



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"> 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 Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.</p> <ol style="list-style-type: none"> 1. Establishing a sanctuary for worship 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. 2. Life Changing 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. 3. Impacting <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. • Nurture 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 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"> • 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 living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such. • 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 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
--	--	---

		<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"> • AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord. • 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 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. • 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
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>Croydon Achievements and performance for 2023/24</p> <p>Church Board: 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>Church Health: 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>Ladies Ministry 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>
--	------------------	---

		<p>the National Ladies fund and £270 to the regional fund.</p> <p>Youth Ministry 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>Missions & Charity</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>Building Project – 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>Career Fair – 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>Life in the UK seminar – 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>
--	--	--

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	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; background-color: #4f81bd; color: white; padding: 10px; margin-bottom: 10px;"> <p style="text-align: center;">Board of Trustees</p> <p style="text-align: center;">Mrs Mupamhadzi –Chair</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: #4f81bd; color: white; padding: 10px;"> <p style="text-align: center;">CHURCH BOARD</p> <p style="text-align: center;">Chairperson/Pastor (A.Chirara)</p> <p style="text-align: center;">Vice Chairman (S Maruzani)</p> <p style="text-align: center;">Secretary (M Mukuwa)</p> <p style="text-align: center;">Administrator (J Mutudza)</p> <p style="text-align: center;">Committee Members</p> <p style="text-align: center;">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	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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

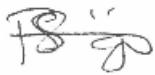

--

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

Signature(s)		
Full name(s)	Florah Sibongile Mupamhadzi	Paul Nyakunika
Position (for example Secretary, Chair, etc)	Chairperson	
Date	27/09/2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

AFMIM Croydon Fellowship

1138816

Receipts and payments accounts

For the period from	Dec-23	To	Nov-24
---------------------	--------	----	--------

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 £
A1 Receipts				
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
Sub total (Gross income for AR)	Sub total(Gross income for AR)	74,580	-	74,580
A2 Asset and investment sales, (see table).				
Interest Income	-	-	-	-
Sub total	-	-	-	-
Total receipts	-	74,580	-	74,580
A3 Payments				
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
Sub total	-	46,223	-	46,223
A4 Asset and investment purchases, (see table)				
Church Equipment	-	-	-	-
Sub total	-	-	-	-
Total payments	-	46,223	-	46,223
Net of receipts/(payments)	-	28,357	-	28,357
A5 Transfers between funds				
A6 Cash funds last year end	109,052	-	-	109,052
Cash funds this year end	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 £
B1 Cash funds	Main bank account	36,560	-
	Ladies bank account	8,274	-
	Building fund	92,575	-
	Total cash funds	137,409	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

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

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

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

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

Signature

Print Name

FLORAH SIBONGILE MUPAMHADZI
PAUL NYAKUNIKA

CC16a

Last year

to the nearest £

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

-
-
-

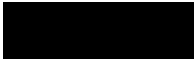
44,318

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

-
-

44,136

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.:

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:

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.