

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

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for the Year Ended 31st December 2025**

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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**

		2025	2024
		Unrestricted	Total
		fund	funds
	Notes	£	£
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.

The notes form part of these financial statements

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	8,500	3,450
Between one and five years	<u>29,042</u>	<u>-</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	16,130	48,923	65,053
	<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	182,110	(133,187)	48,923
	<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
	<hr/>	<hr/>
	179,814	131,425
Other trading activities		
Other income	754	2,337
Ruwach Training School	816	391
	<hr/>	<hr/>
	1,570	2,728
Investment income		
Deposit account interest	726	305
	<hr/>	<hr/>
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/>	 <hr/> (181) <hr/>

This page does not form part of the statutory financial statements