RISE

Working name: Love Blackburn with Darwen

(A Charitable Incorporated Organisation)

Registration Date: 18th September 2019

Registered Charity Number 1185375

ACCOUNTS AND TRUSTEES' REPORT FOR THE YEAR ENDED 31st March 2026

w http://www.loveblackburnwithdarwen.org/
Public address: The Exchange , 71-73 King William Street , Blackburn , BB1 7DT

Reference and administrative information
For the year ended 31st March 2025

Trustees:	Rev Jason Gardner (Appointed 30.10.24) Canon James Lawrence (Appointed 30.10.24) Dr Alastair Murdoch Rev Ian Ferguson Mrs Janet Murdoch
Charity Number:	1185375
Registered Address:	The Exchange 71-73 King William Street Blackburn BB1 7DT
Bankers:	Lloyds Bank plc 25 Gresham Street, London EC2V 7HN
Independent Examiner:	Mrs Valentina Raia
Solicitors:	Mounteney Solicitors Limited 22 The Bramhall Centre Bramhall, Stockport Cheshire SK7 1AW

Structure, governance and management

The charity is a charitable incorporated organisation (CIO) and governed by its constitution 20th May 2019. This constitution established the objects and powers of the charity, with voting members other than its' trustees. In the event of the charity being wound up, the trustees are not required to contribute to its assets and have no personal responsibility for settling its debts and liabilities. There has again been little activity and therefore no members have been recruited. The AGM this year was with trustees only.

Recruitment and appointment of trustees

Under the constitution, apart from the first charity trustees, every trustee must be appointed for a term of four years by a resolution passed at a properly convened meeting of the charity trustees and members. In selecting individuals for appointment as charity trustees, the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO. Business, leadership, teaching, medical, entrepreneurial and church leadership skills are well represented in the current trustees.

Trustee induction and training

The charity trustees make available to each new charity trustee, on or before his or her first appointment a copy of the constitution and any amendments made to it and a copy of the CIO's latest Trustees' Annual Report and statement of accounts. This is added to by intensive face-to-face meetings.

Organisational structure

There are five trustees from varying professional backgrounds who should meet at least quarterly. They are responsible for the financial and corporate governance of the charity and they take on varying responsibilities for the charity depending on their professional background and skills.

The objects of the CIO are:

A. The object of the CIO is to advance the Christian religion in accordance with doctrines outlined in the Nicene Creed for the benefit of the public in Blackburn with Darwen and the nearby areas within East Lancashire.

B. The Trustees must use the income and may use the capital of the CIO in promoting the Objects.

Achievements and Performance until March 2026:

- The monthly prayer meeting for all Christians once a month at Beacon Church are continuing.
- The planned relaunch and rebranding took place in June 2025 and the new website was presented.
- We started a Faith Action Audit thanks to Rev Mark Cowling of Gather. We hope to continue that in the near future.
- The collaboration with “Green Pastures” to provide housing for the homeless, has now been running for five years. This year has seen the house, which has three bedrooms, have an 80% occupancy.
- The charity, "RISE CIO", which has a bank account to enable joint activity has now been going for over six years. Although RISE CIO is the name of the charity, the working name “Love Blackburn with Darwen” is registered with the Charity Commission. The main name has not been changed at the Charity Commission website to avoid having to change the bank account.

Plans:

- RISE continues to be run solely by the trustees, even though as an association we had planned to include members. There are no current plans for this.
- We had one lunch meeting for leaders that included a speaker.
- We will continue to facilitate monthly prayer meetings for all Christians.

- We will continue the partnership with Green Pastures who provide a house for the homeless, currently only through Re:Ignite Church.

How our activities deliver public benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when setting the objectives and assessing their activities. Joint church prayer meetings are open to the public.

Financial review

This was our fifth year in operation. Most of the income has been to support Green Pastures. The results for the year and the state of the charity's affairs as at 31st March 2026 are set out in the financial statements following.

Reserves policy

The trustees have assessed the charity's reserves requirements and have agreed that reserves for activities apart from the Green Pastures house are inappropriate owing to the very small sum in the account. Re:Ignite Church are ensuring that there are adequate reserves to pay three months rent on the house to Green Pastures.

Statement of trustees responsibilities

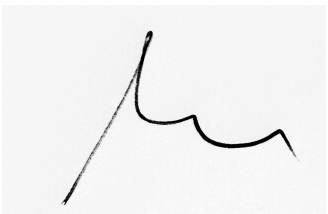
Law applicable to charities in England and Wales require the trustees to prepare the financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

a) select suitable accounting policies and apply them consistently;
b) make judgements and estimates that are reasonable and prudent;
c) 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
d) 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 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 Charities Act 2011. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 8th October 2026 and signed on their behalf by Alastair Murdoch



INDEPENDENT EXAMINER'S REPORT

To the trustees of RISE CIO

Independent examiner's report to the trustees of RISE CIO

I report to the charity trustees on my examination of the accounts of the RISE CIO for the year ended 31st March 2026.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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.

Independent examiner's statement

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

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of 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.

Valentina Raia MICB
144 Lincoln Avenue
Twickenham
TW2 6NP

Date: 15th September 2026



Statement of Financial Activities for
the year ended 31st March 2026

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
INCOME FROM:				
Donations and gifts	-	-	-	-
Other trading activities	-	33,743.73	33,743.73	23,301.62
Investments	-	-	-	-
TOTAL INCOME	-	33,743.73	33,743.73	23,301.62
EXPENDITURE ON:				
Raising Funds	-	-	-	-
Charitable Activities	940.00	31,294.80	32,234.80	24,163.20
TOTAL EXPENDITURE:	940.00	31,294.80	32,234.80	24,163.20
NET (EXPENDITURE) / INCOME	(940.00)	2,448.93	1,508.93	- 861.58
Total funds brought forward	1,045.00	5,098.49	6,143.49	7,005.07
Total funds carried forward	105.00	7,547.42	7,652.42	6,143.49

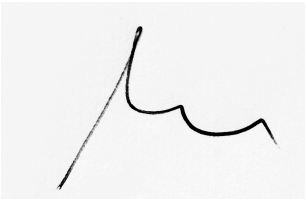
All of the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Although the charity is registered for Gift Aid, no claim has been made as the amount is so small and can be claimed in further years.

Balance Sheet
for the year ended 31st March 2026

		2026	2025
		£	£
FIXED ASSETS:			
Tangible Assets		-	-
CURRENT ASSETS:			
Stocks		-	-
Debtors		-	-
Cash at Bank and in hand		7,652.42	6,143.49
CURRENT LIABILITIES:			
Creditors due in less than one year		-	-
TOTAL ASSETS:		7,652.42	6,143.49
THE FUNDS OF THE CHARITY			
Unrestricted Funds		105.00	1,045.00
Restricted Funds		7,547.42	5,098.49

The financial statements were approved and authorised for issue by the trustees on 8th October 2026 and signed on their behalf by Alastair Murdoch:



1. **Accounting policies Charity Information**
RISE is a Charitable Incorporated Organisation registered with the Charity Commission

2. **Basis of Preparation**

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with the Statement of recommended Practice (SORP FRS102), "Accounting and Reporting by Charities" as amended for accounting periods commencing from 1st January 2016.

3. **Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
Designated funds would comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund will be set out in the notes to the financial statements where applicable. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund will be set out in the notes to the financial statements where applicable.

4. **Income and Gift Aid**

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.
Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

5. **Expenditure**

All expenditure is accounted for on a cash basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to

activities on a basis consistent with use of the resources. Premises and other overheads have been allocated according to the level of activity undertaken throughout the year.
Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.
Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

6. Taxation

The charity has operated in accordance with its charitable objects and is therefore exempt from taxation.

7. Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue, therefore the financial statements have been prepared on the going concern basis.

8. Tangible fixed assets (not relevant this year)

Individual assets acquire data cost of more than £1,000 which are intended for use on a continuing basis in the charity's activities have been capitalised. Depreciation is provided using the following rates to reduce, by annual instalments, the cost, less estimated residual value, of the tangible assets over their estimated useful lives:

Land and buildings	0% on cost

9. Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

10. Related parties

There were no related party transactions during the year