ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Rhema UK & Ireland

(A company limited by guarantee)

Charity registration number: 1150046

Company registration number: 08106501

G Schulz & Company Ltd
3 Lane Close
Broadbridge Heath
Horsham
RH12 3UF

RHEMA UK & IRELAND

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RHEMA UK & IRELAND

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Kevin Hugh Fletcher (resigned 1 June 2026) Joel Taller Alan Morton John Grunewald Tobias Avery Deborah Eyitayo
Charity Registration Number	1150046
Company Registration Number	08106501
	The charity is incorporated in England.
Registered Office	The Grain Store Hills Barns Appledram Lane South Chichester PO20 7EG
Independent Examiner	G W Schulz FCMA CGMA G Schulz & Company Ltd 3 Lane Close Broadbridge Heath Horsham RH12 3UF
Bankers	Barclays Leicester LE87 2BB

RHEMA UK & IRELAND

TRUSTEES' REPORT

The Trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2025.

Structure, governance and management

Nature of governing document

The company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 14 June 2012.

Recruitment and appointment of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

Risk management

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Objectives and activities

Policies and objectives

Rhema UK & Ireland's charitable purposes as set out in the company's Memorandum and Articles of Association are to:
• Advance the Christian faith in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
• Relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods, or services of any kind, including through the provision of counseling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
• Advance education in such ways and in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

These objects are being accomplished in two main areas:
• Training - Through Bible Colleges, Training Conferences and providing Christian
• teaching material, individuals are trained in foundational Christian doctrines as well as receiving specific training for Christian ministry.
• Churches - Through supporting the planting of local churches, assisting other churches and Christian ministries through networking for mutual support, strengthening and mentoring. We specifically partner with Dynamic Church Planting International to provide training in church planting principles.

Public benefit

The Trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

RHEMA UK & IRELAND

TRUSTEES' REPORT

Activities for achieving objectives

The main activities in relation to the above objectives are:

1. The operation of Rhema Bible College programmes:

a. Open Learning Programme

b. Flexible Learning Programme

During 2025 we moved from only providing online campuses to also having a hybrid programme (Flexible Learning Programme) based out of Manchester. Both programmes are provided termly with a longer break during the summer. The programmes take three years to complete with students receiving Diplomas after completion.

Since 2011 Rhema Bible College in the United Kingdom has awarded 195 Certificates of Completion and 210 Diplomas with the next round of diploma graduates due in 2026. Graduates are currently filling roles such as the pastoring churches, serving in important staff and/or leadership positions in their local churches as well as being an influential Christian witness in their communities and through marketplace ministry. Because service is an important part of the ethos of Rhema UK & Ireland most students, upon completion of their studies, are very faithful to support their local churches and other Christian ministries through service and outreach programmes in the United Kingdom and around the world.

At the end of 2025 we had 57 students enrolled to study in our programmes.

2. Dynamic Church Planting Training delivered both online and in-person in the UK and overseas.

RUKI began a partnership with DCPI in April 2012. Since that time RUKI has offered training at different locations in the United Kingdom and other locations around the world. These trainings are provided free of charge.

During 2022 leadership for the DCPI partnership was handed over to Alan (trustee) and Claire Morton who certified as DCPI Master Trainers in April 2023. In 2025 Alan and Claire, along with their team, delivered multiple church planting courses, training 517 leaders, 135 hours of mentoring and worked on numerous church plants. 10 new DCPI trainers were also certified to help develop more training and mentoring capacity.

RUKI partnered with DCPI and GoChurch Manchester to deliver the UKI Vision Summit in Manchester.

3. Rhema UK & Ireland began hosting Rhema and Friends events in 2011. These events exist for the purpose of joining together Rhema Bible College alumni, students, and those interested in the mission of Rhema UK & Ireland for Biblical exhortation, prayer, fellowship, mutual encouragement, and networking.

These events have now evolved into "Ignite" Events and are held 2 or 3 times per year in the Northwest and South part of England as well as Ireland. They continue to be successful, while the numbers are not as high as we might want, they have been consistent, and the feedback has been very positive. The connections made at these events have also been very positive in terms of building relationships to support the growth of RHEMA UK & Ireland and the recruitment of students.

These events will continue in 2026 where we will continue to develop our relationships with GoChurch, Faith Life, Reigate Baptist Church and Island Church who have supported us by hosting these events.

4. Alongside these core activities there has been increasing work to add value back to alumni and the public, examples of this include:

a. 13 episodes of the IGNITE the Day Podcast released.

b. New WhatsApp Group established for alumni with nearly 150 members.

c. Improved social media efforts to better engage and market RHEMA UK & Ireland.

d. Ministry trips inside and outside of the UK and Ireland to equip the church, build relationships to support the work and identify new opportunities for student recruitment. Specifically our Directors spent time touring Ireland re-connecting with Pastors and alumni that are generally not engaged with RHEMA.

5. Working alongside other RHEMA organisations in Europe we also supported the development and training of teams in other nations through monthly Directors Zoom meetings and the annual continental meeting in Greece. The continental meeting is an opportunity for leaders and teams (around 100 people from 15 nations) across Europe to come together to develop relationships, strategise and develop as leaders and teams. The UK & Ireland team supported the design and delivery of these meetings to support wider European impact of our objectives.

6. Our Directors and Head of RBC & Operations also worked on developing and delivering the International RHEMA Bible Training College Team meetings that take place in the USA each year. As with the continental meetings this is an opportunity to develop relationships, strategise and develop as leaders and teams with several hundred team members in physical attendance and 400+ attending virtually.

Achievements and performance

The year 2025, continued to be a time of building team that would enable us to move forward robustly.

We appointed Debbie Eyitayo as a trustee during 2023. In 2024 she led in the development of a live Zoom Prayer School to support our curriculum, this has been a very successful project which she handed over to leaders she trained up in 2025. It is great to see Prayer School being entirely run by alumni now.

Debbie has moved on to lead our alumni effort in 2025 this work will be developed with get togethers starting in 2026.

The leadership team has generally worked well enabling greater focus in key areas that individuals are responsible for. The biggest challenge has continued to be student recruitment. While we recruited enough students to start our new Flexible Learning Programme in September 2025, the numbers are not where we hoped they would be and we will keep pushing recruitment in 2026.

We expanded our leadership team toward the end of 2025 by asking Jason and Alisha Gratehouse to join. Their remit will be to start developing and delivering a leadership pipeline for RHEMA UK & Ireland during 2026.

A number of our team members attended the continental team meeting in Greece in November 2025. This was a great time to come together and grow as a team (which is hard when we work virtually much of the time), to connect with the wider RHEMA vision, to build relationships across Europe and to learn (as well as contribute which was mentioned above).

During 2025 we had some really positive team growth and were able to establish teams to run Prayer School, the Podcast, social media etc…

All staff and leadership are continuing to work in a hybrid manner with some meetings through Zoom and others in person. While the Directors are based in the south of England the administrative team is in Northern Ireland and members of the leadership team and other teams are from around the UK.

A number of team members including Toby, Michele, Alan and Claire continue to support other RHEMA Bible Colleges around the world through teaching classes either remotely or in-person.

The financial position of RUKI remains stable.

Financial review

Income for the year amounted to £78,973 (2024: £58,526) and expenditure £97,063 (2024: £86,967). Funds carried forward are £23,635.

Policy on reserves

The Trustees have determined that, in line with their belief that God provides for the work to which He calls His people, no reserves should be maintained for the work of the charity.

Plans for future periods

The main focus for 2026 will be recruiting students for the Flexible Learning Programme and improving partnership.

We expect to hold Ignite events in both the North West, South of England and in Ireland in the spring and late Autumn 2026. This will include our first conference and a graduation ceremony in the Autumn.

We expect to run multiple DCPI trainings throughout the year as well as promote church planting in a variety of international RHEMA forums.

We plan to take some of the team to the RHEMA Europe Team Meetings again in November 2026, they will be hosted in Portugal this time. The majority of team members will have to raise their own funds to attend this year. On top of this we intend to take our Head of Operations to RHEMA USA for Winter Bible Seminar and International RHEMA Team Meetings (this is a requirement for the directors to attend each year) again. This will be a positive growth opportunity for her and again will strengthen the team.

From a student recruitment perspective we intend to have tables at a number of conferences in 2026 to promote RHEMA, we will be preparing digital and physical content for people to share in their churches and asking our alumni to take a greater place in promoting RBC.

We plan to hold our second vision night in the summer of 2026 to share what we are doing now and our aims for the future. We are hoping to use this event to better engage students and alumni in RHEMA UK & Ireland.

RHEMA UK & IRELAND

TRUSTEES' REPORT

Statement of Responsibilities

The Trustees (who are also the directors of Rhema UK & Ireland for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and 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, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Trustees of the charity on 15 September 2026 and signed on its behalf by:

.....
Tobias Avery
Trustee

RHEMA UK & IRELAND

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RHEMA UK & IRELAND

I report to the charity Trustees on my examination of the accounts of Rhema UK & Ireland for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's Trustees of Rhema UK & Ireland (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 Rhema UK & Ireland 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 statement

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 Rhema UK & Ireland 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 W Schulz FCMA CGMA

G Schulz & Company Ltd
3 Lane Close
Broadbridge Heath
Horsham
RH12 3UF

15 September 2026

RHEMA UK & IRELAND

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	24,660	24,660	17,933
Charitable activities	4	54,313	54,313	40,593
Total income		78,973	78,973	58,526
Expenditure on:				
Charitable activities	5	97,063	97,063	86,967
Total expenditure		97,063	97,063	86,967
Net expenditure		(18,090)	(18,090)	(28,441)
Net movement in funds		(18,090)	(18,090)	(28,441)
Reconciliation of funds				
Total funds brought forward		41,725	41,725	70,166
Total funds carried forward	13	23,635	23,635	41,725

The notes on pages 11 to 18 form an integral part of these financial statements.

RHEMA UK & IRELAND

REGISTERED NUMBER: 08106501
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	9	-	-
		-	-
Current assets			
Debtors	10	7,533	7,099
Cash at bank and in hand		17,292	35,920
		24,825	43,019
Creditors: Amounts falling due within one year	11	(1,190)	(1,294)
Net current assets		23,635	41,725
Net assets		23,635	41,725
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		23,635	41,725
Total funds	13	23,635	41,725

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 9 to 18 were approved by the Trustees, and authorised for issue on 15 September 2026 and signed on their behalf by:

.....
Tobias Avery
Trustee

RHEMA UK & IRELAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Rhema UK & Ireland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Gift aid

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

Investment income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant expenditure

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Sound equipment	25% on cost
Fixtures and fittings	25% on cost
Computer equipment	33% on cost

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Liabilities
Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

3 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations	24,660	24,660	17,933
	24,660	24,660	17,933

4 Income from charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Tuition fees	54,313	54,313	40,593

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total 2025 £	Total 2024 £
Premises costs		451	451	197
Events		4,200	4,200	2,809
Hospitality		241	241	235
Textbooks		19	19	61
Equipment		4,422	4,422	1,790
Travel and accommodation		23,486	23,486	15,676
Advertising		2,052	2,052	3,397
Printing, stationery and software		6,595	6,595	5,930
Telephone and internet		159	159	586
Insurance		1,321	1,321	1,274
Legal & professional		137	137	-
Training		1,541	1,541	1,193
Bank charges		-	-	297
Sundry expenses		561	561	231
Independent examination		1,020	1,020	1,020
Depreciation		-	-	1,198
Grant funding of activities	6	3,026	3,026	5,123
Staff costs	8	47,832	47,832	45,950
		97,063	97,063	86,967

6 Grant-making

Analysis of grants

	Grants to institutions		Grants to individuals	
	2025	2024	2025	2024
	£	£	£	£
Grants	1,829	2,604	1,197	2,519

7 Trustees remuneration and related party transactions

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

The only other payments made to the Trustees, or any person connected with them, consisted of reimbursements of expenditure incurred on behalf of the charity in furthering the charity's objects.

8 Staff costs

The aggregate payroll costs were as follows:

	2025	2024
	£	£
Staff costs during the year were:		
Wages and salaries	45,689	44,059
Pension costs	2,143	1,891
	47,832	45,950

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025	2024
	No	No
Staff	2	2

No employee received emoluments of more than £60,000 during the year.

9 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Sound equipment £	Total £
Cost				
At 1 January 2025	2,826	5,898	3,777	12,501
At 31 December 2025	2,826	5,898	3,777	12,501
Depreciation				
At 1 January 2025	2,826	5,898	3,777	12,501
At 31 December 2025	2,826	5,898	3,777	12,501
Net book value				
At 31 December 2025	-	-	-	-
At 31 December 2024	-	-	-	-

10 Debtors

	2025 £	2024 £
Other debtors	7,533	7,099

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	280	384
Accruals	910	910
	1,190	1,294

12 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £2,143 (2024 - £1,891).

Contributions totalling £280 (2024 - £384) were payable to the scheme at the end of the year and are included in creditors.

13 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General				
General Fund	41,725	78,973	(97,063)	23,635

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General				
General Fund	70,166	58,526	(86,967)	41,725

14 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Current assets	24,825	24,825
Current liabilities	(1,190)	(1,190)
Total net assets	23,635	23,635

	Unrestricted funds General £	Total funds at 31 December 2024 £
Current assets	43,019	43,019
Current liabilities	(1,294)	(1,294)
Total net assets	41,725	41,725