



FD Business Ltd
9 Lyncroft Gardens
Epsom
Surrey KT17 1UR

M: 07966-532-199
E: peter@fdbiz.co.uk
W: www.fdbiz.co.uk

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The Members
River Church Sutton
27 Summerville Gardens
Cheam
SM1 2BU

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

I report on the accounts of the Charity for the year ended 31st December 2020, which are set out on pages 1 to 2.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.


Independent examiner's statement

In connection with 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 130 of the 2011 Act and

- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

A handwritten signature in black ink, appearing to read 'P. Stamps', with a long horizontal flourish extending to the right.

Peter A Stamps. FCMA, CGMA, FIOD, MIOEE
Director

River Church Sutton

Profit and Loss January - December 2020

	2020 Total	2019 Total
Income		
Gift Aided Giving	98,977.54	108,653.48
Non Gift Aided Giving	8,553.20	6,640.00
Tax Reclaimed	27,207.20	21,650.50
Vision fund gift aided giving	10,965.00	12,040.00
Vision fund non gift aided giving	230.00	395.00
Rental Income	23,208.51	57,549.87
Total Income	£ 169,141.45	£ 206,928.85
Expenses		
Books and Publications	30.97	36.99
Children's work	255.53	204.81
Hospitality	446.85	999.31
Conferences		
Conference registration	748.34	5,551.83
Travel expenses	280.76	769.95
Total Conferences	£ 1,029.10	£ 6,321.78
Evangelism		
Other	14.39	131.08
Publicity	202.16	
Total Evangelism	£ 216.55	£ 131.08
Gifts and Donations	27,508.75	11,073.00
Insurance		
Public Liability	3,217.45	3,201.35
Total Insurance	£ 3,217.45	£ 3,201.35
Interest Expense	14,135.25	16,468.48
Miscellaneous	1,623.59	375.31
Office Supplies	403.57	1,193.87
Payroll Expenses	108,453.11	109,764.33
Professional Fees		
Accounting	1,008.40	903.60
Total Professional Fees	£ 1,008.40	£ 903.60
Reconciliation Discrepancies		
Subscriptions	1,535.67	559.75
Sunday		
Other	0.00	336.15
Highfield Running	13,211.16	15,820.37
visiting speakers	0.00	100.00
Total Sunday	£ 13,211.16	£ 16,256.52
Telephone		1,273.51
Unapplied Cash Bill Pay:		
Other		
Worship	348.59	782.42
Youth work	248.23	
Total Expenses	£ 173,672.77	£ 169,546.11
Net Operating Income	-£ 4,531.32	£ 37,382.74
Other Income		
Interest Income	63.08	65.18
Events	105.00	60.00
Toddler Group Surplus		0.00
Total Other Income	£ 168.08	£ 125.18
Net Other Income	£ 168.08	£ 125.18
Surplus for the year	-£ 4,363.24	£ 37,507.92

River Church Sutton
Balance Sheet
As of December 31, 2020

	2020	2019
	Total	Total
Fixed Asset		
HighDevelopment Cost	69,427.03	69,142.15
Finance Lease	438,011.23	438,011.23
Equipment	4,019.61	4,019.61
Total Fixed Asset	£ 511,457.87	£ 511,172.99
Cash at bank and in hand		
Abbey Current Account	3,688.27	24,296.01
Abbey Reserve Account	22,863.70	24,483.39
Santander Vision Fund	36,577.12	29,092.12
Total Cash at bank and in hand	£ 63,129.09	£ 77,871.52
Trade Debtors	-£ 38.00	£ 2,967.13
Net current assets	£ 63,091.09	£ 80,838.65
Creditors: amounts falling due within one year		
Current Liabilities		
Trade Creditors	74.47	74.47
Deposits Held	790.00	1,400.00
Tax and NI	7,796.23	9,487.21
Total Current Liabilities	£ 8,660.70	£ 10,961.68
Total Creditors: amounts falling due within one year	£ 8,660.70	£ 10,961.68
Net current assets (liabilities)	£ 54,430.39	£ 69,876.97
Total assets less current liabilities	£ 565,888.26	£ 581,049.96
Creditors over 1 year		
Long Term Borrowings	£ 5,000.00	£ 5,000.00
Capital lease obligations	£ 368,226.90	£ 379,025.36
Total net assets (liabilities)	£ 202,661.36	£ 207,024.60
Capital and Reserves		
Opening Bal Equity	38,970.10	38,970.10
Retained Earnings	168,054.50	130,546.58
Profit for the year	-4,363.24	37,507.92
Total Capital and Reserves	£ 202,661.36	£ 207,024.60

Trustees Annual Report 2020

Overview – 2020 Certainly turned out to be a very different year to what was expected. Yet despite the global pandemic we were able to continue serving our church and wider community while learning to be flexible and find new ways of accomplishing our charitable objectives of advancing the Christian faith and serving our community in beneficial ways.

Finances – Total income for the year was £169,141.45. This was a reduction of £37,784.40 from the previous year, mainly due to loss of revenue from hall hire. However our regular member's financial contributions continued at a stable rate for which we are very grateful.

Total expenditure was £173,672.77 leaving a net operating loss of £4,532.32

Thankfully, due to well-managed finances, we were able to call on our reserves, which enabled us to continue operating unaffected throughout the year.

We continued to give to local charities such as Community works, Sutton Schools work as well as to our New Ground family of churches for on going church planting and support globally.

In addition, we continued to take up one off gifts to support national and overseas missions.

Church Planting - A key expense this year was financing our church plant in Epsom. We believe church planting is an excellent model to reach new communities. We plan to launch the church plant in early 2021. With our focus on Epsom we also ran an Alpha course – an introduction to the Christian faith.

Highfield hall – Our premises continues to be a popular facility for running various community activities and social gatherings and continues to have a very positive presence in the borough. We were glad to be able to host the winter homeless shelter, in partnership with Sutton Community Works, once again at the beginning of the year. Those who would otherwise have been homeless received hot evening meals, a warm bed and breakfast to set them up for the day. We were able to build real relationships with them and many were helped into more permanent accommodation. Unfortunately, due to lockdown, we were unable to repeat this at the end of the year. Lockdown also meant that we had to close the building completely for several months – this obviously impacted both on our community and on our finances. Once restrictions allowed, we implemented a full Covid-specific risk assessment, in line with government guidelines, and were glad to welcome socially distanced events when we were able.

Church life/Community – This year we had to find new ways to stay connected during the various lockdowns – particular the vulnerable and elderly. We implemented Zoom meetings for small groups and children's ministries and live-streamed our Sunday services on YouTube. We continued to host the Sutton Community Works charity in our office space as well as supporting their different initiatives including Sutton Foodbank, Street Pastors, 'Linking Lives' and a job

club. As already mentioned, we were also involved in a winter homeless shelter.

Small groups - Our 'Life Groups' really came into their own this year, helping make sure people were not isolated during the lockdown months. Meals were cooked and calls and visits were made, as people found ways to stay connected. Most moved onto the Zoom platform this year. The Book Club continues to grow. And our Badminton club on Friday nights is a popular place for people to exercise and build friendships.

Preaching/teaching - We started the year looking at the book of Hebrews and how we can have faith in a faithful God. This was certainly very timely as we headed into such an uncertain and faith-testing season. It really did help our congregation know they can trust in God even when circumstances are shaken. We then did a series called "Lessons from Lockdown" looking at what we felt God was teaching us through this season.

A key highlight of the year was our international Sunday, celebrating racial diversity – with many contributions brought in different languages and all online!

We also had a key focus on the issue of modern day slavery in partnership with International Justice Mission. We finished the year with a wonderful carol service, both online and in person, celebrating the fact that hope has a name – Jesus Christ.

We continue to be committed to preaching the Word of God in a meaningful and inspiring way equipping the saints for works of service to be a people full of the Word and the Spirit of God.

Leadership/Staff – Steve & Rob continue to serve on staff as full-time elders. Carolyn Dunlop continues to do a great job, overseeing the hire of the building along with additional administration. We also employed someone part time to do the video editing.

We continue to invest in leadership and sent three people to the New Ground Academy for training and equipping for future leadership.

Prayer - Prayer truly does ground all that we do as a church community. We started prayer evenings on Zoom to make corporate prayer as accessible as possible. We also held a week of prayer to kick the year off. We also set up a Zoom prayer room for those who wanted specific one-to-one prayer. We continue to see God answer our prayers – whether for provision, healing and comfort.

Kid's Church – After leading our Kids church for four years, Barney and Carolyn Dunlop handed the baton over to Michaela Cucharo in the autumn of 2020. We set up a weekly YouTube kids channel and then transitioned on to Zoom. Our young people continue to grow in their knowledge and understanding of Jesus - and have lots of fun.

Youth - Our youth group continues to thrive under the leadership of Roz Ullman and Naomi Mungroo, helping our young people stay connected via Zoom and in-person where possible. Online school and the various lockdowns have hugely impacted our young people and so having

a supportive community around them has been vital.

Playgroup Group – We had to pause our Playgroup due to Covid for several months – this was a real blow to many parents for whom the social interaction is a life-line. We reopened as and when we could with a full Covid-safe risk assessment.

Overseas –We continue to support the work of New Ground, part of New frontiers, and help with crisis needs and support many new church plants both in prayer and financially. We are also part of the Welcome Churches network helping people from overseas, particularly from Hong Kong, feel welcomed and find a place to worship.

Looking towards 2021

Church planting into Epsom is a key priority for us. We also aim to partner again with Sutton Community Works this time with their community food shop for low-income families. Despite the various Covid restrictions we have seen a real openness in our community for prayer and genuine care. We aim to continue to grow in spreading the love of Jesus to our community.

The trustees of River Church Sutton