Riviera Life Link: Charity Number 1136812
Trustees' Report for the year ended 31 December 2025

Riviera Life Link exists for the relief of poverty, sickness and distress, the preservation of good health, and the advancement of education for individuals and communities.

Activities and achievements
During 2025 the charity continued to run a range of services across Torbay based from, 527 Babbacombe Road, Torquay.

Food and household support. The Storehouse Foodbank provided essential emergency food parcels to families and individuals, alongside a Baby Bank for families with young children. The Storehouse is an active member of the local Food Alliance, a partnership of ten social action groups working together to meet need seven days a week. The Riviera Life Food Club, a social supermarket, offers food bank users a financial assessment to see whether they can begin contributing towards their food, helping them build budgeting skills and move away from reliance on emergency support. The Riviera Life Homestore and furniture bank continued to provide household items to those in need.

Financial and employment support
We continued to provide advice and debt support across Torbay, alongside a money management courses, and our Job Club continued to equip people with the skills and confidence to return to work.

Practical care
We continued to offer shower and laundry facilities so that rough sleepers can have a warm shower and wash their clothes, and we provided a warm space for anyone needing somewhere safe and heated to spend time.

Public benefit
The trustees have had regard to the Charity Commission's guidance on public benefit. All the activities above are open to people in need in our community and directly further the charity's objects.

Volunteer Training
and held two training nights covering Health and Safety, Safeguarding and basic food hygiene awareness.

Future plans

The trustees are progressing plans to merge Riviera Life Link with Home Church, with the merger expected to take effect early in 2027. The services described above are expected to continue as part of the merged charity.

Governance

The charity continues to meet its aims and objectives and operates in line with its policies, procedures and working practices.

Approved by the trustees and signed on their behalf by:



Jordan Williams, Trustee

Date: 12th October 2026

Riviera Life Link

Financial Statements
Year Ending 31st December 2025
Registered Charity number 1136812
Company number 06969642

Organisation Information

Incorporated 22nd July 2009

Governed by Memorandum and Articles of association

Trustees	Mark Slaney
	Rev Jordan Williams
	Jackie Williams
Mike Parrot	
Secretary	Andrew David
Registered office	527 Babbacombe Road
	Torquay, Devon
Bankers	HSBC Bank Plc, 4 The Strand, Torquay.

Riviera Life Link
Financial Statements

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Riviera Life Link

Financial Statements

Year Ending 31st December 2025

Statement of Income and Expenditure

	General Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Income	537	-	83,153	83,690	63,026
Riviera Life Link donation income	-	-	-	-	924
	537	-	83,153	83,690	63,950
Less Expenditure					
Administrative expenses	104	-	-	104	368
Premises expenses	-	-	-	-	1,322
Main Activities	400	-	88,899	89,298	78,748
Other expenses (Including Deprn)	3,128	-	-	3,128	4,543
	3,632	-	88,899	92,531	84,981
Surplus/(deficit) for the year	(3,095)	-	(5,746)	(8,841)	(21,031)
Add to funds b/fwd	18,358	23,407	27,724	69,489	90,520
Total Funds c/fwd	15,263	23,407	21,978	60,648	69,489

Riviera Life Link
Financial Statements
As at 31st December 2025
Balance Sheet

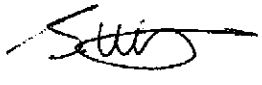
	2025 £	2024 £
Assets		
Tangible assets (Note 2)	651	976
Debtors	446	307
Current Bank Account	59,519	70,066
Cash on Hand	33	-
Total assets	**60,649**	**71,349**
Liabilities		
Creditors	-	(1,860)
Net assets	**60,649**	**69,489**
Surplus/(deficit) brought forward	69,489	90,520
Surplus/(deficit) in the year	(8,841)	(21,031)
Surplus/(deficit) carried forward	**60,648**	**69,489**

The directors are satified that the company is entitled to expemption from the provisions of the Company's Act 2006 (the act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member, or members, have requested an audit pursuant to section 476 of the act.

The directors acknowledge their resposibilities for the following:-
ensuring that the company keeps adequate accounting records which comply with section 386 of the act,
and
preparing financial statements which give a true and fair view of the state of the affairs of the company as at the end of the financial year and of it's profit or loss for that financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the act relating to financial statements, so far as is applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small company's under part 15 of the Company's Act.

These financial statements we approved and signed by the trustees and authorised for issue on (enter date) and are signed on their behalf by :-



Jordan Williams
Director

Company registed under 06969642

Riviera Life Link
Financial Statements
Year Ending 31st December 2025
Notes (1)

Note 1 Accounting Policies

a) Basis of preparation of financial statements and assessment of going concern

The financial statements have been prepared under the historical cost convention and in accordance with 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
The trust meets the definition of a public benefit entity under FRS 102.
The functional and presentational currency of these financial statements is sterling.
The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

b) Income recognition

Income is recognised when the charity has entitlement to funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably.

c) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes irrecoverable VAT.

d) Tangible Fixed Assets and Depreciation

All tangible fixed assets are initially recorded at cost, and are depreciated by equal annual instalments over their estimated useful lives at the following rates:
Fixtures and Fittings 3 years

e) General funds are unrestricted funds which are available for use at the discretion of the trustees

in furtherance of the general objects of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds which have been set aside by the trustees for particular purposes. Restricted funds are those which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes

f) Operating Leases

The costs of operating leases are charged to the SOFA as they accrue.

g) Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

Financial Statements
Year Ending 31st December 2025
Notes (2)

Note 2 Fixed assets		2025 Fixtures & Fixtures	2024 Fixtures & Fixtures
At cost	1st January	16,507	15,962
Additions	Inyear	-	545
Disposals	Inyear	-	-
At cost	**31st December**	**16,507**	**16,507**
Depreciation	01.01.25	15,531	15,042
Charge in year		325	489
Eliminated on disposals		-	-
At cost	31.12.25	15,856	15,531
Net Book Value	01.01.25	976	920
Net Book Value	31.12.25	651	976

Riviera Life Link
Financial Statements
Year Ending 31st December 2025

Independent examiner's report to the trustees of Riviera Life Link

I report on the accounts for Riviera Life Link for the period ended 31st December 2025.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year and that an independent examination is needed. It is my responsibility to state whether any 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 Riviera Life link. An examination includes a review of the accounting records kept by the group 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 statement below;

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements to :-

keep accounting records in accordance with section 4 1of the 1993 Act, and have not been met or

to prepare accounts which accord with the accounting records and comply with the requirements of the 1993 act
to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts.

Stephen Vincent FCPA