

**REFLECT CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**



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Reflect Church

Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

Our objectives and aims are to advance the Christian faith in accordance with the statement of faith throughout England for the benefit of the public mainly but not exclusively through the provision of a place of worship, the holding of prayer meetings, religious education and to provide outreach and pastoral care for the community.

Public Benefit

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

Our charitable activities this year have been consistent with the prior year with Sunday services, children's and youth programmes running. We continued to be primarily based in the Docklands and in February 2025 introduced a second service in the afternoon to better accommodate the needs of congregants. The Balham location continued to operate as a 'micro church' with a more relaxed and informal style.

In May 2024, we sponsored two trustees and a key volunteer to attend the C3 Global Conference in Singapore in May 2024. This conference is hosted by the global body of which Reflect Church is a part of and was a valuable investment in our core team. The charity has benefited from the relationships that have been built with churches across Europe particularly in the areas of leadership and planning for growth.

Safeguarding

We have policies and procedures in place regarding safeguarding to ensure the best possible protection and care for children and adults. This includes a Safeguarding Children Policy, Safeguarding Adults Policy, introducing Safer Recruitment procedures around employment and ensuring safeguarding training for all staff and volunteers working with children and youth. We continue to be a member of ThirtyOne:Eight, one of the UK's leading independent safeguarding specialists. Along with our Designated Safeguarding Officer, we also have a trustee dedicated to overseeing safeguarding.

Financial Review

Financial Position

Giving in FY25 remained consistent with FY24, providing a stable income base for the charity. As in the prior year, expenditure slightly exceeded income. In FY25, overall expenditure was lower than in prior year, primarily reflecting the absence of one-off refurbishment costs incurred in FY24 when the charity first moved into the Docklands location. However, these savings were partially offset by increased rental costs in FY25 which were expected under the agreed lease terms at the Docklands location.

Despite the small deficit in both years, the charity remains financially stable, with sufficient reserves at year end. The trustees continue to monitor income and expenditure closely through quarterly board meetings.

Reserves Policy

The trustees have set a reserves target of £15,000 which would cover over a month of expenses including venue, salary costs, and other necessary expenses. At year end, unrestricted reserves exceeded this level.

Structure, Governance and Management

Governing Document

Reflect Church is a Charitable Incorporated Organisation registered with the Charity Commission for England and Wales, charity number 1194463. The charity operates in accordance with its constitution, which sets out the charity's objects and the powers of the trustees.

**Reflect Church
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Trustee Selection Methods

Trustees appointed as outlined in the charity's constitution:

(1) Apart from the first charity trustees, every trustee must be appointed for a term of 1.5 years by a resolution passed at a properly convened meeting of the charity trustees.

(2) In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO. The process of appointing new trustees includes an analysis of the current needs of the charity, a conversation with prospective appointments about potential fit and specific role as well as an interview. Any decisions around the appointment of Trustees will be recorded in relevant meeting minutes.

No appointments to or resignations from the board of trustees occurred during the financial year

Reference and Administrative Details

Trustees

Mr Satish Solanki - Chair
Mr Peter Jacobsz
Ms Alexandra Williams
Ms Angelica Too
Mr Aidan Roberts

Charity Number

1194463

Principal Address

Reflect Church
Unit 53B
North Woolwich Road
London
E16 2AA

Independent Examiner

Mr Umber Khan, AFA MIPA
Taxwise Accountancy
16 Titan Court, Laporte Way
Luton
Bedfordshire
LU4 8EF

**Reflect Church
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Angelica Too

Ms Angelica Too

Trustee

26/01/2026

Reflect Church
Independent Examiner's Report to the Trustees of Reflect Church
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Reflect Church (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent Examiner's Statement

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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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 Umber Khan, AFA MIPA
26/01/2026
Taxwise Accountancy
16 Titan Court, Laporte Way
Luton
Bedfordshire
LU4 8EF

Reflect Church
Statement of Financial Activities
For The Year Ended 31 March 2025

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	4	133,856	138,807
EXPENDITURE ON:			
Charitable activities:	6		
Charitable activities		(137,166)	(143,163)
NET EXPENDITURE		(3,310)	(4,356)
NET MOVEMENT IN FUNDS		(3,310)	(4,356)
RECONCILIATION OF FUNDS:			
Total funds brought forward		30,871	35,227
TOTAL FUNDS CARRIED FORWARD	13	27,561	30,871

The notes on pages 7 to 10 form part of these financial statements.

**Reflect Church
Statement of Financial Position
As At 31 March 2025**

		2025	2024
		Unrestricted	Total
	Notes	funds	funds
		£	£
FIXED ASSETS			
Tangible Assets	10	3,295	5,089
		<u>3,295</u>	<u>5,089</u>
CURRENT ASSETS			
Debtors	11	1,529	1,529
Cash at bank and in hand		24,710	26,276
		<u>26,239</u>	<u>27,805</u>
Creditors: Amounts Falling Due Within One Year	12	(1,973)	(2,023)
		<u>24,266</u>	<u>25,782</u>
NET CURRENT ASSETS (LIABILITIES)			
		<u>27,561</u>	<u>30,871</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>27,561</u>	<u>30,871</u>
NET ASSETS		<u>27,561</u>	<u>30,871</u>
FUNDS OF THE CHARITY			
Unrestricted Funds		<u>27,561</u>	<u>30,871</u>
TOTAL FUNDS	13	<u>27,561</u>	<u>30,871</u>

The financial statements were approved by the board of trustees on 26 January 2026 and were signed on its behalf by:

Angelica Too

Ms Angelica Too

Trustee

The notes on pages 7 to 10 form part of these financial statements.

Reflect Church
Notes to the Financial Statements
For The Year Ended 31 March 2025

1. General Information

Reflect Church is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1194463. The principal address is Reflect Church, Unit 53B, North Woolwich Road, London, E16 2AA.

2. Statement of Compliance

The financial statements 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 Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention.

The charity is a Public Benefit Entity as defined by FRS 102.

3.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

3.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

3.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

4. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	119,916	116,024
Gift aid	13,940	22,783
	<u>133,856</u>	<u>138,807</u>

5. Net Income/(Expenditure)

The net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>2,169</u>	<u>1,043</u>

Reflect Church
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

6. Analysis of Expenditure

	2025	
	Activities undertaken directly	Support costs (see note 7)
	£	£
Charitable activities	7,303	129,863
		Total
		£
		137,166
	2024	
	Activities undertaken directly	Support costs (see note 7)
	£	£
Charitable activities	1,043	142,120
		Total
		£
		143,163

7. Support Costs

	2025
	Charitable activities
	£
Employee costs	54,645
Premises expenses	58,816
General administration	15,477
Governance costs	925
	129,863
	2024
	Charitable activities
	£
Employee costs	61,239
Premises expenses	61,270
General administration	18,031
Governance costs	1,580
	142,120

8. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	13,204	13,203

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

9. Average Number of Employees

Average number of employees during the year was: 1 (2024: 1)

Reflect Church
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

10. Tangible Assets

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 April 2024	2,483	3,649	6,132
Additions	-	375	375
As at 31 March 2025	2,483	4,024	6,507
Depreciation			
As at 1 April 2024	341	702	1,043
Provided during the period	828	1,341	2,169
As at 31 March 2025	1,169	2,043	3,212
Net Book Value			
As at 31 March 2025	1,314	1,981	3,295
As at 1 April 2024	2,142	2,947	5,089

11. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	1,529	1,529

12. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Other creditors	1,123	1,123
Accruals and deferred income	850	900
	1,973	2,023

13. Movement in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	30,871	133,856	(137,166)	27,561
Total funds	30,871	133,856	(137,166)	27,561

Reflect Church
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

	As at 1 April 2023	Income	Expenditure	As at 31 March 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	35,227	138,807	(143,163)	30,871
Total funds	<u>35,227</u>	<u>138,807</u>	<u>(143,163)</u>	<u>30,871</u>

14. Related Party Disclosures

During the year, payments totalling £39,600 were made to Digital Rabbi Ltd, a company owned by a trustee, for services that directly support the charity's aims and objectives.

Reflect Church
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	119,916	116,024
Gift aid	13,940	22,783
	<u>133,856</u>	<u>138,807</u>
	133,856	138,807
EXPENDITURE ON:		
Charitable Activities:		
Charitable activities		
Travel and subsistence expenses	(1,820)	-
Other direct costs	(3,314)	-
Depreciation of fixtures and fittings	(828)	(341)
Depreciation of computer equipment	(1,341)	(702)
Wages and salaries	(13,204)	(13,203)
Subcontractor and ministry costs	(40,384)	(43,423)
Staff training	(1,057)	(4,613)
Rent	(55,678)	(60,243)
Light and heat	(498)	(1,027)
Cleaning	(2,640)	-
Hire and leasing of plant and machinery	(3,475)	(500)
Computer software costs	(69)	-
Insurance	(367)	(547)
Printing, postage and stationery	(545)	-
Postage	-	(161)
Legal fees	(100)	-
Subscriptions	(2,932)	(4,364)
Professional subscriptions	(2,080)	-
Bank charges	(201)	-
Charitable donations	(315)	-
Sundry expenses	(5,393)	(12,459)
Accountancy fees	(925)	(1,580)
	<u>(137,166)</u>	<u>(143,163)</u>
	(137,166)	(143,163)
NET EXPENDITURE	<u>(3,310)</u>	<u>(4,356)</u>