

CHARITY REGISTRATION NUMBER: 1138719

Reformed Church International - United Kingdom
Unaudited Financial Statements
31st December 2024

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

Reformed Church International - United Kingdom

Financial Statements

Year ended 31st December 2024

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Reformed Church International - United Kingdom

Trustees' Annual Report

Year ended 31st December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2024.

Objectives and activities

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

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

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

Achievements and performance

The year 2024 has seen tremendous growth of the two RCIUK congregations with membership growth of more than 35%, as a result more preaching points were established. It is by the Grace of God that the church has benefited from the arrival of new congregants who came through the UK Government's Certificate of Sponsorship (CoS) program that has significantly increased our membership, 50% of this growth is mainly comprised of Youth and Sunday school segment.

Post Covid era, the church has now fully returned to face-to-face fellowship meetings at branch and fellowship group levels. More preaching posts have brought the Word closer to the communities as well as reducing travelling especially to those who are unable to travel long distances. As a result, such growth has boosted the church income i.e. offerings, tithing and thanksgiving.

Fundraising activities have been a huge success in the year, and part of the funds raised have been utilised towards purchasing musical instruments thereby boosting our Evangelism program through Praise and Worship. There has been tremendous effort towards fundraising along the long-term vision to purchase church building(s).

During the first quarter of the year the church received the heads of the church, the Moderator and General Secretary with their spouses on an official visit representing our mother church, The Reformed Church in Zimbabwe.

RCIUK also managed to send eight representatives to attend the 2024 RCZ Synodical Assembly and Women Congress 2024. As part of our affiliation with our Reformed Church International Presbytery, the North congregation managed to sponsor Rev and Mrs Mutukwa to represent RCIUK at Rev Chivhoko's induction, who is the first substantive pastor in Australia.

Financial review

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

Reserves Policy

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

Reformed Church International - United Kingdom

Trustees' Annual Report *(continued)*

Year ended 31st December 2024

Reference and administrative details

Registered charity name	Reformed Church International - United Kingdom
Charity registration number	1138719
Principal office	High Street Lye Stourbridge Birmingham DY9 8LF

The trustees

Rev G Mutukwa	(Appointed 31st December 2024)
Rev S Chizhande	
Mr B Sibanda	(Retired 31st December 2024)
Mr E Maradza	(Appointed 31st December 2024)
Mr T Chiketa	(Retired 31st December 2024)
Mr T Simbi	
Miss L Muzvidziwa	(Appointed 31st December 2024)
Mr D Mugwangi	(Retired 31st December 2024)
Mrs E Buzuzi	(Retired 31st December 2024)
Mr J Kuzipa	
Mr P Makiwa	(Retired 31st December 2024)
Mrs P Chaduka	(Retired 31st December 2024)
Mr T Mutindimuri	(Retired 31st December 2024)
Mrs R Sango	
Mr W Simbanegavi	(Appointed 31st December 2024)
Ms S D Mavurayi	(Appointed 31st December 2024)
Mr K Mika	(Appointed 31st December 2024)
Mr N Kandenga	(Appointed 31st December 2024)
Mr C Mabhiza	(Appointed 31st December 2024)
Mr H Mapomba	(Appointed 31st December 2024)

Independent examiner

Mr A A B Grainger
Griffiths & Pegg Limited Chartered Accountants
3 Hagley Court South
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Structure, governance and management

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

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

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

Reformed Church International - United Kingdom

Trustees' Annual Report *(continued)*

Year ended 31st December 2024

Plans for future periods

Due to numerical growth, it has become necessary to subdivide the RCIUK congregations. The main reason behind this step is to enhance Pastoral care, easy reach of congregants by our Pastors all the time. We intend to have more pastors as the two pastors cannot cope with the demands of the UK congregations. Plans are underway to recruit an administrator.

There is need to buy church building(s) and / or a function hall venue for both RCIUK South and North congregations respectively, as this will save money and generate income for the organisation. The congregations will be able to use the premises for own gatherings as well as let them out to others for different activities within the communities in which they are situated.

More evangelism activities are needed for all congregations to reach out to new members and backsliders. There are many reformers from Zimbabwe and other parts of the world with whom the church has not had contact since their arrival in the UK. This adds to the essential pastoral work that needs to be undertaken to meet the demands of congregations, hence the need for more pastors. In support of this, the leadership have approved the purchase / lease of vehicles to be used by pastors.

The trustees' annual report was approved on 9th September 2025 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to be 'T Simbi', written over a faint, stylized outline of a church building.

Mr T Simbi
Trustee

Reformed Church International - United Kingdom
Independent Examiner's Report to the Trustees of Reformed Church
International - United Kingdom
Year ended 31st December 2024

I report to the trustees on my examination of the financial statements of Reformed Church International - United Kingdom ('the charity') for the year ended 31st December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Mr A A B Grainger
Independent Examiner

Griffiths & Pegg Limited Chartered Accountants
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Reformed Church International - United Kingdom

Statement of Financial Activities

Year ended 31st December 2024

		Unrestricted funds £	2024 Restricted funds £	Total funds £	2023 Total funds £
	Note				
Income and endowments					
Donations and legacies	4	249,691	—	249,691	145,596
Charitable activities	5	14,800	3,549	18,349	12,299
Investment income	6	—	—	—	23
Total income		<u>264,491</u>	<u>3,549</u>	<u>268,040</u>	<u>157,918</u>
Expenditure					
Expenditure on charitable activities	7,8	244,608	—	244,608	164,943
Total expenditure		<u>244,608</u>	<u>—</u>	<u>244,608</u>	<u>164,943</u>
Net income/(expenditure) and net movement in funds		<u>19,883</u>	<u>3,549</u>	<u>23,432</u>	<u>(7,025)</u>
Reconciliation of funds					
Total funds brought forward		105,675	30,105	135,780	142,805
Total funds carried forward		<u>125,558</u>	<u>33,654</u>	<u>159,212</u>	<u>135,780</u>

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


Reformed Church International - United Kingdom

Statement of Financial Position

31st December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	13	2,213	879
Current assets			
Debtors	14	2,776	2,776
Cash at bank and in hand		167,227	141,254
		<u>170,003</u>	<u>144,030</u>
Creditors: amounts falling due within one year	15	<u>(13,004)</u>	<u>(9,129)</u>
Net current assets		156,999	134,901
Total assets less current liabilities		159,212	135,780
Net assets		159,212	135,780
Funds of the charity			
Restricted funds		33,654	30,105
Unrestricted funds		125,558	105,675
Total charity funds	17	159,212	135,780

These financial statements were approved by the board of trustees and authorised for issue on 9th September 2025, and are signed on behalf of the board by:



Mr T Simbi
Trustee

Reformed Church International - United Kingdom

Notes to the Financial Statements

Year ended 31st December 2024

1. General information

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

2. Statement of compliance

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

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Disclosure exemptions

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

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

Judgements and key sources of estimation uncertainty

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

Fund accounting

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

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

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

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

3. Accounting policies *(continued)*

Incoming resources

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

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

Resources expended

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

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

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

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

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

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

Impairment of fixed assets

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

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

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

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

Defined contribution plans

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

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Tithes	54,240	—	54,240
Sunday Collection	36,339	—	36,339
Fundraising Donations	13,971	—	13,971
Gift Aid	49,022	—	49,022
Other Donations	96,119	—	96,119
	<u>249,691</u>	<u>—</u>	<u>249,691</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Tithes	35,150	—	35,150
Sunday Collection	30,126	—	30,126
Fundraising Donations	9,668	—	9,668
Gift Aid	—	—	—
Other Donations	70,012	640	70,652
	<u>144,956</u>	<u>640</u>	<u>145,596</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Building Fund	188	3,549	3,737
Fellowship	14,612	—	14,612
	<u>14,800</u>	<u>3,549</u>	<u>18,349</u>

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

5. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Building Fund	565	—	565
Fellowship	11,734	—	11,734
	<u>12,299</u>	<u>—</u>	<u>12,299</u>

6. Investment income

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Bank interest receivable	—	—	23	23
	<u>—</u>	<u>—</u>	<u>23</u>	<u>23</u>

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Worship	241,343	241,343	162,044	162,044
Support costs	3,265	3,265	2,899	2,899
	<u>244,608</u>	<u>244,608</u>	<u>164,943</u>	<u>164,943</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Worship	241,343	—	241,343	162,044
Governance costs	—	3,265	3,265	2,899
	<u>241,343</u>	<u>3,265</u>	<u>244,608</u>	<u>164,943</u>

9. Net income/(expenditure)

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

	2024 £	2023 £
Depreciation of tangible fixed assets	1,105	439
Foreign exchange differences	<u>1,651</u>	<u>1,234</u>

10. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,160</u>	<u>2,160</u>

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

11. Staff costs

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

	2024	2023
	£	£
Wages and salaries	44,167	36,398
Employer contributions to pension plans	1,024	698
	<u>45,191</u>	<u>37,096</u>

The average head count of employees during the year was 2 (2023: 2). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Number of pastoral staff	<u>2</u>	<u>2</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

12. Trustee remuneration and expenses

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

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

13. Tangible fixed assets

	Computer equipment £	Musical equipment £	Other assets £	Total £
Cost				
At 1st January 2024	4,008	6,058	3,947	14,013
Additions	2,439	—	—	2,439
At 31st December 2024	<u>6,447</u>	<u>6,058</u>	<u>3,947</u>	<u>16,452</u>
Depreciation				
At 1st January 2024	3,129	6,058	3,947	13,134
Charge for the year	1,105	—	—	1,105
At 31st December 2024	<u>4,234</u>	<u>6,058</u>	<u>3,947</u>	<u>14,239</u>
Carrying amount				
At 31st December 2024	<u>2,213</u>	<u>—</u>	<u>—</u>	<u>2,213</u>
At 31st December 2023	<u>879</u>	<u>—</u>	<u>—</u>	<u>879</u>

14. Debtors

	2024	2023
	£	£
Other debtors	<u>2,776</u>	<u>2,776</u>

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

15. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	2,160	2,160
Social security and other taxes	10,618	6,807
Pension control	226	162
	<u>13,004</u>	<u>9,129</u>

16. Pensions and other post-retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,024 (2023: £698).

17. Analysis of charitable funds

Unrestricted funds

	At 1st January 2 024	Income	Expenditure	At 31st Decem ber 2024
	£	£	£	£
General funds	<u>105,675</u>	<u>264,491</u>	<u>(244,608)</u>	<u>125,558</u>

	At 1st January 2 023	Income	Expenditure	At 31st Decemb er 2023
	£	£	£	£
General funds	<u>113,363</u>	<u>157,255</u>	<u>(164,943)</u>	<u>105,675</u>

Restricted funds

	At 1st January 2 024	Income	Expenditure	At 31st Decem ber 2024
	£	£	£	£
Building fund	<u>30,105</u>	<u>3,549</u>	<u>—</u>	<u>33,654</u>

	At 1st January 2 023	Income	Expenditure	At 31st Decemb er 2023
	£	£	£	£
Building fund	<u>29,442</u>	<u>663</u>	<u>—</u>	<u>30,105</u>

Reformed Church International - United Kingdom

Notes to the Financial Statements *(continued)*

Year ended 31st December 2024

18. Analysis of net assets between funds

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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	879	—	879
Current assets	113,925	30,105	144,030
Creditors less than 1 year	(9,129)	—	(9,129)
Net assets	105,675	30,105	135,780

Reformed Church International - United Kingdom
Management Information
Year ended 31st December 2024

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

Reformed Church International - United Kingdom

Detailed Statement of Financial Activities

Year ended 31st December 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Tithes	54,240	35,150
Sunday Collection	36,339	30,126
Fundraising Donations	13,971	9,668
Gift Aid	49,022	—
Other Donations	96,119	70,652
	<u>249,691</u>	<u>145,596</u>
Charitable activities		
Building Fund	3,737	565
Fellowship	14,612	11,734
	<u>18,349</u>	<u>12,299</u>
Investment income		
Bank interest receivable	—	23
	<u>—</u>	<u>23</u>
Total income	<u>268,040</u>	<u>157,918</u>
Expenditure		
Expenditure on charitable activities		
Wages and salaries	44,167	36,398
Pension costs	1,024	698
Rates and water	7,448	4,289
Light and heat	11,050	14,790
Legal and professional fees	2,916	2,760
Depreciation	1,105	439
Foreign exchange gain/loss	1,651	1,234
Sundry expenses	71,935	39,994
Contributions to Affiliate	236	442
Administrative costs	90,675	55,700
Pastoral care	12,401	8,199
	<u>244,608</u>	<u>164,943</u>
Total expenditure	<u>244,608</u>	<u>164,943</u>
Net income/(expenditure)	<u>23,432</u>	<u>(7,025)</u>

Reformed Church International - United Kingdom

Notes to the Detailed Statement of Financial Activities

Year ended 31st December 2024

	2024 £	2023 £
Expenditure on charitable activities		
Worship		
<i>Activities undertaken directly</i>		
Wages and salaries	44,167	36,398
Pension costs	1,024	698
Branch rent	7,448	4,289
Pastoral residences	11,050	14,790
Payroll administration costs	756	300
Bank Charges	1,651	1,234
Sundry expenses	71,935	39,994
Contributions to Affiliate	236	442
Administrative costs	90,675	55,700
Pastoral care	12,401	8,199
	<u>241,343</u>	<u>162,044</u>
Governance costs		
Governance costs - Legal and professional	2,160	2,460
Governance costs - depreciation	1,105	439
	<u>3,265</u>	<u>2,899</u>
Expenditure on charitable activities	<u>244,608</u>	<u>164,943</u>