RIVERS INTERNATIONAL

ANNUAL REPORT AND STATEMENT OF ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

CHARITY REGISTRATION No. 1187466

Independent Examiners Ltd
The Grain Store
Hills barns
Appledram Lane South
Chichester , West Sussex
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RIVERS INTERNATIONAL

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RIVERS INTERNATIONAL

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1187466
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025
TRUSTEES SERVING DURING AND AFTER THE YEAR	Isabelle Dawn Clark - Chair Maxwell Bateman Kevin Clark Dr James McGill Rousseau
Date of Registration	CIO - FOUNDATION Registered 20 Jan 2020
OBJECTS	(A) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO ATTACHED IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM, SOUTH AFRICA OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT. (B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISIONS OF GRANTS, ITEMS OR SERVICES IN THE UNITED KINGDOM, SOUTH AFRICA OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.
REGISTERED ADDRESS	Rivers International 29 Princes Road Buckhurst Hill Essex IG9 5EE
Contact Details **Telephone** **Email**	02031055524 riversinternationalcharity@gmail.com
INDEPENDENT EXAMINER	K Gomes Independent Examiners Ltd The Grain Store Hills Barns Appledram Lane South Chichester, West Sussex PO20 7EG

Rivers International

Trustees' Annual Report

For the Year Ended 31 December 2025

Objectives and Activities

Rivers International exists to advance the Christian faith and provide charitable support through pastoral ministry, leadership development, community outreach and practical assistance both in the United Kingdom and overseas. The charity seeks to relieve hardship and strengthen communities through its Love In Action programme and related activities.

The trustees have had regard to the Charity Commission's guidance on public benefit and are satisfied that the charity's activities continue to provide benefit to the public in accordance with its charitable purposes.

Achievements and Performance

United Kingdom

The charity continued to provide opportunities for worship, fellowship, leadership development and pastoral support. Activities undertaken during the year included community outreach, prayer meetings and support for individuals and families experiencing hardship.

Through the Love In Action programme, practical assistance and care packages were distributed to those in need throughout the year. Christmas gifts were also provided through established contacts and networks, bringing encouragement and support to vulnerable families and individuals.

The charity's art group continued to meet regularly, providing opportunities for creativity, fellowship and wellbeing. Exhibitions held during the year enabled participants to display their work and strengthened community engagement.

South Africa

The charity maintained active links with ministry networks in South Africa throughout the year. Mission ministry visits were undertaken to Cape Town and Bloemfontein to review ministry activities and identify areas where practical support could be provided. There were meetings with ministry leaders, opportunities for preaching and teaching in churches, and visits to ministry facilities and projects, including kitchens, food preparation areas, refrigeration facilities and a water filtration system. These visits enabled a review of previously funded projects and provided opportunities to assess needs first hand and explore further areas where support could have the greatest impact.

Financial assistance was provided towards infrastructure improvements and practical support for feeding programmes serving churches and local communities. Future links with ministries and care centres in the Bloemfontein area were also explored.

Leadership development and training remained an important part of the charity's work, with support provided for conferences and ministry activities. The value of these ministry networks and the encouragement they brought to local leaders were noted.

India

Support for ministry activities in India continued throughout the year. Relationships with churches and ministry contacts were maintained, and opportunities for future support and development were considered in accordance with the charity's objectives.

Governance and Trustee Matters

The trustees met regularly during the year to oversee the charity's activities, finances and future plans. The Board continued to review the skills and experience required to support the effective governance of the charity and remained committed to ensuring that appropriate arrangements were in place to fulfil its charitable objectives.

The trustees remain committed to continuing the work and vision of the charity.

Financial Review

The trustees continued to exercise careful stewardship of the charity's resources. Funds received during the year were applied towards ministry activities, community outreach, leadership development and practical support both in the United Kingdom and overseas.

Expenditure and reserves were regularly reviewed to ensure that the charity's resources were used effectively and in furtherance of its charitable purposes.

Plans for Future Periods

The charity intends to continue its existing activities in the United Kingdom and overseas, including ministry support, leadership development, community outreach, preaching and teaching, prayer meetings and the provision of practical assistance to those in need. The trustees will continue to review opportunities for future mission visits and projects where the charity can further its charitable purposes and provide support where it is most needed.

The trustees are grateful to all volunteers, supporters and ministry networks whose encouragement, prayers and practical support have enabled Rivers International to continue fulfilling its charitable purposes.

RIVERS INTERNATIONAL

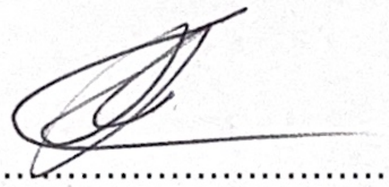
TRUSTEES REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

TRUSTEES RESPONSIBILITIES

The Charities Act 2011 require the trustees to prepare financial statements for each financial year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees .........., Trustee.

Print name: ....ISABELLE CLARK....

Date: ....14/09/2026....

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of RIVERS INTERNANTIONAL on the accounts for the year ended 31st December 2025 set out on pages 8 to 11.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011) 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 Charity Commission (under section 145(5)(b) of the 2011 Act), and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation 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 the 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 the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

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

K Gomes FCIE MAAT
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Appledram Lane South
Chichester, West Sussex
PO20 7EG

Signed: 

Date: 15.9.26

RIVERS INTERNATIONAL

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	**Total 2024 £**
RECEIPTS :					
Voluntary Receipts	2a	45,619	0	45,619	43,614
TOTAL RECEIPTS		**45,619**	**0**	**45,619**	**43,614**
PAYMENTS :					
Costs of Charitable Activities	3a	53,357	0	53,357	49,306
Governance Costs	3b	332	0	332	513
TOTAL PAYMENTS		**53,689**	**0**	**53,689**	**49,819**
NET INCOMING/(OUTGOING) RESOURCES		**-8,070**	**0**	**-8,070**	**-6,205**
Balances Brought Forward		21,062	0	21,062	27,267
BALANCES CARRIED FORWARD		**12,992**	**0**	**12,992**	**21,062**

The notes on pages 10 & 11 form part of these accounts.

All operations are continuing operations.

RIVERS INTERNATIONAL

STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Fund £	Restricted Fund £	**31.12.25 Total £**	**31.12.24 Total £**
ASSETS					
Cash Funds:					
General Account		12,992	0	12,992	21,062
		12,992	**0**	**12,992**	**21,062**
LIABILITIES					
Independent Examiners Fee		660	0	660	660
		660	**0**	**660**	**660**

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 10 and 11.

Approved by the Trustees on 14/09/2026 and

Signed on their behalf by ....., Trustee.

Print name: ISABELLE CLARK

RIVERS INTERNATIONAL

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

2. RECEIPTS

	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	**Total 2024 £**
a) Voluntary Receipts				
Donations	44,797	0	44,797	43,614
Gift aid	822	0	822	0
	45,619	**0**	**45,619**	**43,614**

3. PAYMENTS

	Notes	Unrestricted Funds £	Restricted Funds £	**Total 2025 £**	**Total 2024 £**
a) Costs of Charitable Activities					
Outreach South Africa		9,436	0	9,436	2,407
Love in Action India		750	0	750	2,050
Love in Action UK		9,231	0	9,231	6,698
Jewish Mission		400	0	400	580
Rent and Utilities		19,887	0	19,887	20,557
Equipment		83	0	83	2,448
Insurance		2,304	0	2,304	1,895
Training		202	0	202	114
Professional fees and Subscriptions		1,542	0	1,542	1,316
Postage & Stationery		65	0	65	252
Building Maintenance		2,521	0	2,521	1,352
Bank Charges		416	0	416	495
Wages	5	4,800	0	4,800	8,900
Sundries		1,720	0	1,720	242
		53,357	**0**	**53,357**	**49,306**
b) Governance Costs					
Independent Examination		332	0	332	513
		332	**0**	**332**	**513**

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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

4. RESTRICTED FUNDS

There were no restricted funds in this financial year

5. STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Gross Wages and Salaries	3,600	7,800
Employers NI Contribution	0	52
Less NI allowance	0	-52
Employers Pension Contribution	1,200	1,100
	4,800	8,900

	Total	Total
Employees who were engaged in furthering the charities objectives:	1	1

6. TRUSTEES AND RELATED PARTIES

Isabelle Clark who is related to the Trustee Kevin Clark, received a salary for her employment as per note 5.

No other payments were made to trustees or any persons connected with them during this financial period, other than reimbursement for small items paid for, on behalf of the Charity.

6. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.