CHARITY REGISTRATION NUMBER: 1138719

Reformed Church International - United Kingdom

Unaudited Financial Statements

31st December 2025

MR A A B GRAINGER FCA
Griffiths & Pegg Limited Chartered Accountants
3 Hagley Court South
Waterfront East
Level Street
Brierley Hill
West Midlands
DY5 1XE

Reformed Church International - United Kingdom

Financial Statements

Year ended 31st December 2025

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Reformed Church International - United Kingdom

Trustees' Annual Report

Year ended 31st December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2025.

Objectives and activities

The charity's aim and objectives are to worship God and exemplify and further his teachings for the benefit of the church community and the greater public in accordance with the Reformed Church International statement of beliefs.

This is achieved through enabling and encouraging the worship of God through Jesus Christ by the holding of public celebrations of services, prayer meetings and Christian conferences whilst providing opportunities for the mission and Christian Evangelism.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Reformed Church International - United Kingdom

Trustees' Annual Report *(continued)*

Year ended 31st December 2025

Achievements and performance

The year 2025 continued with an upward trajectory with growth numbers being the highest it has ever been with a 12% increase on 2024 numbers. Youth and Sunday remain the largest segment and the Church is continuously looking at ways to keep the Youth engaged and retain them.

For the first time ever, we successfully secured leased vehicles for our reverends, improving mobility and support for ministry work.

New preaching posts have been established in Poland and Ireland and this which is very welcome as there is potential for growth.

While 2025 presented notable challenges, the successes achieved demonstrate our resilience and commitment to growth. By leveraging these achievements and pursuing the identified opportunities, Reformed Church International UK can build a stronger, more unified, and future-ready organisation.

Plans for the future

Focus on outreach, community engagement, and innovative programs to increase membership and strengthen fellowship for membership retention.

Due to the continued growth in numbers, there is need for subdivision and calling/recruiting more Religion Ministers/Reverends so all congregants in the UK are catered for and taking into account geographical locations.

There has been a long-term vision to purchase a Church building and this is actively being pursued with all options being kept open.

Reformed Church International - United Kingdom

Trustees' Annual Report *(continued)*

Year ended 31st December 2025

Financial review

The results for the year, and the financial position at the end of the year, are shown in the attached financial statements.

Reserves Policy

The Trustees agreed to hold three months of unrestricted funds for operational costs to meet the going concern requirement and restricted funds shall be held in total to purchase or build a church building in future.

Reference and administrative details

Registered charity name	Reformed Church International - United Kingdom
Charity registration number	1138719
Principal office	High Street Lye Stourbridge Birmingham DY9 8LF
The trustees	Rev S Chizhande Mr T Simbi Miss L Muzvidziwa Mr J Kuzipa Mr P Makiwa Mrs R Sango Mr W Simbanegavi Ms S D Mavurayi Mr K Mika Mr N Kandenga Mr C Mabhiza Rev G Mutukwa Mr H Mapomba Mr N Maradza
Independent examiner	Mr A A B Grainger Griffiths & Pegg Limited Chartered Accountants 3 Hagley Court South Waterfront East Level Street Brierley Hill West Midlands DY5 1XE

Reformed Church International - United Kingdom

Trustees' Annual Report *(continued)*

Year ended 31st December 2025

Structure, governance and management

Reformed Church Zimbabwe - International was formed in May 2010, constituted under a Trust Deed dated 2nd May 2010 and was granted charitable status on 1st November 2010.

Trustees are appointed by the board of trustees. Additionally, there is a management sub-committee that meets on a regular basis to implement policy and organise fund raising activities.

The charity changed its name in 2022 to Reformed Church International - United Kingdom.

The trustees' annual report was approved on 16th September 2026 and signed on behalf of the board of trustees by:



Mr T Simbi
Trustee

Reformed Church International - United Kingdom

Independent Examiner's Report to the Trustees of Reformed Church International - United Kingdom

Year ended 31st December 2025

I report to the trustees on my examination of the financial statements of Reformed Church International - United Kingdom ('the charity') for the year ended 31st December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 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 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

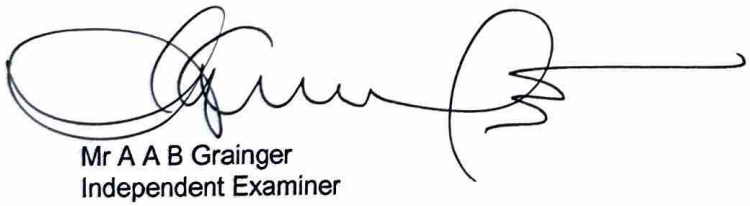
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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.



Mr A A B Grainger
Independent Examiner

Griffiths & Pegg Limited Chartered Accountants
3 Hagley Court South
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DY5 1XE

Reformed Church International - United Kingdom

Statement of Financial Activities

Year ended 31st December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	4	259,612	–	**259,612**	249,691
Charitable activities	5	20,689	6,625	**27,314**	18,349
Total income		280,301	6,625	**286,926**	268,040
Expenditure					
Expenditure on charitable activities	6,7	275,758	–	**275,758**	244,608
Total expenditure		275,758	–	**275,758**	244,608
Net income and net movement in funds		4,543	6,625	**11,168**	23,432
Reconciliation of funds					
Total funds brought forward		125,558	33,654	**159,212**	135,780
Total funds carried forward		130,101	40,279	**170,380**	159,212

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Reformed Church International - United Kingdom

Statement of Financial Position

31st December 2025

	Note	2025 £	£	2024 £
Fixed assets				
Tangible fixed assets	12		3,827	2,213
Current assets				
Debtors	13	2,498		2,776
Cash at bank and in hand		182,890		167,227
		185,388		170,003
Creditors: amounts falling due within one year	14	18,835		13,004
Net current assets			166,553	156,999
Total assets less current liabilities			170,380	159,212
Net assets			170,380	159,212
Funds of the charity				
Restricted funds			36,730	30,105
Unrestricted funds			133,650	129,107
Total charity funds	16		170,380	159,212

These financial statements were approved by the board of trustees and authorised for issue on 16th September 2026, and are signed on behalf of the board by:



Mr T Simbi
Trustee

Reformed Church International - United Kingdom

Notes to the Financial Statements

Year ended 31st December 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is High Street, Lye, Stourbridge, West Midlands, DY9 8LT.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a) No cash flow statement has been presented for the company.
(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2025

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to categories of income:

- income from donations is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Computer Equipment	-	25% straight line
Musical Equipment	-	25% straight line
Other Equipment	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2025

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

4. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Tithes	50,196	**50,196**	54,240	54,240
Sunday Collection	34,886	**34,886**	36,339	36,339
Fundraising Donations	–	**–**	13,971	13,971
Gift Aid	32,297	**32,297**	49,022	49,022
Conference fees	108,039	**108,039**	75,220	75,220
Other Donations	34,194	**34,194**	20,899	20,899
	259,612	**259,612**	249,691	249,691

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Building Fund	–	6,625	**6,625**
Fellowship	20,689	–	**20,689**
	20,689	6,625	**27,314**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Building Fund	188	3,549	3,737
Fellowship	14,612	–	14,612
	14,800	3,549	18,349

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2025

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Worship	271,228	**271,228**	241,343	241,343
Support costs	4,530	**4,530**	3,265	3,265
	275,758	**275,758**	244,608	244,608

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Worship	271,228	–	**271,228**	241,343
Governance costs	–	4,530	**4,530**	3,265
	271,228	4,530	**275,758**	244,608

8. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	**1,910**	1,105
Foreign exchange differences	**1,896**	1,651

9. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**4,160**	4,160

10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	**47,567**	44,167
Employer contributions to pension plans	**1,053**	1,024
	48,620	45,191

The average head count of employees during the year was 2 (2024: 2). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No.	2024 No.
Number of pastoral staff	**2**	2

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2025

11. Trustee remuneration and expenses

One or more trustees has been paid remuneration or received other benefits from employment with the charity or a related entity.

One or more trustees has claimed expenses or had their expenses met by the charity.

12. Tangible fixed assets

	Computer equipment £	Musical equipment £	Other assets £	**Total £**
Cost				
At 1st January 2025	6,447	6,058	3,947	**16,452**
Additions	3,524	–	–	**3,524**
At 31st December 2025	9,971	6,058	3,947	**19,976**
Depreciation				
At 1st January 2025	4,234	6,058	3,947	**14,239**
Charge for the year	1,910	–	–	**1,910**
At 31st December 2025	6,144	6,058	3,947	**16,149**
Carrying amount				
At 31st December 2025	3,827	–	–	**3,827**
At 31st December 2024	2,213	–	–	2,213

13. Debtors

	2025 £	2024 £
Other debtors	**2,498**	2,776

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	**2,500**	2,160
Social security and other taxes	**16,100**	10,618
Pension control	**235**	226
	18,835	13,004

15. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,053 (2024: £1,024).

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2025

16. Analysis of charitable funds

Unrestricted funds

	At 1st January 2025 £	Income £	Expenditure £	**At 31st December 2025 £**
General funds	125,558	280,301	(275,758)	**130,101**

	At 1st January 2024 £	Income £	Expenditure £	At 31st December 2024 £
General funds	105,675	264,491	(244,608)	125,558

Restricted funds

	At 1st January 2025 £	Income £	Expenditure £	**At 31st December 2025 £**
Building fund	33,654	6,625	–	**40,279**

	At 1st January 2024 £	Income £	Expenditure £	At 31st December 2024 £
Building fund	30,105	3,549	–	33,654

17. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	3,827	–	**3,827**
Current assets	145,109	40,279	**185,388**
Creditors less than 1 year	(18,835)	–	**(18,835)**
Net assets	130,101	40,279	**170,380**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	2,213	–	2,213
Current assets	136,349	33,654	170,003
Creditors less than 1 year	(13,004)	–	(13,004)
Net assets	125,558	33,654	159,212

Reformed Church International - United Kingdom

Management Information

Year ended 31st December 2025

The following pages do not form part of the financial statements.

Reformed Church International - United Kingdom

Detailed Statement of Financial Activities

Year ended 31st December 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Tithes	**50,196**	54,240
Sunday Collection	**34,886**	36,339
Fundraising Donations	**–**	13,971
Gift Aid	**32,297**	49,022
Conference fees	**108,039**	75,220
Other Donations	**34,194**	20,899
	259,612	249,691
Charitable activities		
Building Fund	**6,625**	3,737
Fellowship	**20,689**	14,612
	27,314	18,349
Total income	**286,926**	268,040
Expenditure		
Expenditure on charitable activities		
Wages and salaries	**47,567**	44,167
Pension costs	**1,053**	1,024
Branch rent	**4,202**	7,448
Pastoral care	**7,200**	11,050
Legal and professional fees	**3,119**	2,916
Depreciation	**1,910**	1,105
Bank charges	**1,896**	1,651
Administration costs	**63,367**	71,935
Contributions to Affiliate	**–**	236
Conference costs	**129,845**	90,675
Pastoral care	**15,599**	12,401
	275,758	244,608
Total expenditure	**275,758**	244,608
Net income	**11,168**	23,432

Reformed Church International - United Kingdom

Notes to the Detailed Statement of Financial Activities

Year ended 31st December 2025

	2025 £	2024 £
Expenditure on charitable activities		
Worship		
Activities undertaken directly		
Wages and salaries	**47,567**	44,167
Pension costs	**1,053**	1,024
Branch rent	**4,202**	7,448
Pastoral care	**7,200**	11,050
Payroll administration costs	**499**	756
Bank Charges	**1,896**	1,651
Administration costs	**63,367**	71,935
Contributions to Affiliate	**–**	236
Conference costs	**129,845**	90,675
Pastoral care	**15,599**	12,401
	271,228	241,343
Governance costs		
Governance costs - Legal and professional	**2,620**	2,160
Governance costs - depreciation	**1,910**	1,105
	4,530	3,265
Expenditure on charitable activities	**275,758**	244,608