

RUWACH CHRISTIAN CHURCH

England & Wales · Charity number 1127027

Details

Status Registered

Legal form Charitable company

Company number [06759923](#)

Registered 2008-12-03

Register [View on the Charity Commission register](#)

Contact

Address Franklynn Gospel Hall
87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

Phone 07766145539

Email office@ruwach.org.uk

Website www.ruwach.org.uk

Activities

Objects: A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE TO THE ARTICLES HERETO ATTACHED IN SUCH WAYS AND IN SUCH PARTS OF HAYWARDS HEATH, WEST SUSSEX, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; B) TO 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 COUNSELLING AND SUPPORT IN SUCH PARTS OF HAYWARDS HEATH, WEST SUSSEX, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: The charity operates as a church from premises at 87 Eastern Road, Haywards Heath, under the Pastoral Leadership of Senior Pastor Tom and Sophie Partis

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£182,110	£133,187	-	-
2024-12-31	£134,458	£134,639	-	-
2023-12-31	£115,377	£118,941	-	-
2022-12-31	£109,719	£100,108	-	-
2021-12-31	£91,683	£89,807	-	-
2020-12-31	£101,601	£102,011	-	-

Trustees

Name	Role	Appointed
Charles Robert George Price		2022-04-01
Gillian Anne Partis		2024-01-22
PHILIP CROUCH		2005-05-16
Sarah Elizabeth Gillies		2024-01-22
Stephen Jeremy Beard		2008-11-27

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2025
for
RUWACH CHRISTIAN CHURCH

Streets (Worthing) Limited
Chartered Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2025**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 8
Notes to the Financial Statements	9 to 13
Detailed Statement of Financial Activities	14 to 15

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with eight participants. It has grown steadily such that 22 years later it is averaging 80-100 at its Sunday morning services.

In September 2023, the venue for Sunday morning services was moved from the church's headquarters at 87, Eastern Road to Northlands Wood Primary Academy in Haywards Heath. This has allowed the church to meet as one congregation and to become part of the local community in that area. A close relationship has been formed with the school.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

It is the policy of the church to allocate a proportion of its income to charitable donations to external organisations. In 2025 donations were made to Off the Fence (based in Brighton), Christmas Church in Ukraine, New Day United in Cape Town and Afrika Wa Yesu in Mozambique.

Ruwach continues to be involved in local community events with the potential for joining up with other local churches. A small youth section is now in place and the aim is to build on this in 2026. We continue to see a marked increase in the number of families with young children attending the church. Consequently, our focus has shifted more towards the provision that we make for primary school-aged children. The church has a large contingent of members who are employed in local schools as teachers and teaching assistants. There is considerable housing development in the area bringing in new residents and especially young families. We have seen an influx of several young couples to the church since mid-2021. We have recently started a support group for mothers with young babies called "Little Mustard Seeds" which meets fortnightly. There are plans for additional community related projects in 2026.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2025**

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2019).

From time-to-time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

The core church membership has maintained their level of regular giving using online payments. We now receive very few cash/cheque offerings at Sunday services. The level of regular income received covers our regular expenditure. Our income in 2025, as recorded in the annual accounts, has increased significantly by £47,652 compared with 2024, due largely to two significant donations as a result of legacies. This has resulted in us now having a contingency fund of approximately £65,000.

Expenditure is closely scrutinised by the Trustees. Overall expenditure in 2025 was very similar to 2024. The cost of repairs was lower, but other general costs have increased. The use of Northlands Wood Primary Academy for Sunday services does incur hire charges (albeit modest). During the year we increased the working hours of our part-time administrator. Despite improved terms having been negotiated with utility suppliers significant increases in energy costs have been incurred. Our pastor, Tom Partis was granted an 8-week sabbatical which incurred some extra costs for courses, books, and guest speakers in his absence.

Our general financial position is very healthy. We have no mortgages or major loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £708 per month and is based on a 5-year lease. Our landlord, Church Growth Trust, agreed to loan us £6,700 to assist with the cost of urgent roof repairs. This is being repaid by monthly payments of £107.90. The church continues to make full use of these premises. Apart from Sunday morning services now being held at Northlands Wood Primary Academy, our Eastern Road premises provide office space and meeting rooms as well as being available to use for training courses and other midweek groups. It is intended to use the premises more frequently for community-related activities.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. This constitution remains in force.

Recruitment and appointment of new trustees

The trustees are appointed by the eldership team, approved by the existing trustees, and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard
P Crouch
C Price
G Partis
S Gillies

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the eldership team. The eldership team are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The eldership team during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trine Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. In May 2025 we transferred to a new company, Angel Bookkeeping Services, based in Worthing. They provide monthly management accounts and the initial preparation work for the annual accounts; they manage the payroll and pension payments and the service provided has been excellent.

Life groups

The church comprises several "life groups" who meet weekly, typically in private homes, to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently six life groups with an average of 6-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled.

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. The following responsibilities, structure and policies have been implemented: -

- Sarah Gillies (Trustee) has been appointed as safeguarding lead and Emma Manning appointed as her deputy.
- Our safeguarding policy was rewritten, and this was sent to Thirtyone:eight for review and was approved.
- All staff, elders, leadership team members and trustees have completed training with Thirtyone:eight on 'Creating Healthy Christian Cultures and Understanding Spiritual Abuse'
- Sarah Gillies has completed 'Safeguarding Leads' training
- Two new female trustees were appointed in 2024, Jill Partis and Sarah Gillies.
- The trustees have reviewed and rewritten the church's Employees' and Volunteers' Handbooks using templates provided by Thirtyone:eight.

No new safeguarding issues or complaints were raised in 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2025

Trustees

P Crouch
S J Beard
C R G Price
G A Partis
S E Gillies

Independent Examiner

Streets (Worthing) Limited
Chartered Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

Solicitors

DMH Stallard
Gainsborough House,
Pegler Way,
Crawley,
West Sussex,
RH11 7FZ

Approved by order of the board of trustees on and signed on its behalf by:

.....
P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.

Tom Mills FCA

Streets (Worthing) Limited
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

Date:

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		179,814	131,425
Other trading activities	2	1,570	2,728
Investment income	3	726	305
Total		182,110	134,458
EXPENDITURE ON			
Charitable activities			
Church running costs		107,855	126,264
Grants & donations		25,019	8,375
Other		313	-
Total		133,187	134,639
NET INCOME/(EXPENDITURE)		48,923	(181)
RECONCILIATION OF FUNDS			
Total funds brought forward		16,130	16,311
TOTAL FUNDS CARRIED FORWARD		65,053	16,130

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet 31st December 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Tangible assets	7	1,553	3,714
CURRENT ASSETS			
Debtors	8	4,822	7,305
Cash at bank		67,599	13,938
		72,421	21,243
CREDITORS			
Amounts falling due within one year	9	(4,236)	(3,107)
NET CURRENT ASSETS		68,185	18,136
TOTAL ASSETS LESS CURRENT LIABILITIES		69,738	21,850
CREDITORS			
Amounts falling due after more than one year	10	(4,685)	(5,720)
NET ASSETS		65,053	16,130
FUNDS	13		
Unrestricted funds		65,053	16,130
TOTAL FUNDS		65,053	16,130

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

RUWACH CHRISTIAN CHURCH

Balance Sheet - continued

31st December 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
S J Beard - Trustee

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements **for the Year Ended 31st December 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued **for the Year Ended 31st December 2025**

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Other income	754	2,337
Ruwach Training School	816	391
	<u>1,570</u>	<u>2,728</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	726	305
	<u>726</u>	<u>305</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	2,161	1,325
Hire of plant and machinery	1,019	918
Other operating leases	8,588	8,280
	<u>11,768</u>	<u>10,523</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2025 nor for the year ended 31st December 2024.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Pastoral care	1	1
Administration	1	2
	<u>2</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2025**

7. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2025 and 31st December 2025	<u>11,772</u>	<u>11,227</u>	<u>22,999</u>
DEPRECIATION			
At 1st January 2025	9,527	9,758	19,285
Charge for year	<u>1,447</u>	<u>714</u>	<u>2,161</u>
At 31st December 2025	<u>10,974</u>	<u>10,472</u>	<u>21,446</u>
NET BOOK VALUE			
At 31st December 2025	<u>798</u>	<u>755</u>	<u>1,553</u>
At 31st December 2024	<u>2,245</u>	<u>1,469</u>	<u>3,714</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Tax	4,572	5,538
Prepayments and accrued income	<u>250</u>	<u>1,767</u>
	<u>4,822</u>	<u>7,305</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other loans (see note 11)	1,033	980
Trade creditors	256	24
Social security and other taxes	1,589	455
Pension	169	-
Accrued expenses	<u>1,189</u>	<u>1,648</u>
	<u>4,236</u>	<u>3,107</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2025

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other loans (see note 11)	<u>4,685</u>	<u>5,720</u>

11. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Other loans	<u>1,033</u>	<u>980</u>
Amounts falling between one and two years:		
Other loans - 1-2 years	<u>1,085</u>	<u>1,120</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>3,600</u>	<u>4,600</u>

12. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	<u>8,500</u>	3,450
Between one and five years	<u>29,042</u>	-
	<u>37,542</u>	<u>3,450</u>

13. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	<u>16,130</u>	<u>48,923</u>	<u>65,053</u>
TOTAL FUNDS	<u>16,130</u>	<u>48,923</u>	<u>65,053</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	<u>182,110</u>	<u>(133,187)</u>	<u>48,923</u>
TOTAL FUNDS	<u>182,110</u>	<u>(133,187)</u>	<u>48,923</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2025

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	16,311	(181)	16,130
TOTAL FUNDS	<u>16,311</u>	<u>(181)</u>	<u>16,130</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	134,458	(134,639)	(181)
TOTAL FUNDS	<u>134,458</u>	<u>(134,639)</u>	<u>(181)</u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2025.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	85,345	90,540
Other offerings	73,456	18,120
Gift aid	21,013	22,765
	179,814	131,425
Other trading activities		
Other income	754	2,337
Ruwach Training School	816	391
	1,570	2,728
Investment income		
Deposit account interest	726	305
	726	305
Total incoming resources	182,110	134,458
EXPENDITURE		
Charitable activities		
Wages	40,986	49,040
Staff costs	19,266	17,124
Office equipment rental	1,019	918
Rent	8,588	8,280
Rates & water	245	227
Insurance	786	824
Light & heat	3,395	3,353
Telephone	2,526	2,378
Postage & stationery	506	733
Sundries	1,491	1,515
Hall hire	6,942	7,179
Repairs & maintenance	5,825	13,588
Computer & website	1,458	1,118
Youth expenses	429	884
Motor expenses	-	330
Hospitality	868	1,633
Praise & worship	1,728	291
Catering	384	439
Accountancy	3,949	2,906
Legal & professional fees	358	600
Subscriptions	814	1,111
Bank charges	324	289
Pension	843	972
Grants	25,019	15,075
Travel costs	819	-
Carried forward	128,568	130,807

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2025

	2025 £	2024 £
Charitable activities		
Brought forward	128,568	130,807
Conferences	2,145	2,507
Depreciation - Office furniture & equipment	714	676
Depreciation - Audio-visual equipment	1,447	649
	<hr/> 132,874	<hr/> 134,639
Other		
Loan interest	313	-
	<hr/> 133,187	<hr/> 134,639
Total resources expended		
	<hr/> 133,187	<hr/> 134,639
Net income/(expenditure)	<hr/> 48,923	<hr/> (181)

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2024

for

RUWACH CHRISTIAN CHURCH

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2024**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8 to 9
Notes to the Financial Statements	10 to 14
Detailed Statement of Financial Activities	15 to 16

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with eight participants. It has grown steadily such that 22 years later it is averaging 80-100 at its Sunday morning services.

In September 2023, the venue for Sunday morning services was moved from the church's headquarters at 87, Eastern Road to Northlands Wood Primary Academy in Haywards Heath. This has allowed the church to meet as one congregation and to become part of the local community in that area. A close relationship has been formed with the school.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

It is the policy of the church to allocate a proportion of its income to charitable donations to external organisations. In 2024 donations were made to Northlands Wood Primary Academy, Christmas Church in Ukraine, New Day United and The Haven Pregnancy Counselling Centre.

Ruwach continues to be involved in local community events with the potential for joining up with other local churches. Prior to the Covid pandemic the church had a highly active youth programme, but this struggled to get restarted in 2022. A small youth section is now in place and the aim is to build on this in 2025. We continue to see a marked increase in the number of families with young children attending the church. Consequently, our focus has shifted more towards the provision that we make for primary school-aged children. The church has a large contingent of members who are employed in local schools as teachers and teaching assistants. There is considerable housing development in the area bringing in new residents and especially young families. We have seen an influx of several young couples to the church since mid-2021.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2024**

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2019).

From time-to-time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

The core church membership largely maintains their level of regular giving using online payments. Services are again being held in person, but we receive very few cash/cheque offerings at Sunday services. Our income in 2024, as recorded in the annual accounts, has increased by £19,081 compared with 2023, due largely to new members joining the church.

Expenditure is closely scrutinised by the Trustees. Due to the church being more active in 2024 expenditure did increase by £15,698. With the move to Northlands Wood Primary Academy, we have incurred extra hire charges (albeit modest). We employed a part-time administrator with effect from January 2024. Despite improved terms being negotiated with utility and telecoms suppliers significant increases in energy costs have been incurred. Our current and savings account balances provide a small contingency fund. We have no mortgages or major loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £690 per month and is based on a 5-year lease. Our landlord, Church Growth Trust, agreed to loan us £8,700 to assist with the cost of urgent roof repairs. This is being repaid by monthly payments of £107.90. The church continues to make full use of these premises. Apart from Sunday morning services now being held at Northlands Wood Primary Academy, our Eastern Road premises provide office space and meeting rooms as well as being available to use for training courses and other midweek groups.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. This constitution remains in force.

Recruitment and appointment of new trustees

The trustees are appointed by the elders, approved by the existing trustees, and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard

P Crouch

C Price

G Partis (appointed 22.01.2024)

S Gillies (appointed 22.01.2024)

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the elders. The elders are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The elders during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trine Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. Since November 2016 bookkeeping and accountancy services, including payroll, pensions, and gift aid management, have been provided by Amanda May of 123 Accounting Services, 25 Holmesdale Road, Burgess Hill, West Sussex, RH15 9JP. Amanda provides monthly management accounts and the initial preparation work for the annual accounts and the service provided is excellent.

Life groups

The church comprises several "life groups" who meet weekly, typically in private homes, to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently six life groups with an average of 10-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled. This included a specific risk assessment related to the provision of Sunday Services conforming to the national guidelines during lockdown.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. In June 2022, the trustees and leadership team received a further document from an ex-employee related to a serious incident reported to the Charities Commission in June 2019 and adding to the previous disclosure received in March 2018, specifying allegations of serious and repeated emotional, spiritual, and sexual abuse at the hands of the former pastor Jack James. Advice was sought from the Charities Commission and the serious incident report was updated with the new information. The church also sought professional advice from an independent advisor with considerable experience of safeguarding issues.

The allegations have been reported to the police by both the ex-employee and the church. After investigation, the police informed the church and both parties involved that no further action is to be taken. The police informed the church that this was due to "evidential difficulties and the lack of any prospect of conviction".

In September 2023, a personal injury claim seeking financial compensation was made against the trustees of Ruwach, relating to events that were previously disclosed to the church in April 2018. This claim was dealt with by lawyers acting on behalf of and on the instructions of our insurer, ANSVAR Insurance. The solicitors dealing with the matter informed us that this claim was settled on the 5th September 2024. The settlement was agreed on a without prejudice basis and without admission of liability. No further action is expected related to this specific matter.

The following changes in responsibilities, structure and policies have been implemented: -

- Sarah Gillies has been appointed as safeguarding lead.
- Our safeguarding policy was rewritten, and this was sent to Thirtyone:eight for review and was approved.
- All staff, elders, leadership team members and trustees have completed training with Thirtyone:eight on 'Creating Healthy Christian Cultures and Understanding Spiritual Abuse'
- Sarah Gillies has completed 'Safeguarding Leads' training
- Two new female trustees have been appointed, Jill Partis and Sarah Gillies.
- The trustees have reviewed and rewritten the church's Employees' and Volunteers' Handbooks using templates provided by Thirtyone:eight.

No new safeguarding issues or complaints were raised in 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

Trustees

P Crouch

S J Beard

C R G Price

G A Partis (appointed 22.1.24)

S E Gillies (appointed 22.1.24)

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

Solicitors

DMH Stallard
Gainsborough House,
Pegler Way,
Crawley,
West Sussex,
RH11 7FZ

Approved by order of the board of trustees on 27th March 2025 and signed on its behalf by:

P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.

Ian Walker FCCA

MastersFuller
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

27th March 2025

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2024

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		131,425	114,831
Other trading activities	2	2,728	292
Investment income	3	305	254
Total		134,458	115,377
EXPENDITURE ON			
Charitable activities			
Church running costs		126,264	98,026
Grants & donations		8,375	20,915
Total		134,639	118,941
NET INCOME/(EXPENDITURE)		(181)	(3,564)
RECONCILIATION OF FUNDS			
Total funds brought forward		16,311	19,875
TOTAL FUNDS CARRIED FORWARD		16,130	16,311

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet 31st December 2024

		2024	2023
		Unrestricted	Total
		fund	funds
	Notes	£	£
FIXED ASSETS			
Tangible assets	7	3,714	1,466
CURRENT ASSETS			
Debtors	8	7,305	4,199
Cash at bank and in hand		13,938	12,174
		21,243	16,373
CREDITORS			
Amounts falling due within one year	9	(3,107)	(1,528)
NET CURRENT ASSETS		18,136	14,845
TOTAL ASSETS LESS CURRENT LIABILITIES		21,850	16,311
CREDITORS			
Amounts falling due after more than one year	10	(5,720)	-
NET ASSETS		16,130	16,311
FUNDS	13		
Unrestricted funds		16,130	16,311
TOTAL FUNDS		16,130	16,311

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

RUWACH CHRISTIAN CHURCH

Balance Sheet - continued

31st December 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27th March 2025 and were signed on its behalf by:

S J Beard - Trustee

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements **for the Year Ended 31st December 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued for the Year Ended 31st December 2024

2. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Other income	2,337	77
Ruwach Training School	391	215
	<u>2,728</u>	<u>292</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	305	254
	<u>305</u>	<u>254</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation - owned assets	1,325	626
Hire of plant and machinery	918	929
Other operating leases	8,280	8,220
	<u>10,523</u>	<u>9,775</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2024 nor for the year ended 31st December 2023.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2024	2023
Pastoral care	1	1
Administration	2	1
	<u>3</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2024

7. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2024	8,878	10,548	19,426
Additions	2,894	679	3,573
	11,772	11,227	22,999
DEPRECIATION			
At 1st January 2024	8,878	9,082	17,960
Charge for year	649	676	1,325
	9,527	9,758	19,285
NET BOOK VALUE			
At 31st December 2024	2,245	1,469	3,714
At 31st December 2023	-	1,466	1,466

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Tax	5,538	3,949
Prepayments and accrued income	1,767	250
	7,305	4,199

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other loans (see note 11)	980	-
Trade creditors	24	-
Social security and other taxes	455	340
Accrued expenses	1,648	1,188
	3,107	1,528

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2024

10. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2024	2023
	£	£
Other loans (see note 11)	<u>5,720</u>	<u>-</u>

11. LOANS

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Other loans	<u>980</u>	<u>-</u>
Amounts falling between one and two years:		
Other loans - 1-2 years	<u>1,120</u>	<u>-</u>
Amounts falling due between two and five years:		
Other loans - 2-5 years	<u>4,600</u>	<u>-</u>

12. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	3,450	8,280
Between one and five years	-	3,450
	<u>3,450</u>	<u>11,730</u>

13. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
General fund	16,311	(181)	16,130
	<u>16,311</u>	<u>(181)</u>	<u>16,130</u>
TOTAL FUNDS	<u>16,311</u>	<u>(181)</u>	<u>16,130</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	134,458	(134,639)	(181)
	<u>134,458</u>	<u>(134,639)</u>	<u>(181)</u>
TOTAL FUNDS	<u>134,458</u>	<u>(134,639)</u>	<u>(181)</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2024

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	19,875	(3,564)	16,311
TOTAL FUNDS	<u>19,875</u>	<u>(3,564)</u>	<u>16,311</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	115,377	(118,941)	(3,564)
TOTAL FUNDS	<u>115,377</u>	<u>(118,941)</u>	<u>(3,564)</u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2024.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	90,540	80,574
Other offerings	18,120	14,208
Gift aid	22,765	20,049
	131,425	114,831
Other trading activities		
Other income	2,337	77
Ruwach Training School	391	215
	2,728	292
Investment income		
Deposit account interest	305	254
	134,458	115,377
EXPENDITURE		
Charitable activities		
Wages	49,040	43,513
Staff costs	17,124	17,124
Office equipment rental	918	929
Rent	8,280	8,220
Rates & water	227	436
Insurance	824	781
Light & heat	3,353	3,963
Telephone	2,378	2,284
Postage & stationery	733	1,064
Sundries	1,515	630
Hall hire	7,179	2,712
Repairs & maintenance	13,588	2,421
Computer & website	1,118	456
Youth expenses	884	341
Motor expenses	330	527
Hospitality	1,633	1,901
Praise & worship	291	2,062
Catering	439	211
Accountancy	2,906	2,636
Legal & professional fees	600	1,311
Subscriptions	1,111	580
Bank charges	289	247
Pension	972	931
Grants	15,075	19,060
Travel costs	-	1,855
Carried forward	130,807	116,195

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2024

	2024 £	2023 £
Charitable activities		
Brought forward	130,807	116,195
Conferences	2,507	2,120
Depreciation - Office furniture & equipment	676	626
Depreciation - Audio-visual equipment	649	-
	<hr/> 134,639	<hr/> 118,941
Total resources expended	<hr/> 134,639	<hr/> 118,941
Net expenditure	<hr/> (181) <hr/>	<hr/> (3,564) <hr/>

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2023

for

RUWACH CHRISTIAN CHURCH

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2023**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 13
Detailed Statement of Financial Activities	14 to 15

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with eight participants. It has grown steadily such that 22 years later it is averaging 70-90 at its Sunday morning services. During the Covid 19 pandemic the church remained continually active during the entire week via Zoom. Once restrictions were lifted in the latter half of 2021 the church became active again in person and returned to the experience of unrestricted meetings and fellowship which has continued in 2023.

In September 2023, the venue for Sunday morning services was moved from the church's headquarters at 87, Eastern Road to Northlands Wood Primary Academy in Haywards Heath. This has allowed the church to meet as one congregation and to become part of the local community in that area. A close relationship has been formed with the school and it is hoped that this can become mutually beneficial in 2024 and beyond.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

It is the policy of the church to allocate a proportion of its income to charitable donations to external organisations. In 2023 donations were made to Duncan Village Church in East London, South Africa, Christmas Church in Ukraine, the Bentswood Hub in Haywards Heath, The Kings Children's Home in East London, South Africa and New Day United.

Ruwach continues to be involved in local community events with the potential for joining up with other local churches. Prior to the Covid pandemic the church had a highly active youth programme, but this struggled to get restarted in 2022. A small youth section is now in place and the aim is to build on this in 2024. We have seen a marked increase in the number of families with young children attending the church. Consequently, our focus has shifted more towards the provision that we make for primary school-aged children. The church has a large contingent of members who are employed in local schools as teachers and teaching assistants. There is considerable housing development in the area bringing in new residents and especially young families. We have seen an influx of several young couples to the church since mid-2021.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2023**

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2019).

From time-to-time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

The core church membership largely maintains their level of regular giving using online payments. Services are again being held in person, but we receive very few cash/cheque offerings at Sunday services. Our income in 2023, as recorded in the annual accounts, has increased by £5,658 compared with 2022, due largely to new members joining the church.

Expenditure is closely scrutinised by the Trustees. Due to the church being more active in 2023 expenditure did increase by £18,833. With the move to Northlands Wood Primary Academy, we have incurred extra hire charges (albeit modest). Staff levels were stable in 2023 but we have now employed a part-time administrator with effect from January 2024. Despite improved terms being negotiated with utility and telecoms suppliers significant increases in energy costs have been incurred. Our current and savings account balances provide a small contingency fund. We have no mortgages or loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £690 per month and is based on a 5-year lease. The church continues to make full use of these premises. Apart from Sunday morning services now being held at Northlands Wood Primary Academy, our Eastern Road premises provide office space and meeting rooms as well as being available to use for training courses and other midweek groups.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. This constitution remains in force.

Recruitment and appointment of new trustees

The trustees are appointed by the elders, approved by the existing trustees, and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard
P Crouch
D Barlow (resigned 21st February 2023)
C Price (appointed 1st April 2022)

We had previously stated the aim of the church to appoint additional trustees and we sought suitable candidates in late 2023 and Jill Partis and Sarah Gillies were appointed on 22nd January 2024.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the elders. The elders are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The elders during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trine Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. Since November 2016 bookkeeping and accountancy services, including payroll, pensions, and gift aid management, have been provided by Amanda May of 123 Accounting Services, 25 Holmesdale Road, Burgess Hill, West Sussex, RH15 9JP. Amanda provides monthly management accounts and the initial preparation work for the annual accounts and the service provided is excellent.

Life groups

The church comprises several "life groups" who meet weekly, typically in private homes, to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently six life groups with an average of 10-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled. This included a specific risk assessment related to the provision of Sunday Services conforming to the national guidelines during lockdown.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. In June 2022, the trustees and leadership team received a further document from an ex-employee related to a serious incident reported to the Charities Commission in June 2019 and adding to the previous disclosure received in March 2018, specifying allegations of serious and repeated emotional, spiritual, and sexual abuse at the hands of the former pastor Jack James. Advice was sought from the Charities Commission and the serious incident report was updated with the new information.

The church has sought professional advice from an independent advisor with considerable experience of safeguarding issues. In addition, the church has been in regular contact with the ex-employee. In response to the additional information received and the advice from the independent advisor a detailed review of the alleged abuse and the church's response to the allegations has been conducted. The ex-employee in question has brought a civil claim against the church which was submitted in July 2023. This is now in the hands of the church's insurers who have taken legal advice, and they are dealing with the claim. Once this is concluded the church will update the Charity Commission of the outcome.

The allegations have been reported to the police by both the ex-employee and the church. After investigation the police have informed the church and both parties involved that no further action is to be taken. The police informed the church that this was due to "evidential difficulties and the lack of any prospect of conviction".

The following changes in responsibilities, structure and policies have been implemented: -

- Jessica Beaumont has been appointed as safeguarding lead. She has rewritten our safeguarding policy, and this was sent to Thirtyone:eight for review and was approved.
- All staff, elders, leadership team members and trustees have completed training with Thirtyone:eight on 'Creating Healthy Christian Cultures and Understanding Spiritual Abuse'
- Jessica Beaumont has completed 'Safeguarding Leads' training
- Two new female trustees have been appointed, Jill Partis and Sarah Gillies. Sarah Gillies has been appointed deputy safeguarding lead and will complete training with Thirtyone:eight also. Sarah has completed her 'Safeguarding Leads' training. Sarah and Jill are booked to receive training with Thirtyone:eight on 'Creating Healthy Christian Cultures and Understanding Spiritual Abuse'
- The trustees have reviewed and rewritten the church's Employees' and Volunteers' Handbooks using templates provided by Thirtyone:eight.

No new safeguarding issues or complaints were raised in 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2023

Trustees

P Crouch

D Barlow (resigned 21.2.23)

S J Beard

C R G Price

G A Partis (appointed 22.1.24)

S E Gillies (appointed 22.1.24)

Independent Examiner

MastersFuller

Chartered Certified Accountants

38 Salisbury Road

Worthing

West Sussex

BN11 1RD

Solicitors

DMH Stallard

Gainsborough House,

Pegler Way,

Crawley,

West Sussex,

RH11 7FZ

Approved by order of the board of trustees on 26th April 2024 and signed on its behalf by:

P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.

Ian Walker FCCA

MastersFuller
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

26th April 2024

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2023

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		114,831	108,810
Other trading activities	2	292	908
Investment income	3	254	1
Total		<u>115,377</u>	<u>109,719</u>
EXPENDITURE ON			
Charitable activities			
Church running costs		98,026	93,990
Grants & donations		20,915	6,118
Total		<u>118,941</u>	<u>100,108</u>
NET INCOME/(EXPENDITURE)		(3,564)	9,611
RECONCILIATION OF FUNDS			
Total funds brought forward		19,875	10,264
TOTAL FUNDS CARRIED FORWARD		<u><u>16,311</u></u>	<u><u>19,875</u></u>

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet 31st December 2023

		2023 Unrestricted fund £	2022 Total funds £
FIXED ASSETS	Notes		
Tangible assets	7	1,466	2,092
CURRENT ASSETS			
Debtors	8	4,199	7,870
Cash at bank and in hand		<u>12,174</u>	<u>12,838</u>
		16,373	20,708
CREDITORS			
Amounts falling due within one year	9	<u>(1,528)</u>	<u>(2,925)</u>
NET CURRENT ASSETS		<u>14,845</u>	<u>17,783</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		16,311	19,875
NET ASSETS		<u>16,311</u>	<u>19,875</u>
FUNDS	11		
Unrestricted funds		<u>16,311</u>	<u>19,875</u>
TOTAL FUNDS		<u>16,311</u>	<u>19,875</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26th April 2024 and were signed on its behalf by:

S J Beard - Trustee

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements **for the Year Ended 31st December 2023**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued for the Year Ended 31st December 2023

2. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Other income	77	269
Ruwach Training School	215	639
	<u>292</u>	<u>908</u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	254	1
	<u>254</u>	<u>1</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	626	657
Hire of plant and machinery	929	984
Other operating leases	8,220	8,160
	<u>9,775</u>	<u>9,801</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2023 nor for the year ended 31st December 2022.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023	2022
Pastoral care	1	1
Administration	1	1
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

7. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2023 and 31st December 2023	<u>8,878</u>	<u>10,548</u>	<u>19,426</u>
DEPRECIATION			
At 1st January 2023	8,878	8,456	17,334
Charge for year	-	626	626
At 31st December 2023	<u>8,878</u>	<u>9,082</u>	<u>17,960</u>
NET BOOK VALUE			
At 31st December 2023	<u>-</u>	<u>1,466</u>	<u>1,466</u>
At 31st December 2022	<u>-</u>	<u>2,092</u>	<u>2,092</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Tax	3,949	5,500
Prepayments and accrued income	250	250
Prepayments	-	2,120
	<u>4,199</u>	<u>7,870</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	-	98
Social security and other taxes	340	455
Accrued expenses	1,188	2,372
	<u>1,528</u>	<u>2,925</u>

10. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023 £	2022 £
Within one year	8,280	8,160
Between one and five years	3,450	11,560
	<u>11,730</u>	<u>19,720</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2023

11. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	19,875	(3,564)	16,311
TOTAL FUNDS	19,875	(3,564)	16,311

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	115,377	(118,941)	(3,564)
TOTAL FUNDS	115,377	(118,941)	(3,564)

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	10,264	9,611	19,875
TOTAL FUNDS	10,264	9,611	19,875

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	109,719	(100,108)	9,611
TOTAL FUNDS	109,719	(100,108)	9,611

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2023

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2023.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities for the Year Ended 31st December 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	80,574	68,867
Other offerings	14,208	21,225
Gift aid	20,049	18,718
	114,831	108,810
Other trading activities		
Other income	77	269
Ruwach Training School	215	639
	292	908
Investment income		
Deposit account interest	254	1
	254	1
Total incoming resources	115,377	109,719
EXPENDITURE		
Charitable activities		
Wages	43,513	40,378
Staff costs	17,124	16,260
Office equipment rental	929	984
Rent	8,220	8,160
Rates & water	436	137
Insurance	781	715
Light & heat	3,963	1,876
Telephone	2,284	1,771
Postage & stationery	1,064	204
Sundries	630	704
Hall hire	2,712	-
Repairs & maintenance	2,421	5,052
Computer & website	456	485
Youth expenses	341	358
Motor expenses	527	842
Hospitality	1,901	1,001
Praise & worship	2,062	1,303
Catering	211	309
Accountancy	2,636	2,700
Legal & professional fees	1,311	702
Subscriptions	580	722
Bank charges	247	233
Pension	931	837
Grants	19,060	13,718
Travel costs	1,855	-
Carried forward	116,195	99,451

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2023

	2023 £	2022 £
Charitable activities		
Brought forward	116,195	99,451
Conferences	2,120	-
Depreciation of tangible fixed assets	626	657
	118,941	100,108
Total resources expended	118,941	100,108
Net (expenditure)/income	(3,564)	9,611

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2022
for
RUWACH CHRISTIAN CHURCH

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2022**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12
Detailed Statement of Financial Activities	13 to 14

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with eight participants. It has grown steadily such that 20 years later it is averaging 60-70 at its Sunday morning services. During the Covid 19 pandemic the church remained very active during the entire week via Zoom. Once restrictions were lifted in the latter half of 2021 the church became active again in person and returned to the experience of unrestricted meetings and fellowship which continued in 2022.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Similarly, in 2022 activities related to the local community in Haywards Heath and the surrounding Mid-Sussex area were restarted (e.g., Haywards Heath Spring Fair, Lindfield Village Day, Haywards Heath Town Day, and the Haywards Heath Christmas Festival). Ruwach ran a stall at the Haywards Heath Spring Fair and hope to be involved in other community events this year, with the potential for joining up with other local churches. The church previously had a very active youth programme but this has struggled to get restarted in 2022. Due to staffing and families with young children who have started attending the church, our focus has shifted more towards the provision that we make for primary school-aged children. The church has a large contingent of members who are employed in local schools as teachers and teaching assistants. There is considerable housing development in the area bringing in new residents and especially young families. We have seen an influx of several young couples to the church since mid-2021.

RUWACH CHRISTIAN CHURCH

Report of the Trustees for the Year Ended 31st December 2022

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2019).

From time-to-time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

Despite the potential impact of the pandemic on people's finances the core church membership largely maintained their level of regular giving using online payments. Services are again being held in person, but we no longer collect cash/cheque offerings at Sunday services. Our income in 2022, as recorded in the annual accounts, has increased by approximately £18,000 compared with 2021, due largely to new members joining the church.

Expenditure is closely scrutinised by the Trustees. In the light of temporarily reduced income during the pandemic and with no significant reserves it was necessary to make changes to reduce expenditure in 2021 which have been successful in ensuring that we achieved a "break even" result in 2021 and a modest surplus in 2022. Due to the church being more active in 2022 expenditure did increase by approximately £10,000. We have made major savings on hall hire because we now hold two morning services at our own premises. Staff levels were reduced during 2020 and have not been increased. Improved terms have been negotiated with utility and telecoms suppliers which produced some savings but significant increases in energy costs are expected. We renegotiated our contract with our printer/copier supplier, and we changed our supplier of insurance services resulting in further significant savings. Although our current and savings account balance gives us little contingency at present, we have no mortgages or loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £680 per month and is based on a 5-year lease. The church continues to make full use of these premises. As well as being used for Sunday morning services they provide office space and meeting rooms as well as being available to use for training courses and other midweek groups. In 2022 we carried out further refurbishment to the premises with new carpets and window blinds.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. This constitution remains in force.

Recruitment and appointment of new trustees

The trustees are appointed by the elders, approved by the existing trustees, and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard

P Crouch

D Barlow (resigned 21st February 2023)

M Allwright (resigned 23rd March 2022)

C Price (appointed 1st April 2022)

It is the aim of the church to appoint additional trustees and we continue to seek suitable candidates that meet the criteria detailed in the constitution.

RUWACH CHRISTIAN CHURCH

Report of the Trustees for the Year Ended 31st December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the elders. The elders are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The elders during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trinc Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. Since November 2016 bookkeeping and accountancy services, including payroll, pensions, and gift aid management, have been provided by Amanda May of 123 Accounting Services, 25 Holmesdale Road, Burgess Hill, West Sussex, RH15 9JP. Amanda provides monthly management accounts and the initial preparation work for the annual accounts and the service provided is excellent.

Life groups

The church comprises several "life groups" who meet weekly typically in private homes to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently seven life groups with an average of 10-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled. This included a specific risk assessment related to the provision of Sunday Services conforming to the national guidelines during lockdown.

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. In June 2022 the trustees and leadership team received a further document from an ex-employee related to a serious incident reported to the Charities Commission in June 2019 and adding to the previous disclosure received in March 2018, specifying allegations of serious and repeated emotional, spiritual and sexual abuse at the hands of the former pastor Jack James. Advice was sought from the Charities Commission and the serious incident report was updated with the new information. The allegations have been reported to the police by both the ex-employee and the church. The church has sought professional advice from an independent advisor with considerable experience of safeguarding issues. In addition, the church has been in regular contact with the ex-employee. In response to the additional information received and the advice from the independent advisor a detailed review of the alleged abuse and the church's response to the allegations has been conducted. An action plan has been drafted and some changes in responsibilities, structure and policies have been implemented. Once the action plan is finalised a further update will be sent to the Charities Commission. Apart from this, no new safeguarding issues or complaints were raised in 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2022

Trustees

P Crouch

D Barlow (resigned 21.2.23)

M Allwright (resigned 23.3.22)

S J Beard

C R G Price (appointed 1.4.22)

Independent Examiner

MastersFuller

Chartered Certified Accountants

38 Salisbury Road

Worthing

West Sussex

BN11 1RD

Solicitors

DMH Stallard

Gainsborough House,

Pegler Way,

Crawley,

West Sussex,

RH11 7FZ

Approved by order of the board of trustees on 21st March 2023 and signed on its behalf by:



P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.



Ian Walker FCCA
Association of Chartered Certified Accountants
MastersFuller
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

21st March 2023

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		108,810	90,788
Other trading activities	2	908	895
Investment income	3	1	-
Total		<u>109,719</u>	<u>91,683</u>
 EXPENDITURE ON			
Charitable activities			
Church running costs		93,990	85,724
Grants & donations		6,118	4,083
Total		<u>100,108</u>	<u>89,807</u>
 NET INCOME		 9,611	 1,876
 RECONCILIATION OF FUNDS			
Total funds brought forward		10,264	8,388
 TOTAL FUNDS CARRIED FORWARD		 <u>19,875</u>	 <u>10,264</u>

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet
31st December 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
FIXED ASSETS			
Tangible assets	7	2,092	2,319
CURRENT ASSETS			
Debtors	8	7,870	6,531
Cash at bank and in hand		<u>12,838</u>	<u>3,930</u>
		20,708	10,461
CREDITORS			
Amounts falling due within one year	9	(2,925)	(2,516)
NET CURRENT ASSETS		<u>17,783</u>	<u>7,945</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>19,875</u>	10,264
NET ASSETS		<u>19,875</u>	<u>10,264</u>
FUNDS	11		
Unrestricted funds		<u>19,875</u>	<u>10,264</u>
TOTAL FUNDS		<u>19,875</u>	<u>10,264</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21st March 2023 and were signed on its behalf by:



S J Beard - Trustee

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements for the Year Ended 31st December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2022

2. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Other income	269	614
Ruwach Training School	639	281
	<u>908</u>	<u>895</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	1	-
	<u>1</u>	<u>-</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	657	582
Hire of plant and machinery	984	2,123
Other operating leases	8,160	8,160
	<u>9,801</u>	<u>10,865</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2022 nor for the year ended 31st December 2021.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2022	2021
Pastoral care	1	1
Administration	1	1
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2022

7. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2022	8,878	10,118	18,996
Additions	-	430	430
	<hr/>	<hr/>	<hr/>
At 31st December 2022	8,878	10,548	19,426
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1st January 2022	8,878	7,799	16,677
Charge for year	-	657	657
	<hr/>	<hr/>	<hr/>
At 31st December 2022	8,878	8,456	17,334
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 31st December 2022	-	2,092	2,092
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December 2021	-	2,319	2,319
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Tax	5,500	4,881
Prepayments and accrued income	250	250
Prepayments	2,120	1,400
	<hr/>	<hr/>
	7,870	6,531
	<hr/> <hr/>	<hr/> <hr/>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	98	-
Social security and other taxes	455	396
Other creditors	-	400
Accrued expenses	2,372	1,720
	<hr/>	<hr/>
	2,925	2,516
	<hr/> <hr/>	<hr/> <hr/>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2022

10. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	8,160	8,160
Between one and five years	11,560	19,720
	<u>19,720</u>	<u>27,880</u>

11. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General fund	10,264	9,611	19,875
	<u>10,264</u>	<u>9,611</u>	<u>19,875</u>
TOTAL FUNDS	<u>10,264</u>	<u>9,611</u>	<u>19,875</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	109,719	(100,108)	9,611
	<u>109,719</u>	<u>(100,108)</u>	<u>9,611</u>
TOTAL FUNDS	<u>109,719</u>	<u>(100,108)</u>	<u>9,611</u>

Comparatives for movement in funds

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
General fund	8,388	1,876	10,264
	<u>8,388</u>	<u>1,876</u>	<u>10,264</u>
TOTAL FUNDS	<u>8,388</u>	<u>1,876</u>	<u>10,264</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2022

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,683	(89,807)	1,876
TOTAL FUNDS	<u>91,683</u>	<u>(89,807)</u>	<u>1,876</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2022.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	68,867	63,952
Other offerings	21,225	8,777
Gift aid	18,718	18,059
	<hr/>	<hr/>
	108,810	90,788
Other trading activities		
Other income	269	614
Ruwach Training School	639	281
	<hr/>	<hr/>
	908	895
Investment income		
Deposit account interest	1	-
	<hr/>	<hr/>
Total incoming resources	109,719	91,683
EXPENDITURE		
Charitable activities		
Wages	40,378	38,705
Social security	-	709
Staff costs	16,260	13,020
Office equipment rental	984	2,123
Rent	8,160	8,160
Rates & water	137	86
Insurance	715	967
Light & heat	1,876	1,607
Telephone	1,771	1,537
Postage & stationery	204	128
Advertising	-	106
Sundries	704	156
Repairs & maintenance	5,052	3,841
Computer & website	485	372
Youth expenses	358	244
Motor expenses	842	510
Hospitality	1,001	497
Praise & worship	1,303	581
Catering	309	-
Accountancy	2,700	2,227
Legal & professional fees	702	118
Subscriptions	722	971
Bank charges	233	187
Pension	837	710
Grants	13,718	11,283
Carried forward	99,451	88,845

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2022

	2022 £	2021 £
Charitable activities		
Brought forward	99,451	88,845
Conferences	-	380
Depreciation - Office furniture & equipment	657	582
	<u>100,108</u>	<u>89,807</u>
Total resources expended	<u>100,108</u>	<u>89,807</u>
Net income	<u>9,611</u>	<u>1,876</u>

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2021

for

RUWACH CHRISTIAN CHURCH

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2021**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12
Detailed Statement of Financial Activities	13 to 14

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with 8 participants. It has grown steadily such that 19 years later it averaged approximately 70 at its Sunday morning services. Despite the restrictions imposed as a result of the Covid 19 pandemic the church remained very active during the entire week via Zoom, providing courses, some online facilities for children and youth groups, other weekly fellowship groups known as "life groups". In 2021, because of the continued restrictions, many of these meetings remained curtailed until July but the activity of the church and the provision of support to its members was maintained. Sunday worship and sermons were provided online via Facebook, training courses and the life groups continued using Zoom and other practical support was provided (e.g., shopping, collecting prescriptions, taking to medical appointments etc.). Other support and counselling have been provided via telephone or during one-to-one walks. The engagement of members with church activities has largely been maintained and in the latter half of 2021 we have returned to the experience of unrestricted meetings and fellowship.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In 2021 activities related to the local community in Haywards Heath and the surrounding Mid-Sussex area were again restricted because of the national lockdown rules. Whenever these events (Haywards Heath Spring Fair, Lindfield Village Day, Haywards Heath Town Day, and the Haywards Heath Christmas Festival) are reinstated Ruwach expects to be fully involved again. The church previously had a very active youth programme which is expected to be restarted in some form during Spring 2022. We have a dedicated youth leader employed by the church supported by a small team of volunteers. The expectation is that with schools now fully reopened and with increased connection with local schools and community groups, there is potential for significant growth, especially with the youth, young adults and couples with young families. There is considerable housing development in the area bringing in new residents and especially young families. We have seen an influx of several young couples to the church since mid-2021.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2021**

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2019).

From time-to-time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

Despite the potential impact of the pandemic on people's finances the core church membership maintained their level of regular giving using online payments. However, the lack of services held in person meant that no cash or cheque offerings were collected at Sunday services which caused some reduction in income. Our income in 2021, as recorded in the annual accounts, fell by approximately £9,900 compared with 2020.

Expenditure is closely scrutinised by the Trustees. In the light of the reduced income and with no significant reserves it was necessary to make a number of changes to reduce expenditure. We had made major savings on hall hire because of no public meetings and when restrictions were lifted, we have held two morning services at our own premises. Staff levels were reduced during 2020. Improved terms have been negotiated with utility and telecoms suppliers which produced some savings in 2020 and produced increased savings in 2021. We renegotiated our contract with our printer/copier supplier, and we changed our supplier of insurance services resulting in further significant savings. Overall expenditure was approximately £12,000 less than the previous year. Although our current and savings account balance gives us little contingency at present, we have no mortgages or loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £680 per month and is based on a 5-year lease. The church continues to make full use of these premises. As well as being use for Sunday morning services they provide office space and meeting rooms as well as being available to use for training courses and other midweek groups. In 2021 we carried out some refurbishment to the premises, converting a gents' toilet into a mother and baby room for use during services and we have installed a new toilet in the separate office building and converted part of the office space into a prayer lounge which also can be used as a small meeting room.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. This constitution remains in force.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The trustees are appointed by the elders, approved by the existing trustees and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard
P Crouch
D Barlow
M Allwright

Mark Allwright joined as an additional trustee in March 2020. It is the aim of the church to appoint additional trustees and we continue to seek suitable candidates that meet the criteria detailed in the constitution.

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the elders. The elders are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The elders during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trine Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. Since November 2016 bookkeeping and accountancy services, including payroll, pensions and gift aid management, have been provided by Amanda May of 123 Accounting Services, 25 Holmesdale Road, Burgess Hill, West Sussex, RH15 9JP. Amanda provides monthly management accounts and the initial preparation work for the annual accounts and the service provided is excellent.

Life groups

The church comprises several "life groups" who meet weekly typically in private homes (but via Zoom during the lockdown) to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently seven life groups with an average of 10-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled. This has included a specific risk assessment related to the provision of Sunday Services conforming to the national guidelines during lockdown.

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. No safeguarding issues or complaints were raised in 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2021

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

Trustees

P Crouch
D Barlow
M Allwright
S J Beard

Independent Examiner

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

Solicitors

DMH Stallard
Gainsborough House,
Pegler Way,
Crawley,
West Sussex,
RH11 7FZ

Approved by order of the board of trustees on 26th March 2022 and signed on its behalf by:

P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.

Ian Walker FCCA
Association of Chartered Certified Accountants
MastersFuller
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

26th March 2022

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		90,788	100,821
Other trading activities	2	895	780
Total		91,683	101,601
EXPENDITURE ON			
Charitable activities			
Church running costs		85,724	88,251
Grants & donations		4,083	13,760
Total		89,807	102,011
NET INCOME/(EXPENDITURE)		1,876	(410)
RECONCILIATION OF FUNDS			
Total funds brought forward		8,388	8,798
TOTAL FUNDS CARRIED FORWARD		10,264	8,388

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet 31st December 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
FIXED ASSETS			
Tangible assets	6	2,319	788
CURRENT ASSETS			
Debtors	7	6,531	6,071
Cash at bank and in hand		3,930	4,135
		<u>10,461</u>	<u>10,206</u>
CREDITORS			
Amounts falling due within one year	8	(2,516)	(2,606)
		<u>7,945</u>	<u>7,600</u>
NET CURRENT ASSETS			
		<u>10,264</u>	8,388
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>10,264</u>	<u>8,388</u>
NET ASSETS			
		<u>10,264</u>	<u>8,388</u>
FUNDS	10		
Unrestricted funds		10,264	8,388
TOTAL FUNDS		<u>10,264</u>	<u>8,388</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26th March 2022 and were signed on its behalf by:

S J Beard - Trustee

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements **for the Year Ended 31st December 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Other income	614	215
Ruwach Training School	281	565
	<u>895</u>	<u>780</u>

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	582	464
Hire of plant and machinery	2,123	2,122
Other operating leases	8,160	7,264
	<u>8,160</u>	<u>7,264</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2021 nor for the year ended 31st December 2020.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Pastoral care	1	1
Administration	1	2
	<u>2</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

6. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2021	8,878	8,005	16,883
Additions	-	2,113	2,113
	<u>8,878</u>	<u>10,118</u>	<u>18,996</u>
At 31st December 2021			
DEPRECIATION			
At 1st January 2021	8,878	7,217	16,095
Charge for year	-	582	582
	<u>8,878</u>	<u>7,799</u>	<u>16,677</u>
At 31st December 2021			
NET BOOK VALUE			
At 31st December 2021	<u>-</u>	<u>2,319</u>	<u>2,319</u>
At 31st December 2020	<u>-</u>	<u>788</u>	<u>788</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Tax	4,881	4,151
Prepayments and accrued income	250	250
Prepayments	1,400	1,670
	<u>6,531</u>	<u>6,071</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Social security and other taxes	396	773
Other creditors	400	-
Accrued expenses	1,720	1,833
	<u>2,516</u>	<u>2,606</u>

9. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021 £	2020 £
Within one year	8,160	8,160
Between one and five years	19,720	27,880
	<u>27,880</u>	<u>36,040</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

10. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	8,388	1,876	10,264
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	8,388	1,876	10,264
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,683	(89,807)	1,876
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	91,683	(89,807)	1,876
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	8,798	(410)	8,388
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	8,798	(410)	8,388
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	101,601	(102,011)	(410)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	101,601	(102,011)	(410)
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2021.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	63,952	68,303
Other offerings	8,777	13,120
Gift aid	<u>18,059</u>	<u>19,398</u>
	90,788	100,821
 Other trading activities		
Other income	614	215
Ruwach Training School	<u>281</u>	<u>565</u>
	895	780
 Total incoming resources	 91,683	 101,601
 EXPENDITURE		
Charitable activities		
Wages	38,705	61,754
Social security	709	1,436
Staff costs	13,020	438
Office equipment rental	2,123	2,122
Rent	8,160	7,264
Rates & water	86	283
Insurance	967	956
Light & heat	1,607	1,647
Telephone	1,537	1,941
Postage & stationery	128	327
Advertising	106	-
Sundries	156	56
Hall hire	-	1,377
Repairs & maintenance	3,841	818
Computer & website	372	463
Youth expenses	244	39
Motor expenses	510	466
Hospitality	497	475
Praise & worship	581	616
Accountancy	2,227	2,488
Legal & professional fees	118	129
Subscriptions	971	768
Bank charges	187	218
Pension	710	1,333
Grants	11,283	14,133
Conferences	380	-
Depreciation - Office furniture & equipment	582	210
Depreciation - Audio-visual equipment	<u>-</u>	<u>254</u>
	89,807	102,011

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2021

	2021 £	2020 £
Total resources expended	<u>89,807</u>	<u>102,011</u>
Net income/(expenditure)	<u>1,876</u>	<u>(410)</u>

This page does not form part of the statutory financial statements

RUWACH CHRISTIAN CHURCH

England & Wales - Charity number 1127027

Accounts

REGISTERED COMPANY NUMBER: 06759923 (England and Wales)
REGISTERED CHARITY NUMBER: 1127027

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2020

for

RUWACH CHRISTIAN CHURCH

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

RUWACH CHRISTIAN CHURCH

**Contents of the Financial Statements
for the Year Ended 31st December 2020**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12
Detailed Statement of Financial Activities	13 to 14

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity operating through the church are:

"to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Constitution wherever the trustees may from time to time think fit and to fulfil such other purposes as are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the charity;"

"to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby wherever the church is advancing the Christian Faith".

Principal activities

The charity operates as a church, hereafter referred to as Ruwach Christian Church (the church), from premises at 87 Eastern Road, Haywards Heath. The pastoral leadership of the church is the responsibility of Tom and Sophie Partis, who became the recognised spiritual leadership of the church on 1st April 2018. Tom Partis joined the church staff as Assistant Pastor on a full-time basis from 1st September 2017 having previously been a primary school teacher. Tom Partis is one of the elders and has been a member of Ruwach since its inception in 2002.

Public benefit

The trustees have considered the Charities Commission general guidance on public benefit when reviewing the aims, objectives and planned activities of the charity.

Development of the church

The church commenced in September 2002 with 8 participants. It has grown steadily such that 18 years later it averaged approximately 80 at its Sunday morning services. The church is also very active during the entire week providing courses at its training school, facilities for children and youth groups, other fellowship groups known as "life groups" that meet on a weekly basis in homes. In 2020, because of the restrictions imposed by the Corona Virus pandemic, many of these meetings were curtailed but the activity of the church and the provision of support to its members was maintained. Sunday worship and sermons were provided online via Facebook, training courses and the life groups continued using Zoom and other practical support was provided (e.g. shopping, collecting prescriptions, taking to medical appointments etc.). Other support and counselling has been provided via telephone or during one-to-one walks. The engagement of members with church activities has largely been maintained and we look forward to returning to the experience of unrestricted meetings and fellowship in 2021.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In 2020 activities related to the local community in Haywards Heath and the surrounding Mid-Sussex area were cancelled because of the national lockdown rules. Whenever these events (Haywards Heath Spring Fair, Lindfield Village Day, Haywards Heath Town Day, and the Haywards Heath Christmas Festival) are reinstated Ruwach expects to be fully involved again. The church normally has a very active youth programme. Some contact and activity has been possible online in 2020 but has been severely limited. We are expectant that this area of activity will be restored in 2021. We have a dedicated youth leader employed by the church supported by a team of volunteers. The expectation is that with schools reopening in March 2021 and with increased connection with local schools and community groups, there is potential for significant growth, especially with the youth and couples with young families. There is considerable housing development in the area bringing in new residents and especially young families.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2020**

FINANCIAL REVIEW

Financial results

The financial results of the charity's activities through the church are shown in the attached Financial Statements, which have been drawn up in compliance with the provisions of 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) (effective January 2015).

From time to time monies are received which are specified by donors as to what they may be spent upon. Such monies are therefore credited to Restricted Funds as relevant until such time they are defrayed for their intended purpose.

Despite the potential impact of the pandemic on people's finances the core church membership maintained their level of regular giving using online payments. However, the lack of services held in person meant that no cash or cheque offerings were collected at Sunday services which caused some reduction in income. Our income in 2020, as recorded in the annual accounts, fell by approximately £17,000 compared with 2019.

Expenditure is closely scrutinised by the Trustees. In the light of the reduced income and with no significant reserves it was necessary to make a number of changes to reduce expenditure. We have made major savings on hall hire because of no public meetings. Staff levels have been reduced during 2020. Improved terms have been negotiated with utility and telecoms suppliers which have produced some savings in 2020 and will produce increased savings in 2021. Overall expenditure was approximately £40,000 less than the previous year. Although our current/savings account balance has reduced due to the shortfall of income versus expenditure in recent years we have no mortgages or loans of any nature, and the rental cost of our premises at Eastern Road is very modest at £680 per month and is on the basis of a 5-year lease. The church continues to make full use of these premises. They provide office space and meeting rooms as well as being available to use for evening services and some midweek groups. During lockdown we have held meetings in person for a restricted number of attendees (approx. 25) conforming to social distancing rules and the guidelines for acts of worship.

Reserves policy

The trustees have considered the needs of the charity for the maintenance of appropriate levels of free reserves in accordance with best practice. The trustees believe that, as the church is a faith venture, minimal free reserves should be maintained in the unrestricted (general) fund. The trustees believe therefore that our objective is the retention of free reserves equivalent to three months operating expenses in hand to be appropriate at the present time while recognising that such requirements may change as the church develops.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Ruwach Christian Church is controlled by its governing documents, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

In 2019 it was decided to review the constitution in light of change in leadership and structure and to reflect the close links with COTN. The revised constitution was presented to the membership and ratified at the Annual General Meeting held on 13th April 2019. A copy of the revised constitution is attached.

Recruitment and appointment of new trustees

The trustees are appointed by the elders, approved by the existing trustees and ratified by the church membership. They serve for two years when they are nominated for re-election, or until they resign.

Trustees

S J Beard
P Crouch
D Barlow
M Allwright

Mark Allwright joined as an additional trustee in April 2020. It is the aim of the church to appoint additional trustees and we continue to seek suitable candidates that meet the criteria detailed in the constitution.

RUWACH CHRISTIAN CHURCH

Report of the Trustees **for the Year Ended 31st December 2020**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure and management

Day to day operational responsibility for running the church and the spiritual government and leadership of the church lies with the Pastor and his wife Sophie and the elders. The elders are accountable to and covered by Pastor Marius Gradwell as representing Church of the Nations (COTN) - www.cotn.org. We make a regular financial contribution to this global network of churches.

The elders during the period to the date of this report has comprised: -

Tom and Sophie Partis
Stephen and Alison Beard
Philip and Trine Crouch

Day to day responsibility for the financial affairs falls to the administration department which is accountable to the elders and thence the trustees. Since November 2016 bookkeeping and accountancy services, including payroll, pensions and gift aid management, have been provided by Amanda May of 123 Accounting Services, 25 Holmesdale Road, Burgess Hill, West Sussex, RH15 9JP. Amanda provides monthly management accounts and the initial preparation work for the annual accounts and the service provided is excellent..

Life groups

The church comprises several "life groups" who meet weekly typically in private homes (but via Zoom during the lockdown) to provide support, encouragement, and fellowship for church members as well as some visitors. There are currently seven life groups with an average of 10-12 members. The life group leaders are accountable directly to the Pastor.

Risk management

The trustees have considered the various risks to which they believe the charity is potentially exposed and as far as is practicable have put in place appropriate procedures in recognition of and to mitigate the effect of such risks. A risk register has been compiled. This has included a specific risk assessment related to the provision of Sunday Services confirming to the national guidelines during lockdown.

Safeguarding

This area continues to be monitored closely especially in the area where the church has responsibility for children or vulnerable persons. No safeguarding issues or complaints were raised in 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06759923 (England and Wales)

Registered Charity number

1127027

Registered office

87 Eastern Road
Haywards Heath
West Sussex
RH16 3NQ

Trustees

S J Beard
P Crouch
D Barlow
M Allwright (appointed 21.3.20)

RUWACH CHRISTIAN CHURCH

Report of the Trustees
for the Year Ended 31st December 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

MastersFuller
Chartered Certified Accountants
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

Solicitors

DMH Stallard
Gainsborough House,
Pegler Way,
Crawley,
West Sussex,
RH11 7FZ

Approved by order of the board of trustees on 27th March 2021 and signed on its behalf by:

P Crouch - Trustee

**Independent Examiner's Report to the Trustees of
Ruwach Christian Church**

Independent examiner's report to the trustees of Ruwach Christian Church ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (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 the Company 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 the Company 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.

Ian Walker FCCA
Association of Chartered Certified Accountants
MastersFuller
38 Salisbury Road
Worthing
West Sussex
BN11 1RD

27th March 2021

RUWACH CHRISTIAN CHURCH

Statement of Financial Activities
for the Year Ended 31st December 2020

	Notes	2020 Unrestricted fund £	2019 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		100,821	117,994
Other trading activities	2	780	2,707
Investment income	3	-	3
Total		101,601	120,704
EXPENDITURE ON			
Charitable activities			
Church running costs		88,251	128,294
Grants & donations		13,760	14,000
Total		102,011	142,294
NET INCOME/(EXPENDITURE)		(410)	(21,590)
RECONCILIATION OF FUNDS			
Total funds brought forward		8,798	30,388
TOTAL FUNDS CARRIED FORWARD		8,388	8,798

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Balance Sheet 31st December 2020

	Notes	2020 Unrestricted fund £	2019 Total funds £
FIXED ASSETS			
Tangible assets	7	788	661
CURRENT ASSETS			
Debtors	8	6,071	6,041
Cash at bank and in hand		4,135	9,744
		<u>10,206</u>	<u>15,785</u>
CREDITORS			
Amounts falling due within one year	9	(2,606)	(7,648)
		<u>7,600</u>	<u>8,137</u>
NET CURRENT ASSETS			
		<u>8,388</u>	<u>8,798</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>8,388</u>	<u>8,798</u>
NET ASSETS		<u>8,388</u>	<u>8,798</u>
FUNDS	12		
Unrestricted funds		8,388	8,798
TOTAL FUNDS		<u>8,388</u>	<u>8,798</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27th March 2021 and were signed on its behalf by:

S J Beard - Trustee

The notes form part of these financial statements

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements **for the Year Ended 31st December 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Audio-visual equipment	- 50% on cost
Office furniture & equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

2. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Other income	215	2,075
Ruwach Training School	565	632
	<u>780</u>	<u>2,707</u>

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	-	3
	<u>-</u>	<u>3</u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	464	630
Hire of plant and machinery	2,122	2,204
Other operating leases	7,264	6,105
	<u>9,850</u>	<u>8,939</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2020 nor for the year ended 31st December 2019.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2020	2019
Pastoral care	1	1
Administration	2	3
	<u>3</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

7. TANGIBLE FIXED ASSETS

	Audio-visual equipment £	Office furniture & equipment £	Totals £
COST			
At 1st January 2020	8,878	7,414	16,292
Additions	-	591	591
	<hr/>	<hr/>	<hr/>
At 31st December 2020	8,878	8,005	16,883
DEPRECIATION			
At 1st January 2020	8,624	7,007	15,631
Charge for year	254	210	464
	<hr/>	<hr/>	<hr/>
At 31st December 2020	8,878	7,217	16,095
NET BOOK VALUE			
At 31st December 2020	-	788	788
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December 2019	254	407	661
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Tax	4,151	6,041
Prepayments and accrued income	250	-
Prepayments	1,670	-
	<hr/>	<hr/>
	6,071	6,041
	<hr/> <hr/>	<hr/> <hr/>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Other loans (see note 10)	-	5,000
Social security and other taxes	773	1,323
Accrued expenses	1,833	1,325
	<hr/>	<hr/>
	2,606	7,648
	<hr/> <hr/>	<hr/> <hr/>

10. LOANS

An analysis of the maturity of loans is given below:

	2020 £	2019 £
Amounts falling due within one year on demand:		
Other loans	-	5,000
	<hr/> <hr/>	<hr/> <hr/>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

11. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2020	2019
	£	£
Within one year	8,160	8,080
Between one and five years	27,880	32,640
In more than five years	-	3,400
	<u>36,040</u>	<u>44,120</u>

12. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	8,798	(410)	8,388
	<u>8,798</u>	<u>(410)</u>	<u>8,388</u>
TOTAL FUNDS	<u>8,798</u>	<u>(410)</u>	<u>8,388</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	101,601	(102,011)	(410)
	<u>101,601</u>	<u>(102,011)</u>	<u>(410)</u>
TOTAL FUNDS	<u>101,601</u>	<u>(102,011)</u>	<u>(410)</u>

Comparatives for movement in funds

	At 1.1.19	Net movement in funds	At 31.12.19
	£	£	£
Unrestricted funds			
General fund	30,388	(21,590)	8,798
	<u>30,388</u>	<u>(21,590)</u>	<u>8,798</u>
TOTAL FUNDS	<u>30,388</u>	<u>(21,590)</u>	<u>8,798</u>

RUWACH CHRISTIAN CHURCH

Notes to the Financial Statements - continued for the Year Ended 31st December 2020

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	120,704	(142,294)	(21,590)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>120,704</u>	<u>(142,294)</u>	<u>(21,590)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	30,388	(22,000)	8,388
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>30,388</u>	<u>(22,000)</u>	<u>8,388</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	222,305	(244,305)	(22,000)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>222,305</u>	<u>(244,305)</u>	<u>(22,000)</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2020.

RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2020

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Tithes & offerings under Gift aid	68,303	68,958
Other offerings	13,120	28,208
Gift aid	19,398	20,828
	100,821	117,994
Other trading activities		
Other income	215	2,075
Ruwach Training School	565	632
	780	2,707
Investment income		
Deposit account interest	-	3
	-	3
Total incoming resources	101,601	120,704
EXPENDITURE		
Charitable activities		
Wages	61,754	67,266
Social security	1,436	2,272
Staff costs	438	1,072
Office equipment rental	2,122	2,204
Rent	7,264	6,105
Rates & water	283	278
Insurance	956	1,107
Light & heat	1,647	1,785
Telephone	1,941	1,693
Postage & stationery	327	375
Advertising	-	23
Sundries	56	998
Hall hire	1,377	13,237
Repairs & maintenance	818	12,396
Computer & website	463	802
Youth expenses	39	1,073
Motor expenses	466	540
Ruwach Training School	-	332
Hospitality	475	1,871
Praise & worship	616	1,370
Catering	-	567
Children's ministry	-	856
Accountancy	2,488	2,779
Legal & professional fees	129	145
Subscriptions	768	604
Carried forward	85,863	121,750

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RUWACH CHRISTIAN CHURCH

Detailed Statement of Financial Activities
for the Year Ended 31st December 2020

	2020 £	2019 £
Charitable activities		
Brought forward	85,863	121,750
Bank charges	218	338
Pension	1,333	6,127
Grants	14,133	11,270
Travel costs	-	1,009
Conferences	-	1,170
Depreciation - Office furniture & equipment	210	161
Depreciation - Audio-visual equipment	254	469
	<hr/> 102,011	<hr/> 142,294
Total resources expended	<hr/> 102,011	<hr/> 142,294
Net expenditure	<hr/> (410) <hr/>	<hr/> (21,590) <hr/>

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