman

Date: 5 February 2026

**Riverlife Church Sunderland
Independent Examiner's Report to the Trustees
for the year ended 5 April 2025**

I report to the trustees on my examination of the financial statements of Riverlife Church Sunderland ('the charity') for the year ended 5 April 2025.

Responsibilities and basis of report

As the Trustees of the charity, you are responsible for the preparation of the financial statements, in accordance with the requirements of the Charities Act (the 2011 Act).

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

My work has been undertaken so that I might state to the group's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the group and the group's Trustees, as a body, for my work or for this report.

Independent examiner's statement

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

1. Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. The financial statements do not accord with those records; or
3. The financial statements do not comply with the applicable requirements concerning the form and content if 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.



Gerald Henderson FCCA ACA ATT
N E Accountancy Services
Salvus House
Aykley Heads
Durham
DH1 5TS

Dated: 5 February 2026

Riverlife Church Sunderland
Unaudited Receipts and Payments Account
for the year ended 5 April 2025

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total funds 2025 £ | <i>Total funds 2024 £</i> |
|---|--|--|---------------------------------------|---------------------------------------|
| Receipts | | | | |
| General offering | 33,427 | - | 33,427 | 27,230 |
| Gift Aid | 5,711 | - | 5,711 | 13,634 |
| Interest received | 984 | - | 984 | 811 |
| Donations | - | - | - | 610 |
| | <u>40,122</u> | <u>-</u> | <u>40,122</u> | <u>42,285</u> |
| Income from Asset and Investment | | | | |
| Disposal of assets | - | - | - | - |
| Employee loan repayments | - | - | - | 4,910 |
| | <u>40,122</u> | <u>-</u> | <u>40,122</u> | <u>47,195</u> |
| Payments – Cost of generating funds: | | | | |
| Wages, salaries and national insurance | 32,117 | - | 32,117 | 40,822 |
| Administration | 1,854 | - | 1,854 | 1,603 |
| Printing, postage and stationery | 153 | - | 153 | 167 |
| Repairs and maintenance | 300 | - | 300 | 459 |
| Donations | 400 | - | 400 | 1,500 |
| Upkeep of services | 1,396 | - | 1,396 | 1,174 |
| Community events | 2,205 | - | 2,205 | 3,009 |
| Light, heat and water | - | - | - | - |
| Insurance | 219 | - | 219 | 219 |
| Ministry Expenses | 1,145 | - | 1,145 | 1,266 |
| Rent and Rates | 7,200 | - | 7,200 | 7,200 |
| Sundries | 159 | - | 159 | 96 |
| Travel | 898 | - | 898 | 400 |
| Advertising | 56 | - | 56 | 292 |
| Accountancy | 135 | - | 135 | 810 |
| Removal costs | - | - | - | - |
| | <u>48,237</u> | <u>-</u> | <u>48,237</u> | <u>59,017</u> |
| Payments C/F | | - | | |

Riverlife Church Sunderland
Unaudited Receipts and Payments Account
for the year ended 5 April 2025

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total funds 2025 £ | <i>Total funds 2024 £</i> |
|---|--|--|---------------------------------------|---------------------------------------|
| Payments B/F | 48,237 | - | 48,237 | 59,017 |
| Asset and investment purchases | | | | |
| Purchase of assets | 472 | - | 472 | 745 |
| Employee loan | - | - | - | 7,000 |
| Total Payments | 48,709 | - | 48,709 | 66,762 |
| Net of (payments)/receipts | (8,587) | - | (8,587) | (19,567) |
| Transfers between funds | - | - | - | - |
| Net Movement in funds for the year | (8,587) | - | (8,587) | (19,567) |
| <i>Cash funds at last year end</i> | 60,136 | 359 | 60,495 | 80,062 |
| Cash funds at this year end | 51,549 | 359 | 51,908 | 60,495 |

Riverlife Church Sunderland
Notes to The Unaudited Accounts
for the year ended 5 April 2025

1. Cash Funds held and Assets Retained for the Charity's use

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total funds 2025 £ | <i>Total funds 2024 £</i> |
|--|------------------------------------|----------------------------------|-----------------------------|---------------------------------------|
| Cash Funds | | | | |
| Barclays bank account | 7,086 | 359 | 7,445 | 7,046 |
| Kingdom savings account | 23,915 | - | 23,915 | 53,447 |
| Kingdom 120 day notice account | 20,516 | - | 20,516 | - |
| Cash in hand | 32 | - | 32 | 2 |
| Total Cash Funds | 51,549 | 359 | 51,908 | 60,495 |
| Assets Retained for Charity's Use | | | | |
| Furnishings | 7,947 | - | 7,947 | 7,475 |
| Bibles | 242 | - | 242 | 242 |
| Toddlers & children's activities assets | 2,137 | - | 2,137 | 2,137 |
| Sundry & electrical equipment | 1,647 | - | 1,647 | 1,647 |
| Sound equipment | 6,881 | - | 6,881 | 6,881 |
| Computer equipment | 2,318 | - | 2,318 | 2,318 |
| Strimmer/lawnmower | 504 | - | 504 | 504 |
| Total Assets Retained for Charity Use | 21,676 | - | 21,676 | 21,204 |

Signed on behalf of the Trustees.



Barrie Watson (Feb 25, 2026 13:37:25 GMT)

Mr B E Watson
Chairman

Date: 5 February 2026

Riverlife Church Sunderland
Notes to The Unaudited Accounts
for the year ended 5 April 2025

2. Restricted Reserve

| | Balance at 06-Apr-24 | Incoming resources | Resources expended | Transfers in/out | Balance at 05-Apr-25 |
|----------------------------|---------------------------------|-------------------------------|-------------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ | £ | £ |
| Specific | | | | | |
| Samaritans purse | 34 | - | - | - | 34 |
| Youth after school project | 325 | - | - | - | 325 |
| | <u>359</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>359</u> |
| | <u><u>359</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>-</u></u> | <u><u>359</u></u> |
| | | | | | |
| | Balance at 06-Apr-23 | Incoming resources | Resources expended | Transfers in/out | Balance at 05-Apr-24 |
| | £ | £ | £ | £ | £ |
| Specific | | | | | |
| Samaritans purse | 34 | - | - | - | 34 |
| Youth after school project | 190 | 350 | (215) | - | 325 |
| Ukraine appeal | - | 60 | (60) | - | - |
| | <u>224</u> | <u>410</u> | <u>(275)</u> | <u>-</u> | <u>359</u> |
| | <u><u>224</u></u> | <u><u>410</u></u> | <u><u>(275)</u></u> | <u><u>-</u></u> | <u><u>359</u></u> |










05 04 25 Accounts

Final Audit Report

2026-02-25

| | |
|-----------------|---|
| Created: | 2026-02-25 |
| By: | Ged Henderson (ged.henderson@countingnorth.co.uk) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAAMlweTd2lYcOxRXrCr-wdodHP99PDRwuC |

"05 04 25 Accounts" History

-  Document created by Ged Henderson (ged.henderson@countingnorth.co.uk)
2026-02-25 - 10:01:32 AM GMT- IP address: 217.23.224.20
-  Document emailed to lindagaze@riverlifecyclechurch.co.uk for signature
2026-02-25 - 10:02:18 AM GMT
-  Email viewed by lindagaze@riverlifecyclechurch.co.uk
2026-02-25 - 10:02:24 AM GMT- IP address: 66.249.93.98
-  Signer lindagaze@riverlifecyclechurch.co.uk entered name at signing as Barrie Watson
2026-02-25 - 1:37:23 PM GMT- IP address: 94.3.96.82
-  Document e-signed by Barrie Watson (lindagaze@riverlifecyclechurch.co.uk)
Signature Date: 2026-02-25 - 1:37:25 PM GMT - Time Source: server- IP address: 94.3.96.82
-  Document emailed to Ged Henderson (ged.henderson@countingnorth.co.uk) for signature
2026-02-25 - 1:37:26 PM GMT
-  Email viewed by Ged Henderson (ged.henderson@countingnorth.co.uk)
2026-02-25 - 1:37:42 PM GMT- IP address: 217.23.224.20
-  Document e-signed by Ged Henderson (ged.henderson@countingnorth.co.uk)
Signature Date: 2026-02-25 - 1:37:55 PM GMT - Time Source: server- IP address: 217.23.224.20
-  Agreement completed.
2026-02-25 - 1:37:55 PM GMT