# TRUSTEES ANNUAL REPORT AND ACCOUNTS

# YEAR ENDED 31 DECEMBER

# 2025

Church at Barking Riverside

## CHURCH AT BARKING RIVERSIDE

## LEGAL AND ADMINISTRATIVE INFORMATION

## FOR THE YEAR ENDED 31 DECEMBER 2025

| | |
|---|---|
| Trustees | Paul Rose<br>Urbain Nicaise Matsalou-Yombe<br>Raymond Mugerwa<br>David Baker<br>Anna Pollard up to July 2025<br>Samuel Pollard up to September 2025<br>Zainab Omokhe (Appointed January 2026) |
| Charity Number | 1196621 |
| Registered Office | 23 Harebell Terrace<br>Essex<br>IG11 0WX |
| Independent Examiner | Sarah Crispin ACA<br>Stewardship<br>1 Lamb's Passage<br>LONDON<br>EC1Y 8AB |

The Trustees of Church at Barking Riverside present their annual report together with the financial statements which have been independently examined.

The financial statements have been prepared on an receipts and payments basis and comply with the CIO Constitution and the accounting policies set out in Note 1 to the accounts.

**Registration and Bishops Mission Order**

Church at Barking Riverside (CBR) was formed as a Charitable Incorporated Organisation (CIO) and was registered by the Charity Commission on 17 November 2021 with number 1196621. CBR operates under a Bishop's Mission Order (BMO) which was signed on 25 February 2021 by the Acting Bishop of Chelmsford, Rt. Rev. Peter Hill, Bishop of Barking. The BMO has no end date, but Trustees are exploring withdrawing from the BMO during 2026, in response to the refocusing of the CIO. As a result, Rev Dr Sam Pollard was licensed to the parish of Christ Church Thames View in December 2025 as Associate Priest and Lead Minister for Barking Riverside. There are now no ministers licensed to the BMO.

**Objectives**

The CIO and BMO were originally set up to provide an Anglican presence and to serve the Barking Riverside development by seeding a new worshipping community. The BMO operates in the Ecclesiastical Parish of Christ Church Thames View within the Deanery of Barking and Dagenham. The entire Barking Riverside development is being built within Thames View parish. It is anticipated that the development will proceed through various phases culminating around 2036 and result in 20,000 dwellings and a population of approximately 50,000.

Whilst the original purpose was to form a sustainable church community within Barking Riverside, financial pressures for Church at Barking Riverside, as well as the Diocese of Chelmsford, mean that it will not be possible to sustain stipendiary ministry for the new church community and the new development will be served through Christ Church Thames View.

Trustees have been exploring what a sustainable model involves for Church at Barking Riverside (CBR) for some time. In early 2024, consultant support was received to scope with the church community, what CBR would look like without stipendiary ministry.

As a result, during 2025 reshaping has taken place, recognising where many of the hub communities that had formed, are also linked with other churches, communities and organisations. There has been an intentional strengthening of these relationships.

Trustees remain committed to fulfilling the CIO's charitable objects in the most effective way possible. The charitable objects of the CIO are as follows:

Within the ecclesiastical parish of Christ Church, Thames View, in the London Borough of Barking and Dagenham, and such parts of London, the United Kingdom or the world as the Trustees from time to time may see fit:

(a) to advance the Christian faith for the benefit of the public in accordance with the beliefs, doctrines and practices of the Church of England by (but not exclusively)

(i) holding public worship, prayer meetings, producing and communicating content through social media and other online platforms, holding and facilitating church and community events; and
(ii) all such activity that would facilitate others to grow in the Christian faith, develop their capacity as leaders, and develop new worshipping communities.

(b) to develop the capacity and skills of the members of the socially and economically disadvantaged community in the London Borough of Barking and Dagenham in such a way that they are better able to identify, and help meet, their needs as individuals and the needs of others, and to participate more fully in society.

During 2025 the leaders, team and Trustees have discerned and begun moving to a new shape for CBR. The primary change is to withdraw from the BMO, as CBR refocuses to a more sustainable model. Instead, of planting a resource church as a congregation, Trustee's recognise the strong partnerships and intersecting of ministry across local churches, and it will function as a charity working to strengthen multiple local churches, organisations, and individuals to pursue the same objectives, vision and values.

Trustees have agreed in principle to apply to the Charity Commission to add the working name "Solomon's House" to the CIO. Through the end of 2025 and into 2026, work has been done to re-brand locally under this name including a new website (www.solomonshouse.org.uk), logos, and communications. Solomons House will be:

1. A charity working to see communities thrive by creating spaces with Jesus at the heart. Some activities are delivered directly, others in partnership.
2. A wider spiritual family of leaders, churches and organisations working together to pursue the same vision of seeing communities thriving with Jesus at the heart with shared values and approach.

**Organisational Model**

CBR began as a Church of England plant, funded by a Strategic Development Fund (SDF) from the Church of England Commissioners, within the Barking Riverside development and was sponsored by All Saints Woodford Wells (ASWW); who released Rev Dr Sam Pollard to be the Lead Minister and Anna Pollard to be Lead Pioneer in September 2018. ASWW provided professional and technical support to CBR, before CBR was able to take these functions on itself.

The SDF budget covered the period from September 2018, when Sam Pollard was appointed as the Lead Minister and Anna Pollard as Lead Pioneer of CBR. It was originally due to conclude in December 2024, however, an extension was negotiated between the Diocese and SDF Board until December 2026, with additional funds transferred from another grant to support the stipendiary costs. During this period a full-time equivalent stipend (shared 50/50 between Sam Pollard and Anna Pollard) was being paid out of the SDF budget until the end of 2025. During 2026, CBR can recover up to £19k of the remaining balance, over certain agreed headings, in addition to half-time stipendary costs that continue to support Sam until the end of 2026. At the 2025 year-end, CBR had received £34k, which included two payments in January 2025 for costs incurred in 2024, as well as incurring £49k in stipend costs against the grant balance. Trustees agreed a budget for 2026 that continues to taper down the reliance on SDF funds and building up alternative income sources, as well as rationalising existing costs to ensure activities are lean and agile. Less than 10% of the 2026 budget relies on SDF income, excluding stipendiary costs which are managed by the Diocese and not included in the CIO's budget.

**Activities**

CBR remains committed to forming disciples of Jesus in communities who join in with what they believe God is doing in the places they live and work. We continue to outwork that by making disciples, raising up leaders, shaping communities and growing churches. The term "growing" (rather than "planting" in BMO Objective 2) reflects the renewed sense of call to operate as a charity and spiritual family empowering and intersecting with churches across the area rather than as a separate church. This has led to a re-shaping of our core activities.

1. Thriving Families
2. Thriving Young People
3. The Rivergate Centre
4. Soul Space and "Flourish"
5. Enabling Team
6. A detailed description of activity can be found in our 2025 Impact Report at www.churchatbr.com/impact-report

During 2024 three discipleship communities formed the church: Family Hub; Joe's Fight Gym community; Youth HUB. CBR also began to Operate the Rivergate Centre with vision to build on activities such as once a week 'Coffee Corner'. During 2025 these activities have re-shaped to connect and partner with other churches and to become the seeds of wider projects.

Joe's Fight Gym community continued to integrate with Christ Church Thames View seeing growth in both the community and the parish church. 4 baptisms took place in the autumn of 2025 and one leader is going through the discernment process for ordination with another beginning to explore the same. In April a gathering of 30 men from around the country took place with a BBQ, teaching, prayer, and training. These network connections will continue to be developed. The Spring of 2026 saw the closing of the wider operation of Joe's Fight Gym and the re-homing of the disciples community within the parish church, continuing their primary Saturday prayer & training sessions in the church building.

In May 2025 the decision was taken to close Family Hub in response to prayer and recognition that the small core were also integrating with other churches and the majority of the wider fringe were inconsistent and members of George Carey Primary School. Closing Family Hub freed up capacity to begin "Flourish" – building a team of parents, staff, and children to grow worshipping community within the life of George Carey Primary School. With support of 3 churches and school senior leadership, a team of 2 vicars and 5 parents began "Prayer Club" on Thursday lunchtimes. Over 60 children signed up with 25-30 weekly attendance. Work was done to help transition core families from Family Hub into other church communities. Plans are developing for a potential After School community building on the Family Hub model.

The Service Agreement for CBR to act as Operators of the Rivergate Centre was extended through a letter of comfort in July 2025, contract negotiations are in the final stages for the current term to run until the end of March 2027, whilst negotiating a longer term arrangement. A revised budget was agreed and milestone payments have been received from BRL for these services. These payments cover full costs for the Rivergate Team of staff employed by the CIO. The team changed during 2025 as follows: the Centre Manager (full time) and Volunteer & Activities Co-ordinator (part-time) continued; Sam Pollard ceased to be Faith and Partnership Lead with the role deemed completed with the establishment of the Governance Advisory Committee; Anna Pollard became Director of the Rivergate Team (part-time) in recognition of the level of work needed for governance, strategic leadership, and financial planning; Povilas Rusevicius was appointed as Centre Host in December (part-time) to cover building opening and hosting duties in evenings and weekends in light of BRL terminating a separate security contract with an alternative provider. CBR continued to provide a Chairmanship of the

Governance Advisory Committee on a consultancy basis, with these costs included in the Service Agreement budget and services delivered by Sam Pollard. Sam Pollard received no personal remuneration for this work, all funds are paid to the CIO.

Coffee Corner became the seed of what is now the Community Lounge within the Rivergate Centre and a key aspect of the Thriving Families focus for the CIO. From August 2025 a Playspace was created for pre-school children and families Monday – Thursday 9am-12noon. Winter Activities Funding secured in December 2025 enabled expansion of these activities with the purchase of a Coffee Machine and development of a programme of activities including Storytime, Sensory Play and Movie Nights. The volunteer team continues to grow with local residents, some of whom have accessed employment opportunities directly as a result of building confidence, CV experience and connections with other organisations using the Rivergate Centre.

From January 2025, CBR secured use of an office space in the centre of the Rivergate Centre as a "Soul Space" with a vision to see regular 24/7 prayer, worship, discipleship and healing in partnership across local churches. Regular prayer and worship sessions have begun with 3 churches using the space, and a young adult discipleship community growing within the space (Seize Life – mentioned below). Trustees made £10k available for refurbishment works from the funds designated for capital works. However, negotiations over the lease agreement for this space are delayed with the building owner. This continues to be followed up and no capital works will be done until this lease is secured.

Youth HUB continued to gather and grow on Saturdays twice a month. The vision to work with others for discipling young people led to a Youth Alpha course run in partnership with 5 local churches / organisations. Over 60 young people attended with 5 young adults serving on team. The course was a great success. From this formed a partnership with JDS, St Erkenwalds, and Christ Church Thames View, developing a shared vision and strategy for young people across Barking. A grant of £5,000 from Lancaster Foundation was secured to enable a Podcast project as part of this strategy, including funding additional hours for Zahra Awani to act as Podcast Co-ordinator training and enabling young people to produce a podcast focused on faith. Youth Alpha was also a catalyst for two local young adults to form Seize Life – a discipleship community for young men aged 16+ and offering mentoring within schools. CBR supported this development through mentoring, encouragement, and use of the Soul Space.

The established rhythm of celebration has continued through this year with our larger community wide events at Easter, Father's Day, All Souls Day and Christmas. The Christmas Market was again held as a partnership event with the Rivergate Centre building on the success of last year seeing growth to over 400 attendees. Easter and All Soul's Day were purely CBR events with a greater focus on sharing the Gospel and chance to encounter God alongside being family friendly and great fun. Father's Day took place as a Rivergate Community Lounge event funded through the Operator Service Agreement. A further Rivergate Centre partnership event took place with the Riverside Muslim Association at Eid.

CBR is actively involved in supporting and empowering local groups and organisations, including George Carey Church of England Primary School; 1st Barking and Dagenham Scouts; JDS youth empowering charity; Triangoals youth empowering charity; Seize Life movement and more..

The Trustees believe that these events and activities are a benefit to the community in Barking Riverside as they give opportunities to examine spiritual matters of the Christian faith and have applied the guidance on public benefit issued by the Charity Commission.

**Deanery Synod**

Members of the team have attended Deanery Synod meetings and Rev S Pollard has visited other churches in the deanery to support and encourage their membership through taking services and preaching. Rev S Pollard continued as a member of the Deanery Standing Committee.

**Pastoral Support and Care**

The Trustees are aware that the cost of living has remained high and certain members of the worshipping community and others, who CBR comes into contact with, may find themselves in difficulties. In 2022, the Trustees began to allocate an amount of the church's funds to be available at the Discretion of the Lead Minister to respond to needs that arise. Any gifts will seek to alleviate basic needs of the recipient and are limited. This fund has been modestly used, but a gift was given later in the year and has been used further in 2026. This continues to be reported to Trustees for their oversight to ensure its benefit is maximised.

Important note re Safeguarding: the closure of the BMO will remove the formal connection between the CIO and the Diocese of Chelmsford. This will mark the end of safeguarding support, training and provision through the Diocese. Trustees are aware and planning how to maintain robust safeguarding practices. This includes: liaising with the London Borough of Barking and Dagenham for use of their volunteer management system and extensive guidance to support safer recruitment; advice and tools from Charity Excellence Framework including template safeguarding policies; continued subscription with Thirty One Eight (the Diocese DBS provider) or equivalent; ensuring adequate budgeting for safeguarding training, systems and processes. Trustees and Leaders are well equipped to handle this transition having worked proactively to translate parish-centric Diocesan safeguarding policies and practices to the pioneering missional BMO context. The transition plan will be finalised once Trustees have been informed by the Diocese of the timeline and process for closing the BMO.

**Financial Review**

The overall income totalled £203,828 (2024 £98,228) and expenditure on charitable activities totalled £132,565 (2024 £89,969) resulting in a surplus of £71,263 (2024 £8,259). The main source of income is now via the Service Agreement for the Rivergate Centre, this income totalled £115,787 (2024 £23,274). For the first time, this overtook the non-recurring grant of SDF monies totalling £34,184 (2024 £41,726), this has been tapering down and new income sources increasing, this also includes two payments for expenses incurred in 2024. A grant of £10,000 from London Over the Border to support youth costs was received and spent against in 2025, a follow on award of £10,000 was received for expenditure in 2026. Small grants of £5,000 and £2,000 were received for projects running into 2026. Voluntary income and the related tax recoveries totalled £16,028 (2024 £17,827).

The Trustees recognise that the model of church has made income through regular committed givers more challenging. Trustees have noted previously that voluntary income and regular committed givers are down on the original SDF plan, as a result, they have been exploring alternative income models and diversified income streams. The Rivergate Centre contract is a significant additional income stream. Another is the development of Mission Partners Churches and growing the individual donor base from outside the locality (akin to a mission agency). Towards the end of 2025 3 churches became Mission Partners: All Saints Woodford Wells; St Mary's Loughton; Central Church, Bristol, £5k was received in 2025 with a further £6,400 received in early 2026 for activities through 2026.The formulation of ministries into projects and focus areas has been intentionally done to enable effective grant applications, which are being pursued as a priority through 2026.

Expenses incurred are matched to the SDF budget and submitted for reimbursement on a regular basis. The Project Board at the Diocese requires any amount over £500 to be approved by the Programme Manager and anything over £2k by themselves prior to expenditure. In addition, if CBR wishes to reallocate funds from the overall budget these changes need approval by the Project Board of the Church Commissioners.

The main expense for the church is the salaries and benefits of the staff team these amounted to £80,549 (2024 £33,682), the large increasing is owing to completing a full 12 months with the Rivergate staff in place. During the year under review all staff worked on a part time basis, except the Centre Manager for the Rivergate Centre. The Trustees continue to review the salaries paid on an annual basis and ensure that all staff earn the London Living Wage as a minimum. CBR offers a non-contributory workplace pension scheme for all eligible members of staff and has recently received Living Pension accreditation.

As noted above, CBR continue as Operators of the Rivergate Centre. Trustees agreed to continue providing services on the basis of the letter of comfort and reliable receipt of milestone payments. During 2026 substantial work will take place developing and assessing the viability of a business model for a multi-year contract. This will be aided by mentoring from Barking Enterprise Centre.

During the year CBR paid a contribution of £6,000 to the Chelmsford Diocese as Parish Share. As in 2024, the adjusted parish share scheme remained, which saw contributions being discussed and shared at a Deanery level. CBR committed to pay an additional contribution of £4,230 to Parish Share via a donation upon the Area Dean's recommendation to St Erkenwald's to support the increase they faced in the parish share. This gave a total of £10,230, which was a slight budgeted increase. An additional £5,000 payment was paid to Chelmsford Diocese, which was for the 2024 Parish Share contribution. With the closure of the BMO, parish share payments are not expected in 2027, Trustees will review how to best reflect generosity in the organisations practice going forward.

A summary of the main expenses can be found in Note 3 of the Notes to the Accounts.

**Funds**

The unrestricted funds, in the General Fund, have increased during the year, as a result of a gain of receipts to payments, to £88,465 (2024 £69,657). The Trustees are able to use these funds for the general charitable activities of the CIO.

The Designated Fund for the Pastor's Discretionary Fund has a balance of £1,780 (2024 £2,283) at the year end, with a small amount of activity undertaken during the year. The Trustees may allocate further amounts as necessary, from its unrestricted General Fund, during 2026 up to a total of £2,000.

The Designated Fund with income of £115,781 and a closing balance of £43,460, represents funds from Barking Riverside Ltd (BRL) in respect of the Service Agreement for Operating the Rivergate Centre. The income shows the final 3 quarterly payments for the first 12-month contract and the first payment for the subsequent year. All costs incurred by CBR are to be recouped by CBR in-line with the agreed budget and any surplus returned to BRL at the end of the contract. At the end of the first 12-month period, a repayment of £25k was owed and paid in 2026.

The Restricted Fund of £53,396 (2024 £52,538) represents funds from the Church Commissioners via Chelmsford Diocesan Board of Finance (CDBF) which subject to local negotiations can be used to invest in capital projects that serve the church and community. An outline of ideas was shared when the funding was defined, including:

- Community Lounge (café) and play areas for preschool children.
- Community Kitchen, fitting out adjacent large derelict kitchen space.
- Podcast and/or music studio
- Soul Space, prayer room, linked with school

If a multi-year agreement is secured at the Rivergate Centre, it may be possible to use some of this investment in the building. Trustees will continue to assess where the most prudent spaces are to invest in keeping with the CIO's charitable objects. In the meantime the fund grows with interest.

**Reserves**

In the light of the uncertainties noted below the Trustees believe that the majority of the balance on the General Fund of £88k representing approximately 4 months of essential expenditure, with the increasing monthly costs, particularly for salaries, the length of time that the reserves last is now much reduced since 2024, but still within the remit of the reserves policy. The Trustees believe that this level of unrestricted reserves allows for falls in voluntary income and any statutory requirements that might be incurred should the CIO be unable to continue as a going concern. The balance is not expected to grow in the same way in 2027 as with previous years, owing to unrestricted income being allocated to cover core CBR costs, which have previously been covered through grant funding. In addition, Trustees agreed to use up to £10,000 of reserves in 2026 to support the salary costs of Anna Pollard as Director. These reserves had been deliberately accrued to bridge costs between the tapering down of SDF funding and new income streams.

All the funds are held either in the current account or in a short-term deposit account to which the Trustees have almost instant access.

**Financial outlook**

When set up, the BMO had no end date, and the initial intention was for the SDF money to fund the plant for its first five years. The Lead Minister and Pioneer were asked to commit to the plant for up to ten years, but were only licensed to the plant till 31 December 2024. These licences were extended for a further year until 31 December 2025 with provision for the Lead Minister extended until 31 December 2026. This is due to a funding extension approved by the Diocesan Project Board in July 2024 that added funds to the SDF grant and extended the time period it could be spent until 31 December 2026. As noted, the Lead Minister has now been licensed until 31 December 2026 to the parish of Christ Church Thames View within which the Barking Riverside development is being built.

A long-term financial model is being developed that will not be reliant on SDF funding, neither will it be primarily contingent on congregational giving but a diversified set of income streams. Work towards this began in 2024, securing London Over the Border funding to support the Youth Hub, including the Youth and Families Lead salary for 2025, with a further £10,000 approved for 2026. The contract for the Rivergate Centre also supports the expanded staff team. This work continued throughout 2025 with: revision of the Rivergate Centre budget; development of Mission Partner Churches; expansion of the Friends of Barking Riverside donor network; and formulation of ministry into projects that enable effective grant applications. A key priority for 2026 will be growing the Mission Partner and Friends networks, and applying for funding grants.

At the year-end CBR employed six staff, five of which are on fixed contracts and the other one is a permanent member of staff.

**Trustees**

The CIO was formed with 5 Trustees; there was significant transition within the board during 2024. At the start of 2026 Zainab Omokhe joined the board. The current board is as follows. This signalled a transition from the original Board to new Trustees joining, dates below:

| **Name** | **Position** |
|---|---|
| Rev. Samuel Pollard | Lead Minister and ex officio Chair – resigned October 2024; reappointed August 2025; resigned September 2025 |
| Mrs Anna Pollard | Trustee - resigned July 2025 |
| Urbain Matsalou Yombe | Trustee – appointed March 2024 |
| Raymond Mugerwa | Trustee and Treasurer – appointed March 2024 |
| David Baker | Trustee – appointed September 2024 |
| Paul Rose | Trustee and Chair – appointed September 2024 |
| Zainab Omokhe | Trustee – appointed January 2026 |

The constitution states that the minimum number of Trustees is three. The current Trustees can appoint additional Trustees up to a maximum number of eleven. In making additional appointments the Trustees should be aware of the skills, needs and experience required for the efficient operation of the CIO. Any additional Trustee is appointed for an initial period of 3 years. A new Trustee will undergo an agreed induction process.

Rev Dr Sam Pollard and Anna Pollard do not serve as Trustees due to Anna Pollard's employment by the CIO. In 2025, the Board were alerted to the fact that whilst there had been efforts to mitigate conflicts of interest when employment of Sam Pollard by the CIO began in 2024, with Sam Pollard resigning as a Trustee and Anna Pollard restricted from any decisions relating to Sam Pollard's employment. The CIO's constitution does not allow connected persons of employees to serve as Trustees. This was quickly rectified once alerted, with the Charity Commission notified by the Independent Examiners and legal advice sought. Neither Sam or Anna Pollard have served as Trustees since that time.

The Trustees as at the year ended 31 December 2025 are listed on page 2 of the accounts under the Charitable Incorporated Organisation Information.

**Governance**

The Trustees meet every two months, to review the development of CBR and assess how it is meeting the objectives of the CIO. At each meeting the management accounts are presented for review, these show actual amounts and the Budget which is approved at the start of the year.

**Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Trustees on Oct 14, 2026 and signed on their behalf by

paul Rose
Paul Rose (Oct 14, 2026 16:08:18 GMT+1)

**Paul Rose**
**Chair of Trustees**

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF

## CHURCH AT BARKING RIVERSIDE

I report to the trustees on my examination of the accounts of Church at Barking RIverside ('the charity') for the year ended 31 December 2025 on pages 13 to 22 following.

**Responsibilities and basis of report**
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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:
1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sarah Crispin
Sarah Crispin (Oct 21, 2026 09:09:33 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 21, 2026

**CHURCH AT BARKING RIVERSIDE**

## RECEIPTS AND PAYMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2025

| | Notes | Unrestricted Funds £ | Restricted Funds £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| **Receipts** | | | | | |
| Income from Donations & legacies | 2 | 55,030 | 28,279 | 83,309 | 69,553 |
| Other income | 3 | 115,787 | - | 115,787 | 23,274 |
| Investment income | 4 | 2,650 | 2,082 | 4,732 | 5,401 |
| **Total receipts** | | 173,467 | 30,361 | 203,828 | 98,228 |
| **Payments** | | | | | |
| Charitable activities | 5 | 118,871 | 13,694 | 132,565 | 89,969 |
| **Total payments** | | 118,871 | 13,694 | 132,565 | 89,969 |
| Net of receipts / (payments) before transfers | | 54,596 | 16,667 | 71,263 | 8,259 |
| Transfers between funds | | 0.00 | 0.00 | - | - |
| **Net movement in funds** | | 54,596 | 16,667 | 71,263 | 8,259 |
| Cash funds as at last year end | | 71,574 | 62,538 | 134,112 | 125,853 |
| **Cash funds at this year end** | | 126,170 | 79,205 | 205,375 | 134,112 |

## CHURCH AT BARKING RIVERSIDE

## STATEMENT OF ASSETS AND LIABILITIES

## FOR THE YEAR ENDED 31 DECEMBER 2025

| Categories | Details | Unrestricted funds | Restricted funds |
|---|---|---|---|
| **Cash funds** | | | |
| | Cash at bank and in hand | 126,170 | 79,205 |
| | **Total Cash Funds** | **126,170** | **79,205** |

**Statement of Assets and Liabilities**

| **Cash Funds** | **Unrestricted** | **Restricted** | **Total 2025** | **Total 2024** |
|---|---|---|---|---|
| Cash at bank immediate access | £64,122 | £25,810 | £89,932 | £23,401 |
| Notice Deposit | £62,048 | £53,395 | £115,443 | £110,711 |
| **Total Cash Funds** | **£126,170** | **£79,205** | **£205,375** | **£134,112** |

| **Other Monetary Assets** | **Unrestricted** | **Restricted** | **Total 2025** | **Total 2024** |
|---|---|---|---|---|
| Gift Aid due to Charity | £3,068 | | £3,068 | £1,963 |
| Other Debtors | £7,537 | | £7,537 | £26,855 |
| **Total** | **£10,605** | **0.00** | **£10,605** | **£28,818** |

| Liabilities | Unrestricted | Restricted | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Independent Examination fee | £960 | 0.00 | £960 | £1,020 |
| Tax and Social Security | £2,779 | £8.00 | £2,787 | 0.00 |
| Other Creditors | £26,024 | | £26,024 | |
| Trade Creditors. | £1,698 | | £1,698 | £7,303 |
| Parish Share | | | | £5,000 |
| **Total** | **£31,461** | **£8.00** | **£31,469** | **£13,323** |

**Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

paul Rose
Paul Rose (Oct 14, 2026 16:08:18 GMT+1)

Paul Rose
Chair of Trustees

Date: Oct 14, 2026

The notes on pages 17-22 form part of these accounts.

## CHURCH AT BARKING RIVERSIDE

## NOTES TO THE FINANCIAL STATEMENTS

## FOR THE YEAR ENDED 31 DECEMBER 2025

### 1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a CIO, in the preparation of the accounts are as follows.

**Basis of preparation**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the charity in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the charity for purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

### 2. Income from Donations and Legacies

| Analysis | Unrestricted funds | Restricted funds | Total funds 2025 | Total funds 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Collections at services | - | - | - | 543 |
| General grants provided by Government/other charities | 39,185 | 28,279 | 67,464 | 51,726 |
| Gift Aid Recovered | 2,338 | - | 2,338 | 2,592 |
| Planned giving | 13,507 | - | 13,507 | 14,692 |
| Total | 55,030 | 28,279 | 83,309 | 69,553 |

**3. Other Income**

| Analysis | Unrestricted funds | Total funds 2025 | Total funds 2024 |
|---|---|---|---|
| | £ | £ | £ |
| Rivergate Centre | 115,603 | 115,603 | 22,946 |
| Other income | 184 | 184 | 328 |
| Total | 115,787 | 115,787 | 23,774 |

**4. Income from Investments**

| Analysis | Unrestricted funds | Restricted funds | Total funds 2025 | Total funds 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Interest from deposits | 2,650 | 2,082 | 4,732 | 5,401 |
| Total | 2,650 | 2,082 | 4,732 | 5,401 |

**5. Expenditure on Charitable Activities**

| Analysis | Unrestricted funds | Restricted funds | Total funds 2025 | Total funds 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Other Travel and expenses | 46 | - | 46 | - |
| Education and Conferences | 722 | - | 722 | - |
| Parish Share | 15,230 | - | 15,230 | 5,000 |
| Celebrations and Festivals | 3,334 | 27 | 3,360 | 4,437 |
| Rental of Church Space | 5,434 | 922 | 6,356 | 10,147 |
| Children and youth ministry | 541 | - | 541 | 114 |
| Community Support | 504 | - | 504 | |

| | | | | |
|---|---|---|---|---|
| Clergy Expenses | - | - | - | 371 |
| Church Activities | 4,039 | - | 4,039 | - |
| Insurance | 585 | - | 585 | 494 |
| IT Maintenance and Software | 5,404 | 1,225.00 | 6,629 | 2,172 |
| Other administration and office costs | 936 | - | 936 | 744 |
| Research on new Ministry Projects | - | - | - | 5,853 |
| Subscriptions | 1,967 | 66 | 2,034 | 1,282 |
| Community activities | | 3,739 | 3,739 | - |
| Wages and salaries | 68,891 | 7,715 | 76,606 | 41,747 |
| Other ministry costs | - | - | - | 180 |
| Legal and professional fees | 9,008 | - | 9,008 | 2,124 |
| Mission giving and donations | 257 | - | 257 | 3,000 |
| Repairs and Maintenance | 51 | - | 51 | 781 |
| Marketing | 654 | - | 654 | - |
| Contractors | 1,268 | - | 1,268 | 11,523 |
| Total | 118,871 | 13,694 | 132,565 | 89,188 |

**6. Clergy and Staff costs**

Rev. Sam Pollard was directly employed during the financial year as the Faith and Partnership Lead and was paid £3,282 (2024: £3,333) for serving in that capacity (His employment was terminated 31/07/2025). Subsequent to last financial year end, it became apparent that his employment in this role and receipt of these payments was not permitted by the charity's governing document. Mrs. Anna Pollard was also directly employed by the charity subsequent to the last financial year in breach of its governing document, although not at the same time as Rev. Sam Pollard and neither were employed whilst holding a position as a Trustee. Mrs Anna Pollard was paid £2,667 August to September 2025 (2024: nil).
From September 2025 the charity ensured that no individuals were in breach of its governing document.

**7. Charity funds**

**7.1 Details of material funds held and movements during the CURRENT reporting period**

| Fund names | Fund balances brought forward | Income | Expenditure | Transfers | Fund balances carried forward |
|---|---|---|---|---|---|
| | £ | £ | £ | | £ |
| Unrestricted funds | 71,574 | 173,466 | 118,871 | 0.00 | 126,170 |
| Restricted funds | 62,538 | 30,361 | 13,694 | 0.00 | 79,205 |
| Total | 134,112 | 203,827 | 132,565 | | 205,375 |

**7.2 Details of funds held and movements.**

| | Opening balance £ | Receipts £ | Payments £ | Transfers £ | Closing balance £ |
|---|---|---|---|---|---|
| **General fund** | 69,657 | 46,420 | (27,613) | | 88,465 |
| **Designated funds** | | | | | |
| Rivergate Centre | (366) | 115,781 | (71,955) | | 43,460 |

| | | | | |
|---|---|---|---|---|
| Pastoral Discretionary Fund | 2,283 | | (503) | 1,780 |
| Strategic Dev't Fund | | 11,190 | (18,727) | (7,537) |
| Special Collections | | 75 | (75) | - |
| | 1,917 | 127,046 | (91,260) | 37,703 |
| **Restricted funds** | | | | |
| CDBF Fund | 52,538 | 2,082 | (1,225) | 53,396 |
| Over the Border Fund | 10,000 | 10,000 | (8,359) | 11,641 |
| Winter Activities Fund | | 11,279 | (3,867) | 7,412 |
| Andre Trust | | 2,000 | (66) | 1,934 |
| Lancaster Foundation | | 5,000 | (176) | 4,824 |
| | 62,538 | 30,361 | (13,693) | 79,205 |
| **Total funds** | 134,112 | 203,827 | (132,566) | 205,375 |

**Designated Funds include:**

| | |
|---|---|
| Rivergate Centre Fund | Holds income and expenditure related to the CIO's operation of the Rivergate Centre at Barking Riverside |
| Pastor's Discretionary Fund | Supporting the community |
| Strategic Development Fund | Core support to launch the church from central C of E commissioners, this has been tapered down, in 2025 it supported Comms and ops salary costs, team expenses and training, and community events, it will conclude at the end of 2026. The amount to cover the deficit was received in January 2026. |

**Restricted Funds include:**

**The CDBF Fund** represents funds from the Church Commissioners that had been allocated historically to ministry in the local area and was agreed via the Chelmsford Diocese Project Board, which involves both Church Commissioner representation and Chelmsford

Diocesan Board of Finance that it could be used towards specific aspects of the charity's work.

**The London Over the Border Fund** represents a grant received in 2024 for expenditure in 2025 for ongoing work of the Youth Hub, including the Youth and Families Lead Salary. The second tranche of funding was received at the end of 2025 to cover the costs of Youth Hub during 2026.

**The Winter Activities Fund** represents a grant from London Borough of Barking and Dagenham council to provide a warm space for residents during the winter months, where they can find refreshments, a place to connect, activities to join in with and referral to services as required.

**The Andre Trust** represents a grant from The Andre Trust to support Flourish prayer club activities for the year, a prayer club for Key Stage 2 children in the linked primary school.

**The Lancaster Fund** represents a grant from The Lancaster Trust to support the development of a youth led podcast, including staff time, a laptop and software for producing it.