RIVER OF LIFE CHRISTIAN CENTRE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

A COMPANY LIMITED BY GUARANTEE NUMBER 07455503

CHARITY NUMBER 1139988

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

INDEX TO THE REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Page	
1 - 6	Trustees' report
7	Independent examiner's report
8	Statement of financial activities
9	Balance sheet
10-15	Notes to the financial statements
Non -statutory page 16	Detailed income and expenditure account

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees have pleasure in presenting their annual report together with the financial statements of the Charity for the year ended 31 December 2025, which are also prepared to meet the requirement for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS102).

LEGAL STATUS

River of Life Christian Centre is charitable company limited by guarantee, governed by memorandum and articles of association.

TRUSTEES

The trustees who have served during the year are as follows:

A Christaki

D Torrington

Rev I Williams

Registered Office:	26 Trym Road Westbury-on-Trym Bristol BS9 3EP
Independent examiner	Graham Barber Chartered Accountant Graham Barber Accountancy Limited 18 Minster Way Bath BA2 6RH
Solicitors:	Stewardship Services PO Box 99 Loughton Essex
Principal bankers	HSBC Bank plc 11 Canford Lane Westbury-on-Trym Bristol BS9 3DE

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Legal Status
River of Life Christian Centre (Hereafter referred to as RoLCC) is a charitable company limited by guarantee, governed by memorandum and articles of association, which completed its transition to a charitable company back in 2010 as agreed by its membership.

The attached financial statements present the financial transactions of the charitable company for 12 months to 31 December 2025, with the comparative figures being for the 12 months ended 31 December 2024.

RoLCC, a Church and registered charity continues to operate under its own constitution established and agreed by the charities commission on 29th September 1983 and amended 27th July 1987.

RoLCC is a local independent Church led by pastors Ian & Jenny Williams. By independent it is meant that the Church is not tied to a denomination; although is networked with other like-minded Churches, charities and organisations.

Management and pay policy

There are 3 trustees who meet periodically where they discuss current issues and future plans concerning the charity. They review best practice according to the most to date information provided. The trustees are the key management personnel. Two Trustees are not remunerated and give their time freely. Pay of Ian Williams, the pastor is set out in note 12 to the financial statements. Pay is reviewed annually taking into account cost of living and other pertinent factors.

Appointment and training of trustees

New trustees are appointed in accordance with the Articles of Association, who can bring the requisite spiritual qualities to the leadership of the church. New trustees are provided with the Articles of Assocaition and other material published by the Charity Commission setting outthe responsibilities of being a Trustee. There is no maximum number of Trustees. Trustees are not required to retire by rotation.

CHARITIES ACT 2011

The trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have regard to the public benefit guidance published by the charity commissioners and in particular the specific guidance on charities for the advancement of religion. The Trustees can demonstrate that its activities benefit the public in the following ways:

OBJECTIVES

The trust deeds define the objectives of the Church, but are summarized as follows:

The mission statement of the Church is to be a strong lively Church. To be a Church where the gifts, talents and abilities of each person can be discovered and fulfilled.

To be a Church able and willing to reach out and meet the needs of the community, with the intention of bringing them to a commitment to Jesus Christ and then leading them on into a productive Christian life.

We accomplish these objectives through the encouragement and the involvement of individuals using and developing their own abilities in ways that meet the objectives.

SUMMARY OF ACTIVITIES, DEVELOPMENTS & ACHIEVEMENTS

Over the past year, River of Life Christian Centre has continued to develop its ministry, strengthen its leadership and increase its engagement with both the local community and overseas mission work.

Church Growth, Ministry and Pastoral Care

The church has continued to grow, with approximately 75 people now considering River of Life their home church. Typical Sunday attendance is now around 50–60 people, including children.

We established an additional homegroup, increasing opportunities for fellowship, pastoral care, community and outreach across the church.

We established a mid-week prayer group, providing a regular opportunity for people to gather for prayer and to seek God's direction for the church and its ministry.

We established a spiritual leadership team which meets fortnightly to pray, plan and prepare the church's focus and priorities for the year ahead.

We have continued to increase the number of people taking active leadership roles within Sunday services, including speaking, chairing meetings and leading worship.

We have developed additional leaders to take responsibility for key areas of church life, including hospitality and the leadership of cell groups. This has enabled greater participation and shared responsibility across the congregation.

We launched **Open Circle**, a weekly support network providing an informal, friendly environment for retired people to meet, chat and support one another. The initiative provides an opportunity to build community, reduce isolation and develop relationships with people beyond the regular Sunday congregation.

We have continued to encourage and develop a culture in which people are able to use their gifts, experience and abilities in serving the church and the wider community.

Mission and International Partnerships

We have supported one of our congregation members, who leads **Mission Destiny, a Christian organisation working in Uganda**, in establishing the organisation as a CIO and setting up a community bank account with Metro Bank.

The church took a specific offering to support Mission Destiny's Christian and community work, including a project to provide a well supplying water to a school serving more than 700 students and 50 staff.

Iain Williams visited the school in Uganda in May to inspect the work, meet with staff and students, strengthen relationships and explore opportunities for River of Life Christian Centre to provide further support to the work of Mission Destiny.

We have continued to explore ways in which we can support Mission Destiny's wider Christian and educational work, including assistance with education and curriculum development and providing spiritual guidance and encouragement.

Through existing relationships and networks, we have also supported churches and Christian ministers in Uganda through preaching, speaking, training and encouragement.

Local Community Engagement

We increased our investment in our local primary school through the Christmas hamper donation scheme.
In addition to providing food hampers for families experiencing financial difficulty, we included reading books this year to provide an additional resource for children and families.
Feedback from recipients was very encouraging and demonstrated how much the families appreciated the practical care, provision and encouragement at what can be a particularly difficult time of year.

Communication, Giving and Administration

We completed and launched a new church website during the year. The website has been well used and has become an important means of communicating the life and activities of River of Life, providing information for existing members of the church and helping people who are new to the church to find out more about us and make contact.

We established an account with **Stewardship** as an additional way for people to give financially to the church. Stewardship is a registered charity and provides an established framework for the administration of charitable giving, including Gift Aid where applicable.

Building and Facilities

We refurbished the main auditorium, including painting and decorating, while taking care to retain and enhance the building's original features. The refurbishment has significantly improved the appearance and environment of the main meeting space, although further work remains to be completed as resources allow.

STRATEGIC AIMS FOR 2026

Building on the developments and achievements of the past year, our focus for 2026 will be to continue strengthening the governance, leadership and ministry of River of Life Christian Centre, while increasing our engagement with the wider community and developing our mission partnerships.

Continuing to investigate the transition to a Charitable Incorporated Organisation (CIO) in order to streamline the legal and governance framework through which the charity operates. This will also provide an opportunity to review our constitutional documents and ensure that they remain appropriate, relevant and fit for the future.

Reviewing and updating the church's policies and procedures, ensuring that they remain appropriate, relevant and consistent with current Charity Commission guidance, legal requirements and good governance practice, and that they provide an appropriate framework for the effective operation of the charity.

Enlarging the Trustee team to be more reflective of the congregation's professional and cultural representation, while bringing appropriate skills, experience and perspectives to the governance of the charity.

Increasing the number of cell groups and developing their geographical spread across the city, making them more accessible to people within the wider church community and providing opportunities for fellowship, pastoral care and discipleship.
Association and other governing documents.

Formally supporting community projects and initiatives that are consistent with our charitable aims and purposes. In developing this area of work, we will ensure that any projects or financial support are considered within the relevant Charity Commission guidance and regulatory framework and remain within the purposes and authority set out in our Articles of Association and other governing documents. We aim to develop partnerships with community organisations that share compatible objectives and to identify practical ways in which River of Life can contribute to the wellbeing of people within the city of Bristol.

Focusing our outreach and evangelistic initiatives on young adults and youth, seeking to create meaningful opportunities for this generation to encounter and explore the Christian faith while investing in their development and encouraging them to become active participants and future leaders within the church.

Continuing to explore appropriate ways of supporting Mission Destiny, the Christian organisation working in Uganda, ensuring that any financial or practical support provided by River of Life is consistent with our charitable purposes and is undertaken within the relevant Charity Commission guidance and regulatory framework and the requirements of our Articles of Association and other governing documents.

Building relationships and networks with other churches and church leaders across Bristol, creating opportunities to share ideas, resources and experience and to explore how churches can work together for the betterment of the local community.

Safeguarding the future of the church building by working with an appropriately qualified architect to consider its condition, character and future needs and to develop a long-term approach to its care, maintenance and use, with appropriate regard to the relevant legal, planning and heritage framework.

FINANCES

No policy has been discussed by the trustees for holding or making investments. The charity's assets are currently invested entirely with banks and building societies, and no change to this policy is currently envisaged.
The objectives of RoLCC are supported by the freewill giving of tithes and offerings by its members and congregants. Pastor Ian Williams receives a salary, and charitable gifts are made by the Church to support missions whether overseas or within our own locale, including those in need of financial support.
Any funds not used month by month are transferred to a high interest short term account. Other day to day funds are held with HSBC.

Unrestricted income exceeded expenditure for the year by £20,033, (2024 exenditure greater than income £14,051). Restricted income for the year exceeded expenditure by £125, (2024 - £nil). Accumulated unrestricted funds at 31 December 2025 amounted to £304,007 (2024 - £293,974). Free reserves were £140,488 (2024 - £132,427).

Relationships with other Charities and Organisations

RoLCC does not have any formal relationships with other charities, organisations other than those stated above; however, we have a good relationship with other local Churches and a number of informal relationships, including:

· Hillsong Church London
· The Ascension Trust (Street Pastors governing body)
· International Gospel Outreach (Ministry organisation)
· Unseen(Charity that supports victims of modern-day slavery)
· One25 (Charity that supports victims caught in the sex industry)
· HOTS (Bristol)
· Other local churches and community groups

TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Annual Report and the Financial Statements in accordance with applicable law and regulations.

The trustees are required to prepare Financial Statements for each financial year in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the Uk and Republic of Ireland* (United Kingdom Accepted Accounting Practice. The Financial Statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these Financial Statements, the Trustees should follow best practice and:

-select suitable accounting policies and then apply them consistently;

-observe the methods and principles in the Charities SORP;

-make judgements and estimates that are reasonable and prudent;

-state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

-prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under part 15 of the Companies Act 2006.

INDEPENDENT EXAMINER

Graham Barber has indicated his willingness to submit himself for re-appointment as independent examiner.

By order of the board of trustees

D Torrington
Trustee
14 September 2026

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent examiner's report to the Trustees on the unaudited financial statements

I report on my examination of the financial statements of the Company for the year ended 31 December 2025 set out on pages 8 to 15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's report

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:
1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

G C BARBER, CHARTERED ACCOUNTANT
GRAHAM BARBER ACCOUNTANCY LIMITED

18 Minster Way
Bath
Dated: 14 September 2026

RIVER OF LIFE CHRISTIAN CENTRE
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted 2025 £	Restricted 2025 £	Total 2025 £	Total 2024 £
Income					
Donations and gifts	1	**69,130**	**1,758**	**70,888**	75,384
Investment income	2	**1,518**	**-**	**1,518**	2,759
Total Income		**70,648**	**1,758**	**72,406**	78,143
Expenditure					
Gifts and grants	5	**3,136**	**1,632**	**4,768**	6,265
Other direct charitable expenditure	5	**47,479**	**-**	**47,479**	85,929
Total expenditure	3, 5 & 6	**50,615**	**1,632**	**52,247**	92,194
Net Income/(Expenditure) for the Year		**20,033**	**126**	**20,159**	(14,051)
Reconciliation of funds					
Balances brought forward at 1 January 2025		**283,974**	**1,043**	**285,017**	299,068
Balances carried forward at 31 December 2025		**304,007**	**1,169**	**305,176**	285,017

All activities are classed as continuing.

The notes on pages 9 to 14 form part of these financial statements.

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET Company number 7455503

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024	2024
Fixed Assets					
Tangible fixed assets	7		**163,519**		151,548
Current Assets					
Debtors	8	**9,580**		10,572	
Bank balances		**135,553**		126,000	
		145,133		136,572	
Creditors: Amounts falling due within one year	9	**3,476**		3,103	
Net Current Assets			**141,657**		133,469
Total Assets Less Current Liabilities			**305,176**		285,017
Income funds					
Unrestricted funds					
General fund			**304,007**		283,974
Restricted funds	10		**1,169**		1,043
Total funds			**305,176**		285,017

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024 relating to small companies.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 14 September 2026

D Torrington A Christaki

RIVER OF LIFE CHRISTIAN CENTRE

(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

(a) The financial statements have been prepared in accordance the Financial Reporting Standard 102 and Statement of Recommended Practice, Accounting and Reporting by Charities (FRS102) and the Companies Act 2006.

The charity meets the definition of a public benefit entity under FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). There are no material uncertainties affecting the ability of the charity to continue as a going concern.

(b) Donations

Donations, legacies and other forms of voluntary income are recognised within the statement of financial activities account when they become receivable, which is when the charity becomes entitled

Property improvements	-	10% straight line
Office equipment	-	25% reducing balance

to the resource. Income tax recoverable on gifts received is recognised in the year in which the related gift is receivable.

(c) Investment income

Investment income is included in the SOFA when receivable.

(d) Basis of allocation of expenses

Expenses are recognised when incurred and are apportioned where possible exactly to the category to which they relate. In circumstances where this is not possible the trustees apportion the amounts.

These represent costs incurred by the charity in the management of resources, organisational administration and compliance with constitutional and statutory requirements.

(e) Pension costs

The charity operates defined contribution pension scheme arrangements. Contributions payable to the schemes are charged to the statement of financial activities in the period to which they relate. These contributions are invested separately from the charity's assets.

(f) Capitalisation and depreciation of tangible fixed assets

All tangible fixed assets with an acquisition value of £750 or more are capitalised.

Depreciation is calculated to write off the cost of equipment over the estimated useful lives on a straight line basis at 20% per annum.

No depreciation is charged on freehold church building, which is subject to a regular program of inspection and maintenance.

(g) Pension costs

(g) Funds accounting

Funds held by the charity are:

Unrestricted general funds - these funds can be used in accordance with charitable objects at the discretion of the trustees.

2. Investment income

	2025 £	2024 £
Interest on bank and building society deposits	**1,518**	2,759
	1,518	2,759

3. Net ncome/(expenditure) for the year

Surplus for the year is arrived at after charging/(crediting)

	2025 £	2024 £
Remuneration of trustees (see note 12)	**14,154**	14,018
Trustees' expenses reimbursed	**900**	353
Remuneration of Independent Examiner	**315**	300
Remuneration of Independent Examiner - other services	**1,080**	960
Legal fees	**34**	34

Staff costs and numbers

	2025 £	2024 £
Wages and salaries	**14,154**	14,018
Social security costs	**1,585**	679
Pension costs	**605**	560
	16,344	14,491

Staff numbers

Total

	2025	2024
Pastoral	**2**	**2**

Staff numbers

Full time equivalent (37.5 hours per week)

	2025	2024
Pastoral	**1**	**1**

No employee earned more than £60,000

Key management employment benefit was (see also note 12):	**14,154**	13,704

4. Taxation

The charity is exempt from payment of taxes on surpluses. The charity is not registered for VAT and accordingly expenditure is shown gross of irrecoverable VAT.

5. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Activities in Bristol	**49,845**	**1,632**	**51,477**	90,773
Activities overseas	**770**	**-**	**770**	1,400
	50,615	**1,632**	**52,247**	92,173
Expenditure by type of cost	£	£	£	£
Staff costs and ministry	**17,244**	**-**	**17,244**	15,609
Activities	**6,338**	**-**	**6,338**	7,673
Property costs	**16,617**	**-**	**16,617**	58,704
Office costs	**180**	**-**	**180**	352
Depreciation	**5,671**	**-**	**5,671**	2,272
	46,050	**-**	**46,050**	84,635
Governance costs (note 6)	**1,429**	**-**	**1,429**	1,294
Gifts and grants	**3,136**	**1,632**	**4,768**	6,265
	50,615	**1,632**	**52,247**	92,194

Analysis of gifts and grants		2025 £	2024 £
To organisations	Charity No.		
Mission Destiny		**770**	600
Children's Home Mission		**-**	1,400
		770	2,000
To individuals for ministry	4 (2024 - 4) gifts	**2,910**	1,350
Other gifts to individuals		**1,088**	2,915
		4,768	6,265

6. Governance

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Legal fees	**34**	**-**	**34**	34
Remuneration of Independent Examiner	**315**	**-**	**315**	300
Remuneration of Independent Examiner - other services	**1,080**	**-**	**1,080**	960
	1,429	**-**	**1,429**	1,294

7. Tangible Fixed Assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2025	**145,903**	**27,393**	**173,296**
Additions	**-**	**17,642**	**17,642**
At 31 December 2025	**145,903**	**45,035**	**190,938**
Depreciation			
At 1 January 2025	**-**	**21,748**	**21,748**
Charge for the year	**-**	**5,671**	**5,671**
At 31 December 2025	**-**	**27,419**	**27,419**
Net book value			
At 31 December 2025	**145,903**	**17,616**	**163,519**
At 31 December 2024	145,903	5,645	151,548

Cost is the original cost of the freehold premises to the original unincorporated charity. All assets are held for use.

8. Debtors

	2025 £	2024 £
Income tax recoverable	**9,340**	10,322
Prepayments and accrued income	**240**	250
	9,580	10,572

9. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accrued expenses	**1,546**	1,141
Taxes and social security	**458**	206
Pension contributions	**96**	88
Other creditors	**1,376**	1,669
	3,476	3,104

10. Charitable funds

	At 1 January 2025	Movement in resources Income	Expenditure	At 31 December 2025
	£	£	£	£
Restricted				-
Mission Destiny	-	895	770	125
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	1,000	-	-	1,000
Christmas hampers		863	863	-
Individuals for ministry and missio	-	-		-
Resricted funds	1,043	1,758	1,633	1,168
Unrestricted funds	283,974	70,648	50,615	304,007
Total funds	285,017	72,406	52,248	305,175

	At 1 January 2024	Movement in resources Income	Expenditure	At 31 December 2024
	£	£	£	£
Restricted				
Children's Missions	-	1,000	1,000	-
InHope(Bristol) Ltd (Wildgoose)	43	-	-	43
Baptismal pool	1,000	-	-	1,000
Christmas hampers		1,190	1,190	-
	1,043	2,190	2,190	1,043
Unrestricted funds	298,025	75,953	90,004	283,974
Total funds	299,068	78,143	92,194	285,017

Restricted funds are principally gifts received for specific purposes as a result of:
- annual thank offerings
- gifts for local projects
- giving to meet special needs in the World and other specific purposes

Such gifts and offerings are normally passed on to the nominated beneficiaries soon after receipt.
The balance of the restricted fund is held in the bank account.

11. Prior year fund comparatives

	Unrestricted	Restricted	Total Funds
	£	£	£
Income			
Donations and gifts	67,496	630	68,126
Investment income	333	-	333
Total Income	67,829	630	68,459
Expenditure			
Expenditure on charitable activities:			
Gifts and grants	2,331	630	2,961
Other direct charitable expenditure	46,296	-	46,296

12. Related party transactions and commitments

Trustee remuneration

Under the Memorandum of Association, clause 6, a minority of Trustees may be remunerated for services provided under a contract of employment.

Remuneration, pensions and benfits for employed pastor was as follows in the year ended 31 December 2025

	Rev I Williams	Rev I Williams
	2025	2024
	£	£
Salary	**14,154**	14,018
Employer pension contributions	**605**	560
Reimbursement of expenses incurred	**900**	353

No other trustee received remuneration or expenses.

Donations received from Trustees in the year were £6,918 (2024 - £8,261 (including Gift Aid recovered).

13. Commitments

There were no outstanding commitments at either period end

RIVER OF LIFE CHRISTIAN CENTRE

Detailed income and expenditure account
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025		2024	
Income	£	£	£	£
Offerings		60,035		62,455
Special collections and designated gifts		1,758		2,190
Tax Refunds - general		9,095		10,739
		70,888		75,384
Interest receivable		1,518		2,759
		72,406		78,143
Expenditure				
Ministry				
Salaries	14,154		14,018	
Pensions - employer	605		560	
Pastors expenses	900		353	
		17,244		15,610
Gifts and donations		4,768		6,265
Activities				
Advertising and website	348		480	
Books and materials	855		816	
Music/musical instruments	154		713	
Catering	2,898		3,359	
Music licences	1,847		2,048	
Safeguarding	201		150	
Sunday School/youth	35		107	
		6,338		7,673
Administrative				
Legal Fees (Trust and Properties)	34		34	
Accountancy	1,395		1,260	
Bank Charges	125		185	
Printing & Stationery	10		54	
Other	45		138	
		1,609		1,671
Property				
Insurance	1,839		1,812	
Gas & Electricity	3,213		2,814	
Telephone	1,670		1,428	
Water Rates	126		122	
Cleaning & cleaning materials	390		401	
Building maintenance	8,082		49,887	
Security system	52		425	
Other equipment incl PA system	244		814	
Car Park	1,000		1,000	
		16,616		58,703
Depreciation of equipment		5,671		2,272
Total expenditure		52,246		92,194
Excess of income over expenditure		20,160		(14,051)
Balance brought forward		285,017		299,068
Balance carried forward		**305,177**		285,017