

# AFMIM CROYDON FELLOWSHIP

England & Wales · Charity number 1138816

## Details

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Other names	CROYDON ASSEMBLY
Status	Registered
Legal form	Trust
Registered	2010-11-04
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	4 Rushetts Close Crawley Down Crawley West Sussex RH10 4AX
Phone	02087762918
Email	<a href="mailto:croydonafm@yahoo.com">croydonafm@yahoo.com</a>
Website	<a href="http://www.croydonafm.org.uk">www.croydonafm.org.uk</a>

## Activities

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**Objects:** A. THE ADVANCEMENT OF THE CHRISTIAN RELIGION ACCORDING TO THE HOLY SCRIPTURES AS CONTAINED IN THE CONFESSION OF FAITH SET OUT IN THE SCHEDULE HERETO IN THE UNITED KINGDOM AND TO SUCH PARTS OF THE WORLD.B. TO RELIEVE SICKNESS AND FINANCIAL HARDSHIPS AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS, MEDICAMENTS OR SERVICES OF ANY KIND AS THE TRUSTEES SHALL DETERMINE FROM TIME TO TIME AS THEY FOLLOW THE VISION OF THE SPIRITUAL LEADER.C. TO PROVIDE COUNSELLING, SUPPORT AND PRAYERS TO ALL PEOPLE IN THE UNITED KINGDOM AND OTHER PARTS OF THE WORLD D. TO HELP BOTH THE ELDERLY AND YOUNG PEOPLE THROUGH: THE PROVISION OF RECREATIONAL AND LEISURE TIME ACTIVITIES PROVIDED IN THE BEST INTEREST OF SOCIAL WELFARE AND DESIGNED TO IMPROVE THEIR LIVING CONDITIONSE. TO ESTABLISH CENTRES WITH ALL FACILITIES TO FULLY DEVELOP THE YOUNG PEOPLE SO THAT THEY MAY BECOME USEFUL MEMBERS OF THE COMMUNITIES IN THE UNITED KINGDOM AND OTHER PARTS OF THE WORLD.F. TO ADVANCE EDUCATION, HEALTH AND SOCIAL WELFARE TO COMMUNITIES IN THE UNITED KINGDOM AND OTHER PARTS OF THE WORLD AS THE TRUSTEES SHALL DETERMINE FROM TIME TO TIME IN LINE WITH THE VISION OF THE SPIRITUAL LEADERG. THE TRUSTEES SHALL USE THE INCOME AND MAY USE THE CAPITAL OF THE CHURCH IN PROMOTING THE SAID OBJECTS.H. TO SET UP CHARITY SHOPS IN THE UNITED KINGDOM AND OTHER PARTS OF THE WORLD TO HELP RAISE FUNDS AND GOODS NEEDED TO MEET THE SAID OBJECTS OF THE CHURCH I. TO DO ALL SUCH OTHER THINGS OR ACTIVITIES AS MAY BE DEEMED , NECESSARY/APPROPRIATE BY THE TRUSTEES IN PURSUANCE OF THE TRUST OBJECTIVES

**Activities:** (i) The advancement of the Christian religion according to the Holy Scriptures within the Croydon and surrounding areas. (ii) Relieving sickness and financial hardships through the promotion and preservation of good health by the provision of,prayers, counselling, funds and goods. (iii) Promotion of social cohesion by establishment of Youth activities, funfares, and community voluntary work.

## Classification

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- **How:** Provides Other Finance, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- **Area of benefit:** THE WORLD
- Croydon

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£74,580	£46,223	-	-
2023-11-30	£44,318	£44,104	-	-
2022-11-30	£40,416	£37,839	-	-
2021-11-30	£40,514	£21,258	-	-
2020-11-30	£41,264	£26,797	-	-

## Trustees

Name	Role	Appointed
<b>Florah Sibongile Mupamhadzi</b>	Chair	2020-02-02
Aretha Paradza		2020-01-19
MR E TAPA		
Martin Mukuwa Nakasala		2020-02-02
Miriam Madafi		2023-11-09
Paul Nyakunika		2023-11-09

**AFMIM CROYDON FELLOWSHIP**

England & Wales - Charity number 1138816

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

**Trustees' annual report (including Directors' report) for the period**

**From: Period start date 01 December 2023**

**To: Period end date 30 November 2024**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

**Objectives and activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. 1.The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.</li> <li>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.</li> <li>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.</li> </ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Objectives</b> Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p> <ol style="list-style-type: none"> <li>1. <b>Establishing a sanctuary for worship</b> We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.</li> <li>2. <b>Life Changing</b> This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.</li> <li>3. <b>Impacting</b> <ul style="list-style-type: none"> <li>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.</li> <li>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.</li> <li>• Communicate God to the communities through Evangelism and Missions either directly or supporting such.</li> <li>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.</li> <li>• Nurture and nurture the habit of prayer in our church life and in our home groups as well.</li> </ul> </li> </ol>

		<p>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance with the Commission's guidance on public benefit, and in particular the guidance on the advancement of religion.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.</li> <li>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term member, a new member, or just passing through or just visiting us for the day or one's personal circumstances.</li> <li>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.</li> <li>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.</li> <li>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday to equip members with the word of God and these study groups are open to church and non-church members.</li> <li>• Our youth services are aimed at moulding our young generation into responsible citizens. Our youth participate in various activities which make them interact with other youth groups from other churches. We have sponsored our youth to national conferences. We have also managed to</li> </ul>
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		<p>sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.</li> <li>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review, we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.</li> <li>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We conducted home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.</li> <li>• To help both the elderly and the young people through: The provision of recreational and leisure time activities provided in the best interest of Social Welfare and designed to improve their living conditions</li> </ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

OFFICIAL

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>Croydon Achievements and performance for 2023/24</b></p> <p><b>Church Board:</b> The vision of Croydon Fellowship is to "build inwardly strong and outwardly focused believers and a church community." All departmental activities are structured in alignment with this vision. The theme for the year, "Created for Dominion," inspired by Genesis 1:28, was communicated first to the leadership team and then presented to the entire congregation. This theme serves to reinforce the message that, through Christ, believers possess authority over all circumstances in their lives.</p> <p><b>Church Health:</b> Croydon Fellowship church services were held every Sunday in 2024 at Shirley High School. Biblical teachings and preaching focused on strengthening the capacity of both the congregation and the church. The church experienced steady growth during 2024, attributed in part to migration from Africa, as employers in health and social care continued to offer visa sponsorships and referrals from current members. Efforts continued to develop a multi-national, multi-ethnic congregation.</p> <p>Average weekly attendance varied, with the lowest numbers occurring during peak summer, when many families travelled on holiday domestically and internationally. The intercession team maintained weekly prayer and fasting practices for the church and for the United Kingdom.</p> <p><b>Ladies Ministry</b> The Ladies Ministry has provided ongoing support to the church through activities such as teachings, prayer, and charity work. Meetings for the ministry are held at scheduled times and serve three main purposes: a) to worship, b) to strengthen members and the church community through prayer and fellowship, and c) to empower women in both the church and the wider local community via relevant teachings and mentorship.</p> <p>From 12 to 14 January 2024, a prayer retreat was organized at West Watch Centre under the theme "created for dominion," reflecting the church's annual focus. Dr Fikelephi Jackson, an award-winning humanitarian activist, was the guest speaker. Approximately 30 participants from Croydon Fellowship attended the event.</p> <p>The Ladies Ministry also fulfilled its national and regional subscription requirements, paying £800 to</p>
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		<p>the National Ladies fund and £270 to the regional fund.</p> <p><b>Youth Ministry</b> After the establishment of new youth leadership in the previous year, there has been an increase in youth participation this year. The church supports the youth by periodically dedicating certain Sunday services to them and encouraging their attendance.</p> <p>The Children’s Ministry remained engaged throughout the year by holding online meetings every Saturday. Additionally, the children were assigned to lead Sunday services, contributing to the development and cultivation of their spiritual growth.</p> <p><b>Missions &amp; Charity</b></p> <p>The Welfare Department has maintained its support for Purley Food Bank through the donation of food items, including a contribution made during the Christmas period. Purley Food Bank was selected as a beneficiary due to its alignment with values similar to those upheld by our church.</p> <p><b>Building Project</b> – Fundraising efforts for our building project remained strong throughout the year. The fundraising team organised a successful dinner dance on 2 November 2024, which was attended by over 80 guests. Additional fundraising initiatives included sales of fresh farm produce, t-shirts, and collected pledges. In total, these activities generated approximately £20,000 (net of costs) towards the building project, increasing the cumulative amount raised to £93,000 as of this year, up from £69,000 in the previous year.</p> <p><b>Career Fair</b> – In 2024, the church organised a career fair that welcomed professionals both from within the congregation and the wider community. The event was open to all individuals, not limited to church members. Its primary aim was to provide career guidance to young people and anyone considering a change in profession.</p> <p><b>Life in the UK seminar</b> – During the year, Mrs Mupamhadzi facilitated an online seminar hosted by the church focused on life in the UK. The seminar was open to all participants. In response to the increase in immigrants from Africa from 2022, as mentioned above, its aim was to provide support with cultural adaptation and the process of settling in the UK. The seminar had a notable number of participants on the online platform. The church plans to hold similar events in the future to assist migrants with integration into UK culture.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	A total of £20,235.00 net was contributed to the building fund as part of a five-year initiative aimed at raising £100,000 for the acquisition of a property dedicated to charitable purposes benefiting the local community. This amount reflects a substantial increase compared to the previous year, primarily due to enhanced fundraising efforts.
Investment performance against objectives	Para 1.41	
Other		

**Financial review**

Review of the charity's financial position at the end of the period	Para 1.21	<b>See attached financial statements</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity will keep at NatWest Bank saving account funds enough to cover one year's current rentals and building onto these funds enough to deposit for a church building.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

**Additional information (optional)**

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds for Croydon Fellowship remains its membership. The charity does not have any other investments other than the normal savings account with NatWest where the building fund remains ring fenced.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association etc</a>	Para 1.25	<b>TRUST DEED</b>
How is the charity constituted? for example, <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	<b>TRUST</b>
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>APPOINTED</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<div style="border: 1px solid black; border-radius: 15px; background-color: #4a86e8; color: white; padding: 10px; margin-bottom: 10px;"> <p style="text-align: center;"><b>Board of Trustees</b></p> <p style="text-align: center;"><b>Mrs Mupamhadzi –Chair</b></p> <p style="text-align: center;">E TAPA- Secretary</p> <p style="text-align: center;">Mr M Mukuwa, Mrs A Paradza, Mr P Nyakunika, Mrs M Madafi–Committee Members</p> </div> <div style="border: 1px solid black; border-radius: 15px; background-color: #4a86e8; color: white; padding: 10px;"> <p style="text-align: center;"><b>CHURCH BOARD</b></p> <p style="text-align: center;"><b>Chairperson/Pastor (A.Chirara)</b></p> <p style="text-align: center;"><b>Vice Chairman (S Maruzani)</b></p> <p style="text-align: center;"><b>Secretary (M Mukuwa)</b></p> <p style="text-align: center;"><b>Administrator (J Mutudza)</b></p> <p style="text-align: center;"><b>Committee Members</b></p> <p style="text-align: center;"><b>P.Nyakunika/P Hodza/B Domingo</b></p> </div>

Relationship with any related parties	Para 1.51	
Other		

## Reference and administrative details

Charity name	AFMIM CROYDON FELLOWSHIP
Other name the charity uses	
Registered charity number	1138816
Charity's principal address	4 Rushetts Close, Crawley Downs, RH10 4AX

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MRS F MUPAMHADZI	BOT CHAIRPERSON		
2	MR E TAPA	BOT SECRETARY		
3	MR P NYAKUNIKA	BOT COMMITTEE MEMBER		
4	MR M MUKUWA	BOT COMMITTEE MEMBER		
5	MRS M MADAFI	BOT COMMITTEE MEMBER		
6	Ms A PARADZA	BOT COMMITTEE MEMBER		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this fall within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (optional information)**

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

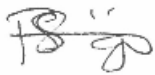

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## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

<b>Signature(s)</b>		
<b>Full name(s)</b>	Florah Sibongile Mupamhadzi	Paul Nyakunika
<b>Position (for example Secretary, Chair, etc)</b>	Chairperson	

**Date** 27/09/2025



**Receipts and payments accounts**

For the period from	Dec-23	To	Nov-24
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
<b>A1 Receipts</b>				
Tithes & Offerings	Tithes & Offerings	40,615	-	40,615
Fundraising Activities	Fundraising Activities	24,283	-	24,283
Ladies Fund Contributions	Ladies Fund Contributions	3,795	-	3,795
Other Donations	Other Donations	1,380	-	1,380
Other Income	Other Income	4,507	-	4,507
<b>Sub total (Gross income for AR)</b>	<b>Sub total(Gross income for AR)</b>	<b>74,580</b>	<b>-</b>	<b>74,580</b>
<b>A2 Asset and investment sales, (see table).</b>				
Interest Income	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>-</b>	<b>74,580</b>	<b>-</b>	<b>74,580</b>
<b>A3 Payments</b>				
Rent & Venue Hire	Rent & Venue Hire	15,950	-	15,950
Fuel & Travel Costs	Fuel & Travel Costs	-	-	-
Subscription & Fees	Subscription & Fees	6,038	-	6,038
Welfare Donations	Welfare Donations	-	-	-
Hall Hire & Other Fundraising Costs	Hall Hire & Other Fundraising Costs	-	-	-
Motor Vehicle Running Costs	Motor Vehicle Running Costs	-	-	-
Other Costs	Other Costs	3,323	-	3,323
Communication	Communication	1,787	-	1,787
Prayer Outing	Prayer Outing	242	-	242
Gifts and Honararium	Gifts and Honararium	8,380	-	8,380
Conferences	Conferences	3,859	-	3,859
Card Machine Charges	Card Machine Charges	62	-	62
Insurance	Insurance	631	-	631
Equipment Purchase	Equipment Purchase	-	-	-
PA System Maintenance	PA System Maintenance	5,951	-	5,951
<b>Sub total</b>	<b>-</b>	<b>46,223</b>	<b>-</b>	<b>46,223</b>
<b>A4 Asset and investment purchases, (see table)</b>				
Church Equipment	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>-</b>	<b>46,223</b>	<b>-</b>	<b>46,223</b>
<b>Net of receipts/(payments)</b>	<b>-</b>	<b>28,357</b>	<b>-</b>	<b>28,357</b>
<b>A5 Transfers between funds</b>				
<b>A6 Cash funds last year end</b>	109,052	-	-	109,052
<b>Cash funds this year end</b>	109,052	28,357	-	137,409

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
<b>B1 Cash funds</b>	Main bank account	36,560	-
	Ladies bank account	8,274	-
	Building fund	92,575	-
	<b>Total cash funds</b>	<b>137,409</b>	<b>-</b>

(agree balances with receipts and payments account(s))

Agreement Error <b>Unrestricted funds</b>	Agreement Error <b>Restricted funds</b>
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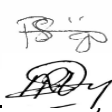
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)
			-
			-
			-
			-
			-

B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)
			-
			-
			-
			-
			-
			-
			-
			-
			-

B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)
			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature 	Print Name FLORAH SIBONGILE MUPAMHADZI PAUL NYAKUNIKA
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**CC16a**



**Last year**

to the nearest £

30,906
1,672
4,533
2,967
4,240
44,318

-
-
-

<b>44,318</b>
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17,040
-
2,488
535
-
-
6,631
947
1,065
8,375
4,854
731
662
-
808
44,136

-
-
-

<b>44,136</b>
---------------

182
-
108,870
109,052



**Endowment funds**  
to nearest £

-
-
-
-

OK

**Endowment funds**  
to nearest £

-
-
-
-
-
-

**Current value (optional)**

-
-
-
-
-

**Current value (optional)**

-
-
-
-
-
-
-
-
-
-

**When due (optional)**


Date of approval

9/28/25
9/28/25

**Unrestricted Funds**

0



Section A Independent Examiner's Report

Report to the trustees/directors/members of

**AFMIM Croydon Fellowship**

On accounts for the year ended

30 November 2024

Charity no.:	1138816	Company no.:	
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Set out on pages

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2024**

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company 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 for this year 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 material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed:

Date: 21/08/2025

Name: Munya Mtetwa

Relevant professional qualification(s) or body

(if any):

Address:

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**AFMIM CROYDON FELLOWSHIP**

England & Wales - Charity number 1138816

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' annual report (including Directors' report) for the period

**From: Period start date 01 December 2022**

**To: Period end date 30 November 2023**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

### Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. 1.The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.</li> <li>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.</li> <li>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.</li> </ol>

<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Para 1.17 and 1.19</p>	<p><b>Objectives</b></p> <p>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p> <p><b>1. Establishing a sanctuary for worship</b></p> <p>We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.</p> <p><b>2. Life Changing</b></p> <p>This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.</p> <p><b>3. Impacting</b></p> <ul style="list-style-type: none"> <li>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.</li> <li>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Communicate God to the communities through Evangelism and Missions either directly or supporting such.</li>   <li>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.</li>   <li>• Nurture and nurture the habit of prayer in our church life and in our home groups as well.</li> </ul> <p>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance with the Commission’s guidance on public benefit, and in particular the guidance on the advancement of religion.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.</li>   <li>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term</li> </ul>
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		<p>member, a new member, or just passing through or just visiting us for the day or one's personal circumstances.</p> <ul style="list-style-type: none"> <li>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.</li> <li>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.</li> <li>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday to equip members with the word of God and these study groups are open to church and non-church members.</li> <li>• Our youth services are aimed at moulding our young generation into responsible citizens. Our youth participate in various activities which make them interact with other youth groups from other churches.</li> </ul> <p>We have sponsored our youth to national</p>
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		<p>conferences. We have also managed to sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.</li> <li>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review, we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.</li> <li>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We conducted home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.</li> <li>• To help both the elderly and the young people through: The provision of recreational and leisure time activities provided in the best interest of</li> </ul>
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		Social Welfare and designed to improve their living conditions
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>Church Board:</b> The vision of Croydon Fellowship is to “Building an Inwardly Strong and Outwardly Focused believer and Church. All departmental functions are therefore aligned to the vision of the church. The year's theme Anchored on Christ was based on John 12:32 was explained to the leadership team and subsequently to the entire congregation. The theme is meant to remind and ground believers in the firm faith that in Christ they have all that is necessary for this life and the one to come.</p> <p><b>Church Health:</b> Croydon Fellowship church services continued throughout 2023 every Sunday at Shirley High School. Biblical teachings and preaching continue to focus on building internal capacity of the believers and church to sustain the outward focus. The church witnessed a significant growth in 2023 especially due to migration in from Africa as health and social care employers sponsored a lot of people on CoS.</p> <p>The church continues to focus on developing a dynamic multi-national, multi-ethnic congregation. Average attendance continues to fluctuate week on week with lowest numbers recorded in peak summer periods. This is because many families have the opportunity go on holidays with their children nationally and abroad.</p> <p>Post Covid and through 2023, Croydon Fellowship prioritised re-establishing and sustaining corporate services and worship.</p> <p>The intercession team continued to engage in weekly prayer and fasting to intercede for the church and the nation of the United Kingdom. Our annual weekend prayer and fasting retreat was cancelled as the church was going through a bereavement after losing once of our members around the time of the prayer retreat. We witnessed a coming together of believers to support the bereaved family emotionally and financially and also peer support through the bereavement.</p> <p><b>Ladies Ministry</b></p> <ul style="list-style-type: none"> <li>• The Ladies ministry continued to consistently support the church through teachings, prayer and charity work. Ladies meeting continue to take place on scheduled times. These sessions have a 3-fold purpose       <ol style="list-style-type: none"> <li>a) to worship God</li> <li>b) to strengthen one another and the church through prayer and fellowship and</li> </ol> </li> </ul>
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		<p>c) to empower all women within the church and local community through relevant teachings coaching/mentorship.</p> <p>In 2023, the ladies hosted another very successful prayer retreat in January.</p> <p>Women's conference under the banner "Woman of Internal Beauty" was held in June. At this conference, which was open to all, a guest speaker from Gangs Line was invited to talk to parents and young people about the risk of gang activity especially among young people. This was a hugely successful conference.</p> <p>The Ladies Ministry have also met all their national and regional subscriptions obligations paying their annual subscription of £800 to the National Ladies coffers and £270 to the regional coffers.</p> <p><b>Youth Ministry</b></p> <p>Following the exodus of our young people to universities and other fellowships, our youth activities significantly declined in 2021/22. However, the Youth Fellowship is now being resuscitated. A youth leadership team has been sent up and mandated to oversee the youth activities. There are encouraging and positive indicators of growth.</p> <p>The Children's ministry was much more active this year meeting online every Saturday. The children have been also allocated Sunday services which they led as part of developing and nurturing their spirituality.</p> <p><b>Missions &amp; Charity</b></p> <ul style="list-style-type: none"> <li>• The Welfare department continues to support Purley Food Bank with food items. Purley Food bank was identified because of their Christian ethos which are similar to ours.</li> <li>• Our support Maunganidze Orphanage in Zimbabwe was suspended and subsequently cancelled after we learnt of irregularities in the organisation. We are in the process of identifying another Charity organisation to partner with. We had previously supported the orphanage with school fees, clothing and sanitary wear for the children.</li> <li>• Building project – The fundraising for our building continued through the year. The amounts raised are reflected in our filed accounts. To date we have raised nearly £69 000 of the £100 000 target, towards the building fund.</li> </ul>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	£1,672.00 net was generated towards the building fund under a 5-year plan to raise £100 000 towards the purchase of a building for charitable purposes to the benefit of the local community. This was a slight increase to previous year attributed to continuing challenging financial circumstances post the covid pandemic, cost of living crisis including energy prices hikes.
Investment performance against objectives	Para 1.41	
Other		

## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	<b>See attached financial statements</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity will keep at NatWest Bank saving account funds enough to cover one year's current rentals and building onto these funds enough to deposit for a church building.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds for Croydon Fellowship remains its membership. The charity does not have any other investments other than the normal savings account with NatWest where the building fund remains ring fenced.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association etc</a>	Para 1.25	<b>TRUST DEED</b>
How is the charity constituted? for example, <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	<b>TRUST</b>
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>APPOINTED</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center; margin-bottom: 20px;"> <p><b>Board of Trustees</b></p> <p><b>Mrs Mupamhadzi –Chair</b></p> <p>E TAPA- Secretary</p> <p>Mr M Mukuwa, Mrs A Paradza, Mr P Nyakunika, Mrs M Madafi–Committee Members</p> </div> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center;"> <p><b>CHURCH BOARD</b></p> <p><b>Chairperson/Pastor (A.Chirara)</b></p> <p><b>Vice Chairman (S Maruzani)</b></p> <p><b>Secretary (M Mukuwa)</b></p> <p><b>Adminstrator (J Mutudza)</b></p> <p><b>Committee Members</b></p> <p><b>P.Nyakunika/P Hodza/B Domingo</b></p> </div>

Relationship with any related parties	Para 1.51	
Other		

## Reference and administrative details

Charity name	AFMIM CROYDON FELLOWSHIP
Other name the charity uses	
Registered charity number	1138816
Charity's principal address	4 Rushetts Close, Crawley Downs, RH10 4AX

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	MRS F MUPAMHADZI	BOT CHAIRPERSON		
2	MR E TAPA	BOT SECRETARY		
3	MR P NYAKUNIKA	BOT COMMITTEE MEMBER		
4	MR M MUKUWA	BOT COMMITTEE MEMBER		
5	MRS M MADAFI	BOT COMMITTEE MEMBER		
6	Ms A PARADZA	BOT COMMITTEE MEMBER		
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this fall within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (optional information)**

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

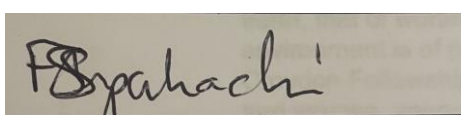
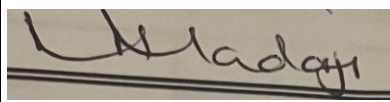
## Other optional information

## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

<b>Signature(s)</b>		
<b>Full name(s)</b>	Florah Sibongile Mupamhadzi	Miriam Madafi
<b>Position (for example Secretary, Chair, etc)</b>	BOT Chair	BOT Committee Member

**Date** 29<sup>th</sup> September 2024



**Receipts and payments accounts**

For the period from	Dec-22	To	Nov-23
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Tithes & Offerings	30,906	-	-	30,906	32,534
Fundraising Activities	1,672	-	-	1,672	1,355
Ladies Fund Contributions	4,533	-	-	4,533	1,262
Other Donations	2,967	-	-	2,967	950
Other Income	4,240	-	-	4,240	4,315
<b>Sub total (Gross income for AR)</b>	<b>44,318</b>	<b>-</b>	<b>-</b>	<b>44,318</b>	<b>40,416</b>
<b>A2 Asset and investment sales, (see table).</b>					
Interest Income	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>44,318</b>	<b>-</b>	<b>-</b>	<b>44,318</b>	<b>40,416</b>
<b>A3 Payments</b>					
Rent & Venue Hire	17,040	-	-	17,040	12,525
Fuel & Travel Costs	315	-	-	315	-
Subscription & Fees	2,488	-	-	2,488	2,740
Welfare Donations	535	-	-	535	1,254
Hall Hire & Other Fundraising Costs	-	-	-	-	-
Motor Vehicle Running Costs	-	-	-	-	-
Other Costs	6,599	-	-	6,599	4,247
Communication	947	-	-	947	1,047
Prayer Outing	750	-	-	750	792
Gifts and Honararium	8,375	-	-	8,375	13,398
Conferences	4,854	-	-	4,854	250
Card Machine Charges	731	-	-	731	791
Insurance	662	-	-	662	658
Equipment Purchase	549	-	-	549	-
PA System Maintenance	259	-	-	259	137
<b>Sub total</b>	<b>44,104</b>	<b>-</b>	<b>-</b>	<b>44,104</b>	<b>37,839</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Church Equipment	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>44,104</b>	<b>-</b>	<b>-</b>	<b>44,104</b>	<b>37,839</b>
<b>Net of receipts/(payments)</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>214</b>	<b>2,577</b>
<b>A5 Transfers between funds</b>		-	-	-	-
<b>A6 Cash funds last year end</b>	<b>108,840</b>	-	-	<b>108,840</b>	<b>106,263</b>
<b>Cash funds this year end</b>	<b>109,054</b>	<b>-</b>	<b>-</b>	<b>109,054</b>	<b>108,840</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Main bank account	28,234	-	-
	Ladies bank account	11,899	-	-
	Building fund	68,921	-	-
	<b>Total cash funds</b>	<b>109,054</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

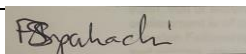
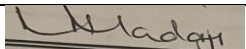
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Florah Sibongile Mupamhadzi	29/09/2024
	Miriam Madafi	29/09/2024



Section A Independent Examiner's Report

Report to the trustees/directors/members of

**AFMIM Croydon Fellowship**

On accounts for the year ended

30 November 2023

Charity no.:	1138816	Company no.:	
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Set out on pages

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2023**

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company 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 for this year 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 material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed:

Date: 19/09/2024

Name: Munya Mtetwa

Relevant professional qualification(s) or body

(if any):

Address:

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**AFMIM CROYDON FELLOWSHIP**

England & Wales - Charity number 1138816

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' annual report (including Directors' report) for the period

**From: Period start date 01 December 2021**

**To: Period end date 30 November 2022**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

### Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. 1.The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.</li> <li>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.</li> <li>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.</li> </ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Objectives</b></p> <p>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p> <ol style="list-style-type: none"> <li>1. <b>Establishing a sanctuary for worship</b> We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon</li> </ol>

		<p>Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.</p> <p><b>2. Life Changing</b></p> <p>This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.</p> <p><b>3. Impacting</b></p> <ul style="list-style-type: none"><li>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.</li><li>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.</li><li>• Communicate God to the communities through Evangelism and Missions either directly or supporting such.</li><li>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.</li><li>• Nurture and nurture the habit of prayer in our church life and in our home groups as well.</li></ul>
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		<p>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance with the Commission's guidance on public benefit, and in particular the guidance on the advancement of religion.</p> <ul style="list-style-type: none"><li>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.</li><li>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term member, a new member, or just passing through or just visiting us for the day or one's personal circumstances.</li><li>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.</li></ul>
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		<ul style="list-style-type: none"><li>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.</li><li>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday to equip members with the word of God and these study groups are open to church and non-church members.</li><li>• Our youth services are aimed at moulding our young generation into responsible citizens. Our youth participate in various activities which make them interact with other youth groups from other churches. We have sponsored our youth to national conferences. We have also managed to sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.</li><li>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.</li><li>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be</li></ul>
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		<p>charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review, we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.</p> <ul style="list-style-type: none"> <li>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We conducted home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.</li> <li>• To help both the elderly and the young people through: The provision of recreational and leisure time activities provided in the best interest of Social Welfare and designed to improve their living conditions</li> </ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>Church Board:</b> The vision of Croydon Fellowship is "Building an Inwardly Strong and Outwardly Focused believer and Church. All departmental functions are therefore aligned to the vision of the church. The year's theme was carried over from the previous two years i.e., Missional Church based on Mat 28:16 was recapitulated and emphasised to the leadership team and roles were outlined.</p> <p><b>Church Health:</b> Croydon Fellowship church services fully resumed face to face meetings for the period under review. For the first time in nearly 2 years, we were able to regularly meet each month for the full year. The church reverted to predominantly meeting physically in the building each Sunday from July of 2021 when covid regulations were eased.</p> <p>There was a concerted effort to remobilise the membership and encourage them to attend church services in person where understandably some were still hesitant as the covid virus lingered, albeit variants being less serious than previously.</p> <p>Slowly the attendance began to recover with members encouraged by the measures which the church put in place in line with government guidance in line with the Hands Face Space campaign. The church provided sanitisers at the entrance, kept a record of attendees, encouraged members carry out covid tests before attending church, bring face masks, bring own water, and to check their temperature before attending church or otherwise stay home if symptomatic.</p> <p>During 2021/22 pastors continued to provide bible teachings virtually every Wednesday to supplement and in cases reinforce Sunday service messages. The online platforms were adopted permanently to enable members that could not previously attend face to face home groups to attend the virtual bible studies in the comfort of their own homes.</p> <p>The online Biblical teachings on Wednesdays have continued to focus on building internal capacity of the believers and church to sustain the outward focus.</p> <p>During 2022, the church witnessed modest growth in membership year on year, with some new members coming from abroad, through the Skilled Visa scheme and the CoS.</p> <p>While the church initially faced challenges building back from the effects of the pandemic, the situation has stabilised with some of our Sunday services</p>
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		<p>witnessing the highest attendance, even when compared to most pre pandemic levels.</p> <p>The Intercession team continued to be instrumental in holding prayer meetings weekly to allow support to each other, to intercede for the church, for the healing of the nation and restoration of the citizens post Covid-19, and that the peace of God dwells among us.</p> <p>All individual departments (Ladies, Youth, Children and Men's ministries resumed activities initially on a streamlined and consolidated basis to ensure safety of the congregants and compliance with the law and national public health guidelines until these were eased and society fully opened.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	£1,355.00 net was generated towards the building fund under a 5-year plan to raise £100 000 towards the purchase of a building for charitable purposes to the benefit of the local community. This was a sharp reduction and could be attributed to challenging financial circumstances post the covid pandemic.
Investment performance against objectives	Para 1.41	
Other		

## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	<b>See attached financial statements</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity will keep at NatWest Bank saving account funds enough to cover one year's current rentals and building onto these funds enough to deposit for a church building.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds for Croydon Fellowship remains its membership. The charity does not have any other investments other than the normal savings account with NatWest where the building fund remains ring fenced.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association etc</a>	Para 1.25	<b>TRUST DEED</b>
How is the charity constituted? for example, <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	<b>TRUST</b>
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>APPOINTED</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<div style="border: 1px solid black; border-radius: 15px; background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p><b>Board of Trustees</b></p> <p><b>Mr A Gandhi</b> –Chair</p> <p>E TAPA- Secretary</p> <p>Dr HM Saziya, Mrs F Mupamhadzi, Mr M Mukuwa, Mrs A Paradza, Mrs G Chimbanga–Committee Members</p> </div> <div style="border: 1px solid black; border-radius: 15px; background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p><b>CHURCH BOARD</b></p> <p>Chairperson/Pastor (A.Chirara)</p> <p>Vice Chairman (S Maruzani)</p> <p>Secretary (M Mukuwa)</p> <p>Adminstrator (J Mutudza)</p> <p>Committee Members</p> <p>P.Nyakunika /P Hodza /B Domingo</p> </div>

Relationship with any related parties	Para 1.51	
Other		

## Reference and administrative details

Charity name	AFMIM CROYDON FELLOWSHIP
Other name the charity uses	
Registered charity number	1138816
Charity's principal address	4 Rushetts Close, Crawley Downs, RH10 4AX

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A GANDI	BOT CHAIRPERSON		
2	E TAPA	BOT SECRETARY		
3	H M SAZIYA	BOT COMMITTEE MEMBER		
4	MR M MUKUWA	BOT COMMITTEE MEMBER		
5	MRS F MUPAMHADZI	BOT COMMITTEE MEMBER		
6	MRS G CHIMBGANDA	BOT COMMITTEE MEMBER		
7	Ms A PARADZA	BOT COMMITTEE MEMBER		
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name	

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this fall within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)****Names and addresses of advisers (optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (optional information)**

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

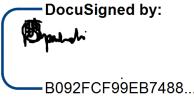
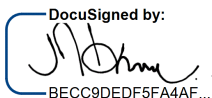
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## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

<b>Signature(s)</b>		
<b>Full name(s)</b>	Mrs Florah Sibongile Mupamhadzi	Mr Martin Mukuwa Nakasala
<b>Position (for example Secretary, Chair, etc)</b>	BOT Interim Chairperson	BOT Committee Member

**Date** 28/09/2023



CHARITY COMMISSION  
FOR ENGLAND AND WALES

**AFMIM Croydon Fellowship 1138816**

**CC16a**

**Receipts and payments accounts**

For the period from	Dec-21	To	Nov-22
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Tithes & Offerings	32,534	-	-	32,534	32,109
Fundraising Activities	1,355	-	-	1,355	2,190
Ladies Fund Contributions	1,262	-	-	1,262	1,060
Other Donations	950	-	-	950	4,015
Other Income	4,315	-	-	4,315	1,140
<b>Sub total (Gross income for AR)</b>	<b>40,416</b>	<b>-</b>	<b>-</b>	<b>40,416</b>	<b>40,514</b>
<b>A2 Asset and investment sales, (see table).</b>					
Interest Income	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>40,416</b>	<b>-</b>	<b>-</b>	<b>40,416</b>	<b>40,514</b>
<b>A3 Payments</b>					
Rent & Venue Hire	12,525	-	-	12,525	2,500
Fuel & Travel Costs	-	-	-	-	-
Subscription & Fees	2,740	-	-	2,740	950
Welfare Donations	1,254	-	-	1,254	2,600
Hall Hire & Other Fundraising Costs	-	-	-	-	-
Motor Vehicle Running Costs	-	-	-	-	-
Other Costs	4,247	-	-	4,247	710
Communication	1,047	-	-	1,047	909
Prayer Outing	792	-	-	792	495
Gifts and Honarium	13,398	-	-	13,398	11,720
Conferences	250	-	-	250	-
Card Machine Charges	791	-	-	791	716
Insurance	658	-	-	658	658
Equipment Purchase	-	-	-	-	-
PA System Maintenance	137	-	-	137	-
<b>Sub total</b>	<b>37,839</b>	<b>-</b>	<b>-</b>	<b>37,839</b>	<b>21,258</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Church Equipment	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>37,839</b>	<b>-</b>	<b>-</b>	<b>37,839</b>	<b>21,258</b>
<b>Net of receipts/(payments)</b>	<b>2,577</b>	<b>-</b>	<b>-</b>	<b>2,577</b>	<b>19,256</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	<b>106,263</b>			<b>106,263</b>	<b>87,007</b>
<b>Cash funds this year end</b>	<b>108,840</b>			<b>108,840</b>	<b>106,263</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Main bank account	34,511	-	-
	Ladies bank account	8,118	-	-
	Building fund	66,211	-	-
	<b>Total cash funds</b>	<b>108,840</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
 <small>DocuSigned by: 6027F99EB7488...</small>	FLORAH SIBONGILE MUPAMHADZI	9/20/2023
 <small>DocuSigned by: BECC9DEDF5FA4AF...</small>	MARTIN NAKASALA MUKUWA	9/21/2023



**Section A**

**Independent Examiner's Report**

Report to the trustees/directors/  
members of

**AFMIM Croydon Fellowship**

On accounts for the year ended

30 November 2022

Charity no.:

1138816

Company no.:

Set out on pages

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2022**

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company 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 for this year 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 material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed: 

Date: 31/08/2023

Name: Munya Mtetwa

Relevant professional qualification(s) or body

(if any):

**Address:**

**Section B Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**AFMIM CROYDON FELLOWSHIP**

England & Wales - Charity number 1138816

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' annual report (including Directors' report) for the period

**From: Period start date 01 December 2020**

**To: Period end date 30 November 2021**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

### Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. 1.The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.</li> <li>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.</li> <li>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.</li> </ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Objectives</b></p> <p>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p>

		<p>1.     <b>Establishing a sanctuary for worship</b></p> <p>We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.</p> <p>2.     <b>Life Changing</b></p> <p>This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.</p> <p>3.     <b>Impacting</b></p> <ul style="list-style-type: none"> <li>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.</li> <li>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.</li> <li>• Communicate God to the communities through Evangelism and Missions either directly or supporting such.</li> <li>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Nurse and nurture the habit of prayer in our church life and in our home groups as well.</li> </ul> <p>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance to the Commission’s guidance on public benefit, and in particular the guidance on the advancement of religion.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.</li> <li>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term member, a new member, or just passing through or just visiting us for the day or one’s personal circumstances.</li> <li>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the</li> </ul>
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		<p>living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.</p> <ul style="list-style-type: none"> <li>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.</li> <li>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday to equip members with the word of God and these study groups are open to church and non-church members.</li> <li>• Our youth service is aimed at moulding our young generation into responsible citizens. Our youth are involved in various activities which make them interact with other youth groups from other churches. We have sponsored our youth to national conferences. We have also managed to sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.</li> <li>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.</li>   <li>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We carried out home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.</li>   <li>• To help both the elderly and the young people through:  The provision of recreational and leisure time activities provided in the best interest of Social Welfare and designed to improve their living conditions</li> </ul>
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Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission
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**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>Church Board:</b> The vision of Croydon Fellowship is “Building an Inwardly Strong and Outwardly Focused believer and Church. All departmental functions are therefore aligned to the vision of the church. The year's theme was carried over from 2020 i.e. Missional Church based on Mat 28:16 was recapitulated and emphasised to the leadership team and roles were outlined.</p> <p><b>Church Health:</b> Croydon Fellowship church services were paused when the government announced the first UK national lockdown on 08<sup>th</sup> March 2020 due to the Covid-19 pandemic. At this point church moved from physical building to online platforms mainly Zoom and Facebook. This continued throughout 2020 and into 2021.</p> <p>Throughout this period, we were able to sustain an average 30 gadgets logged on the Sunday services which on the law of averages meant the whole membership would attend online services weekly. The online Biblical teachings and preaching continued to focus on building internal capacity of the believers and church to sustain the outward focus. The church continues to witness modest growth in membership year on year with some new members coming in.</p> <p>The church continued to face challenges reaching out and supporting the membership as they struggled to cope with the pandemic. Over the course of the pandemic the church continued to use opportunities to meet outside in limited numbers to mitigate the impact of social isolation. Members and the leadership often found adaptation, isolation and remote peer support quite difficult especially when some members became unwell due to the Covid-19 infection.</p> <p>During 2020/21 pastors continued to provide bible teaching albeit virtually every Wednesday. The online platforms enabled members that previously could not attend face to face home groups meetings, to attend the virtual bible studies in the comfort of their own homes.</p> <p>Many of the approaches which were successful in 2020 were carried over in 2021, in particular, the intercession team continued to hold prayer meetings weekly to allow virtual support to each other, to intercede for the church, for the healing of the nation and protection of the citizens from Covid-19 and that the peace of God dwells among us. The November annual weekend prayer and fasting was successfully</p>
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		<p>convened online with speakers from within the region speaking through the weekend.</p> <p>All individual department (Ladies, Youth, Children and Men's ministries continued to be suspended due to the Covid pandemic and all activities streamlined and consolidated to ensure safety of the congregants and compliance with the law and national public health guidelines.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	£2190.00 net was generated towards the building fund under a 5-year plan to raise £100 000 towards the purchase of a building for charitable purposes to the benefit of the local community
Investment performance against objectives	Para 1.41	
Other		

## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	<b>See attached Financial statements</b>
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Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
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## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association etc</a>	Para 1.25	<b>TRUST DEED</b>
How is the charity constituted? for example <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	<b>TRUST</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>APPOINTED</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center;"> <p><b>Board of Trustees</b></p> <p><b>Mr A Gandhi</b> –Chair</p> <p>E TAPA- Secretary</p> <p>Dr HM Saziya, Mrs F Mupamhadzi, Mr M Mukuwa, Mrs A Paradza, Mrs G Chimbanga–Committee Members</p> </div> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center; margin-top: 10px;"> <p><b>CHURCH BOARD</b></p> <p>Chairperson/Pastor (A.Chirara)</p> <p>Vice Chairman (S Maruzani)</p> <p>Secretary (M Mukuwa)</p> <p>Adminstrator (J Mutudza)</p> <p>Youth Pastor (Pastor D Zhwau)</p> <p>Committee Members</p> <p>P.Nyakunika/P Hodza/B Domingo</p> </div>

Relationship with any related parties	Para 1.51	
Other		

## Reference and administrative details

Charity name	AFMIM CROYDON FELLOWSHIP
Other name the charity uses	
Registered charity number	1138816
Charity's principal address	4 Rushetts Close, Crawley Downs, RH10 4AX

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A GANDI	BOT CHAIRPERSON		
2	E TAPA	BOT SECRETARY		
3	H M SAZIYA	BOT COMMITTEE MEMBER		
4	MR M MUKUWA	BOT COMMITTEE MEMBER		
5	MRS F MUPAMHADZI	BOT COMMITTEE MEMBER		
6	MRS G CHIMBGANDA	BOT COMMITTEE MEMBER		
7	Ms A PARADZA	BOT COMMITTEE MEMBER		
8				
9				
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11				
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13				
14				
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17				
18				
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (optional information)**

--

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

## Other optional information



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## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

<b>Signature(s)</b>		
<b>Full name(s)</b>	Dr Harriet M Saziya	Alfred Gandhi
<b>Position (for example Secretary, Chair, etc)</b>	BOT Committee Member	BOT Chairman

**Date** 24/09/2022



CHARITY COMMISSION  
FOR ENGLAND AND WALES

**AFMIM Croydon Fellowship**

**1138816**

**CC16a**

**Receipts and payments accounts**

For the period from	Dec-20	To	Nov-21
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Tithes & Offerings	32,109	-	-	32,109	33,003
Fundraising Activities	2,190	-	-	2,190	3,239
Ladies Fund Contributions	1,060	-	-	1,060	1,980
Other Donations	4,015	-	-	4,015	2,227
Other Income	1,140	-	-	1,140	815
<b>Sub total (Gross income for AR)</b>	<b>40,514</b>	<b>-</b>	<b>-</b>	<b>40,514</b>	<b>41,264</b>
<b>A2 Asset and investment sales, (see table).</b>					
Interest Income	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>40,514</b>	<b>-</b>	<b>-</b>	<b>40,514</b>	<b>41,264</b>
<b>A3 Payments</b>					
Rent & Venue Hire	2,500	-	-	2,500	5,790
Fuel & Travel Costs	-	-	-	-	260
Subscription & Fees	950	-	-	950	-
Welfare Donations	2,600	-	-	2,600	530
Hall Hire & Other Fundraising Costs	-	-	-	-	-
Motor Vehicle Running Costs	-	-	-	-	-
Other Costs	710	-	-	710	1,419
Communication	909	-	-	909	969
Prayer Outing	495	-	-	495	755
Gifts and Honararium	11,720	-	-	11,720	12,139
Conferences	-	-	-	-	1,320
Card Machine Charges	716	-	-	716	1,184
Insurance	658	-	-	658	654
Equipment Purchase	-	-	-	-	1,745
PA System Maintenance	-	-	-	-	32
<b>Sub total</b>	<b>21,258</b>	<b>-</b>	<b>-</b>	<b>21,258</b>	<b>26,797</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Church Equipment	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>21,258</b>	<b>-</b>	<b>-</b>	<b>21,258</b>	<b>26,797</b>
<b>Net of receipts/(payments)</b>	<b>19,256</b>	<b>-</b>	<b>-</b>	<b>19,256</b>	<b>14,467</b>
<b>A5 Transfers between funds</b>					
<b>A6 Cash funds last year end</b>	<b>87,007</b>			<b>87,007</b>	<b>72,540</b>
<b>Cash funds this year end</b>	<b>106,263</b>			<b>106,263</b>	<b>87,007</b>

# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Main bank account	32,809	-	-
	Ladies bank account	8,713	-	-
	Building fund	64,741	-	-
	<b>Total cash funds</b>	<b>106,263</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK



Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Alfred Gandhi (MIET)	24/09/2022
	Dr Harriet M Saziya	24/09/2022



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

**Independent examiner's report  
on the accounts**

**Section A**

**Independent Examiner's Report**

Report to the  
trustees/directors/  
members of

**AFMIM Croydon Fellowship**

On accounts for the year  
ended

30 November 2021

Charity no.:

1138816

Company no.:

Set out on pages

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2021**.

**Responsibilities and  
basis of report**

As the charity's trustees of the Company (who are also the directors of the company 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 for this year 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 material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed:

Date:

23/09/2022

Name:

Munya Mtetwa

Relevant professional

qualification(s) or body  
(if any):

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Address:

4 Shiers Avenue, Dartford, DA1 5FQ


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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**AFMIM CROYDON FELLOWSHIP**

England & Wales - Charity number 1138816

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# Accounts

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**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' annual report (including Directors' report) for the period

**From: Period start date 01 December 2019**

**To: Period end date 30 November 2020**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

### Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<ol style="list-style-type: none"> <li>1. 1.The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.</li> <li>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.</li> <li>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.</li> </ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Objectives</b></p> <p>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p>

		<p>1.     <b>Establishing a sanctuary for worship</b></p> <p>We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.</p> <p>2.     <b>Life Changing</b></p> <p>This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.</p> <p>3.     <b>Impacting</b></p> <ul style="list-style-type: none"> <li>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.</li> <li>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.</li> <li>• Communicate God to the communities through Evangelism and Missions either directly or supporting such.</li> <li>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Nurse and nurture the habit of prayer in our church life and in our home groups as well.</li> </ul> <p>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance to the Commission’s guidance on public benefit, and in particular the guidance on the advancement of religion.</p> <ul style="list-style-type: none"> <li>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.</li> <li>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term member, a new member, or just passing through or just visiting us for the day or one’s personal circumstances.</li> <li>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the</li> </ul>
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		<p>living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.</p> <ul style="list-style-type: none"> <li>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.</li> <li>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday to equip members with the word of God and these study groups are open to church and non-church members.</li> <li>• Our youth service are aimed at moulding our young generation into responsible citizens. Our youth are involved in various activities which make them interact with other youth groups from other churches. We have sponsored our youth to national conferences. We have also managed to sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.</li> <li>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.</li>   <li>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We carried out home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.</li>   <li>• To help both the elderly and the young people through:  The provision of recreational and leisure time activities provided in the best interest of Social Welfare and designed to improve their living conditions</li> </ul>
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Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission
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**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b>Church Board:</b> The vision of Croydon Fellowship is “Building an Inwardly Strong and Outwardly Focused believer and Church. All departmental functions are therefore aligned to the vision of the church. The year's theme Missional Church based on Mat 28:16 was explained to the leadership team and roles were outlined.</p> <p><b>Church Health:</b> Croydon Fellowship church services continued every Sunday at Shirley High School until government announced the first UK national lockdown on 08<sup>th</sup> March 2020 due to the Covid-19 pandemic. At this point church moved from physical building to online platforms mainly Zoom and Facebook.</p> <p>On average 30 gadgets would be logged on the Sunday services which on law of average meant the whole membership would attend online services weekly. The online Biblical teachings and preaching continued to focus on building internal capacity of the believers and church to sustain the outward focus. The church continues to witness modest growth in membership year on year with some new members coming in.</p> <p>The main challenge the church faced was that of reaching out and supporting the membership as they struggled to cope with the pandemic. There was no prior experience of such, and adaptation was subsequently at breakneck speed. Members and the leadership often found adaptation, isolation and remote peer support quite difficult especially when some members became unwell due to the Covid-19 infection.</p> <p>The pastors continued to provide bible teaching albeit virtually every Wednesday. The online platforms enabled members that previously could not attend face to face home groups meetings, to attend the virtual bible studies in the comfort of their own homes.</p> <p>The intercession team continued to hold prayer meetings which was increased to weekly at the peak time of the pandemic to allow virtual support to each other, to intercede for the church, for the healing of the nation and protection of the citizens from Covid-19 and that the peace of God dwells among us. Our now November annual weekend prayer and fasting retreat which was planned to be online was postponed due to a family bereavement of one of the key speakers.</p> <p>All individual department (Ladies, Youth, Children and Men's ministries were suspended due to the Covid pandemic and all activities streamlined and</p>
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		consolidated to ensure safety of the congregants and compliance with the law and national public health guidelines.
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	£3239.00 net was generated towards the building fund under a 5-year plan to raise £100 000 towards the purchase of a building for charitable purposes to the benefit of the local community
Investment performance against objectives	Para 1.41	
Other		

## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	<b>See attached Financial statements</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity will keep at NatWest Bank saving account funds enough to cover one year's current rentals and building onto these funds enough to deposit for a church building.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds for Croydon Fellowship remains its membership. The charity does not have any other investments other than the normal savings account with NatWest where the building fund remains ring fenced.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association etc</a>	Para 1.25	<b>TRUST DEED</b>
How is the charity constituted? for example <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	<b>TRUST</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>APPOINTED</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center;"> <p><b>Board of Trustees</b></p> <p><b>Mr A Gandhi</b> –Chair</p> <p>E TAPA- Secretary</p> <p>Dr HM Saziya, Mrs F Mupamhadzi, Mr M Mukuwa, Mrs A Paradza, Mrs G Chimbanga–Committee Members</p> </div> <div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #4a86e8; color: white; text-align: center;"> <p><b>CHURCH BOARD</b></p> <p>Chairperson/Pastor (A.Chirara)</p> <p>Vice Chairman (S Maruzani)</p> <p>Secretary (I Matema)</p> <p>Adminstrator (J Mutudza)</p> <p>Youth Pastor (Pastor D Zhwau)</p> <p>Committee Members</p> <p>M.Madafi/P Hodza/M Mukuwa</p> </div>

Relationship with any related parties	Para 1.51	
Other		

## Reference and administrative details

Charity name	AFMIM CROYDON FELLOWSHIP
Other name the charity uses	
Registered charity number	1138816
Charity's principal address	13 Laurel Crescent, Croydon. CR0 8LY

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A GANDI	BOT CHAIRPERSON		
2	E TAPA	BOT SECRETARY		
3	H M SAZIYA	BOT COMMITTEE MEMBER		
4	MR M MUKUWA	BOT COMMITTEE MEMBER		
5	MRS F MUPAMHADZI	BOT COMMITTEE MEMBER		
6	MRS G CHIMBGANDA	BOT COMMITTEE MEMBER		
7	Ms A PARADZA	BOT COMMITTEE MEMBER		
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Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (optional information)**

Type of adviser	Name	Address
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**Name of chief executive or names of senior staff members (optional information)**

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

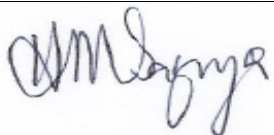
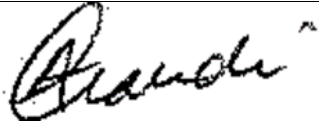
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## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

<b>Signature(s)</b>		
<b>Full name(s)</b>	Dr Harriet Mwaitireni Saziya	Alfred Gandhi (MIET)
<b>Position (for example Secretary, Chair, etc)</b>	BOT Committee member	BOT Chairman

**Date**



**Section A**

**Independent Examiner's Report**

Report to the trustees/directors/members of

**AFMIM Croydon Fellowship**

On accounts for the year ended

30 November 2020

Charity no.:

1138816

Company no.:

Set out on pages

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2020**.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company 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 for this year 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 material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Signed:

Date:

24/09/2021

Name:

Munya Mtetwa

**Relevant professional qualification(s) or body (if any):**

--

**Address:**

4 Shiers Avenue, Dartford, DA1 5FQ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**AFMIM Croydon Fellowship 1138816**
**CC16a**
**Receipts and payments accounts**

For the period from	Dec-19	To	Nov-20
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Tithes & Offerings	33,003	-	-	33,003	23,928
Fundraising Activities	3,239	-	-	3,239	10,433
Ladies Fund Contributions	1,980	-	-	1,980	4,755
Other Donations	2,227	-	-	2,227	3,755
Other Income	815	-	-	815	8,427
<b>Sub total (Gross income for AR)</b>	<b>41,264</b>	<b>-</b>	<b>-</b>	<b>41,264</b>	<b>51,298</b>
<b>A2 Asset and investment sales, (see table).</b>					
Interest Income	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>41,264</b>	<b>-</b>	<b>-</b>	<b>41,264</b>	<b>51,298</b>
<b>A3 Payments</b>					
Rent & Venue Hire	5,790	-	-	5,790	13,504
Fuel & Travel Costs	260	-	-	260	9,331
Subscription & Fees	-	-	-	-	2,215
Welfare Donations	530	-	-	530	1,790
Hall Hire & Other Fundraising Costs	-	-	-	-	2,052
Motor Vehicle Running Costs	-	-	-	-	1,618
Other Costs	1,419	-	-	1,419	789
Communication	969	-	-	969	2,977
Prayer Outing	755	-	-	755	2,517
Gifts and Honararium	12,139	-	-	12,139	7,599
Conferences	1,320	-	-	1,320	3,006
Card Machine Charges	1,184	-	-	1,184	1,330
Insurance	654	-	-	654	619
Equipment Purchase	1,745	-	-	1,745	771
PA System Maintenance	32	-	-	32	612
	-	-	-	-	-
<b>Sub total</b>	<b>26,797</b>	<b>-</b>	<b>-</b>	<b>26,797</b>	<b>50,730</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Church Equipment	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>26,797</b>	<b>-</b>	<b>-</b>	<b>26,797</b>	<b>50,730</b>
<b>Net of receipts/(payments)</b>	<b>14,467</b>	<b>-</b>	<b>-</b>	<b>14,467</b>	<b>568</b>
<b>A5 Transfers between funds</b>					130
<b>A6 Cash funds last year end</b>	72,540	-	-	72,540	71,842
<b>Cash funds this year end</b>	<b>87,007</b>	<b>-</b>	<b>-</b>	<b>87,007</b>	<b>72,540</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Main bank account	16,098	-	-
	Ladies bank account	8,185	-	-
	Building fund	62,724	-	-
	<b>Total cash funds</b>	<b>87,007</b>	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

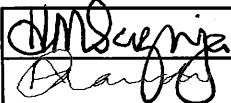

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dr Harriet M Saziya	27/09/2021
	Alfred Gandhi	27/09/2021