



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"> 1. The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas. 2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds. 3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work.
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>Objectives</p> <p>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p>

		<p>1. Establishing a sanctuary for worship</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. Life Changing</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. Impacting</p> <ul style="list-style-type: none"> • Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances. • Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God. • Communicate God to the communities through Evangelism and Missions either directly or supporting such. • Impact our community by participating in community programs and global humanitarian efforts local or abroad.
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		<ul style="list-style-type: none"> • Nurse and nurture the habit of prayer in our church life and in our home groups as well. <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"> • 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. • 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. • 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
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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"> • 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. • 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. • 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. • AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.
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		<ul style="list-style-type: none"> • 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. • 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. • 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
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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>Church Board: 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>Church Health: Croydon Fellowship church services continued every Sunday at Shirley High School until government announced the first UK national lockdown on 08th 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	See attached Financial statements
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, trust deed , memorandum and articles of association etc	Para 1.25	TRUST DEED
How is the charity constituted? for example limited company , unincorporated association , CIO	Para 1.25	TRUST
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	APPOINTED

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>Board of Trustees</p> <p>Mr A Gandhi –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: 20px;"> <p>CHURCH BOARD</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		
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 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

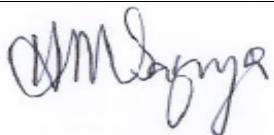
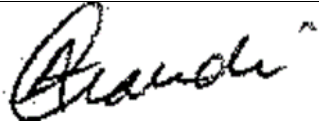
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Declarations

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

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

Date 27/09/21



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):

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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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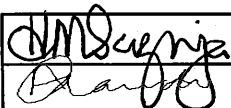

AFMIM Croydon Fellowship 1138816
CC16a
Receipts and payments accounts

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 £
A1 Receipts					
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
Sub total (Gross income for AR)	41,264	-	-	41,264	51,298
A2 Asset and investment sales, (see table).					
Interest Income	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	41,264	-	-	41,264	51,298
A3 Payments					
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
Sub total	26,797	-	-	26,797	50,730
A4 Asset and investment purchases, (see table)					
Church Equipment	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	26,797	-	-	26,797	50,730
Net of receipts/(payments)	14,467	-	-	14,467	568
A5 Transfers between funds					
A6 Cash funds last year end	72,540			72,540	71,842
Cash funds this year end	87,007			87,007	72,540

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 £
B1 Cash funds	Main bank account	16,098	-	-
	Ladies bank account	8,185	-	-
	Building fund	62,724	-	-
	Total cash funds	87,007	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	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	
		Dr Harriet M Saziya	27/09/2021	
		Alfred Gandhi	27/09/2021	