



**APOSTOLIC FAITH MISSION SOUTHEND
(AGAPE CHRISTIAN CENTRE)**

Financial Statements for the year ended 31 March 2025

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Registered Charity Number: 1144529

Principal Office:

925 London Road
Leigh On Sea
SS9 3LQ
Essex

Trustees:

Simukai Dube (appointed 7 June 2011)
Carrage Bgwereketai (appointed 9 February 2025)

Bankers:

Barclays Bank
127 High St,
Southend-on-Sea
Essex, SS1 1LH

Independent Examiners:

Bilberry Accountants Limited
Chartered Accountants
Castle Court
41 London Road
Reigate
RH2 9RJ

The Trustees present their annual report for the year ended 31 March 2025

The Trustees of Apostolic Faith Mission Southend (Agape Christian Centre) present their report and the financial statements for the year ended 31 March 2025. This report has been prepared in accordance with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the Charities SORP (FRS 102) (2nd edition, October 2019; with 2019/2023 updates).

1) Structure, governance and management

Legal status and governing document.

The charity is an unincorporated charity governed by its Trust Deed. The charity is a public benefit entity for the purposes of FRS 102.

How we are governed.

Strategic oversight is provided by the Board of Trustees, which met at least three times during the year. Day-to-day ministry is led by the Pastoral Team within parameters set by the Trustees. The Trustees approve policy, budget and risk appetite; the Pastoral Team delivers ministry and reports to the Trustees.

Trustee recruitment, induction and training.

Trustees are appointed from the membership based on character, competence and availability. New Trustees complete an **induction** covering the Trust Deed, SORP responsibilities, safeguarding, finance and risk. Ongoing training (governance, data protection, safer recruitment) is delivered during the year.

Related parties and conflicts.

Trustees complete annual declarations. No Trustee received remuneration. Any expenses or related-party transactions are disclosed in the notes, where applicable.

2) Objectives and activities for the public benefit

Charitable purpose.

To advance the Christian religion in Southend and surrounding areas through worship, teaching, discipleship and pastoral care; and to relieve need through community support.

Public benefit statement.

The Trustees confirm they have had due regard to the Charity Commission's guidance on public benefit when planning activities and setting objectives.

What we do.

- Weekly worship and discipleship; children's and youth work; marriage and family support.
- Community outreach and pastoral assistance to those with spiritual, social and emotional needs.
- Leadership development and training for ministry volunteers.

3) Strategy, achievements and performance (2024/25)

Strategic aims for the year.

1. Strengthen congregational life and discipleship pathways.
2. Grow community impact through welcoming, visible outreach.
3. Steward our property responsibly and plan for long-term sustainability.

Progress and outcomes.

- **Discipleship & worship:** consistent weekly services and small-group activity; pastoral support delivered throughout the year.

- **Community engagement:** open events and outreach increased visibility; the church supported individuals facing hardship through practical help and signposting.
- **Capacity building:** volunteer training delivered for stewards, children/youth teams and finance/admin roles.
- **Property stewardship:** ongoing maintenance and planning continued (see Risk & Property below).

Headline financial outcomes.

- **Total income:** £64,249 (voluntary income £54,674; other income £9,575).
- **Total expenditure:** £33,992 supporting ministry and operations.
- **Net surplus:** £30,257 added to funds.

4) Financial review

Results and funds.

Net movement in funds for the year was £30,257, producing closing unrestricted funds of £248,651 (all funds unrestricted).

Cash and working capital.

Year-end cash was £28,316; net current assets were negative £177,944 reflecting the profile of long-term obligations versus liquid assets. The Trustees monitor cash flow monthly.

Reserves policy.

The Trustees aim to hold a prudent operating reserve to manage timing differences and shocks. As at 31 March 2025, unrestricted reserves were £248,651. The Board will review the target level annually in light of operating costs, property obligations and risk.

Going concern.

The Trustees have reviewed cash-flow forecasts for at least 12 months from approval of these financial statements. Having considered income trends, planned expenditure and available facilities, the Trustees judge it appropriate to prepare the accounts on a going-concern basis.

5) Risk management (including safeguarding & property)

The Trustees maintain a risk register reviewed at least annually and after any significant event.

Principal risks and mitigations.

- **Financial sustainability** (voluntary income concentration; cost inflation).
Mitigation: monthly budget monitoring; reserves policy; regular Gift Aid claims; prudent cost control.
- **Safeguarding (children and adults at risk).**
Mitigation: safer-recruitment, DBS checks, safeguarding leads, training and reporting routes.
- **Property/asset risk** (maintenance, compliance; finance-lease obligations).
Mitigation: planned maintenance, compliance checks, and a clear leases & depreciation accounting policy; active monitoring of the finance-lease profile and covenant compliance.
- **Data protection/cyber.**
Mitigation: access controls, device hygiene, training and incident response procedures.

6) Plans for future periods (2025/26)

- **Deepen discipleship** through small groups and volunteer mentoring.
- **Broaden community impact** via targeted compassion initiatives with partner churches.

- **Strengthen governance** with trustee skills training and refreshed policy suite.
- **Property stewardship:** pursue maintenance actions identified by the Trustees (quotations, prioritised works, and funding plan aligned to cash forecasts).

7) Volunteers and thanks

We are grateful for the **time and talents** of volunteers serving across worship, children and youth, hospitality, media/tech, administration and maintenance. Their contribution significantly extends the charity's reach and impact.

8) Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (FRS 102). Charity law requires the Trustees to prepare financial statements for each financial year that give a true and fair view of the charity's income and expenditure, and of its assets and liabilities. In preparing the financial statements the Trustees must:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained; and
- prepare the financial statements on a going-concern basis unless it is inappropriate to presume the charity will continue.

The Trustees are responsible for adequate accounting records, safeguarding the charity's assets, and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on 20 January 2026

Approved on behalf of Trustees

Simukai Dube (Trustee/ Chair)

Independent examiner's report to the trustees of the Apostolic Faith Mission Southend (Agape Christian Centre) – charity no. 1144529

I report to the charity trustees on my examination of the financial statements of the charity for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Statement of Financial Position and related notes.

Responsibilities and basis of report

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

I conducted my examination in accordance with section 145 of the Act and the General Directions given by the Charity Commission under section 145(5). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Macjones Hunduza ACA (ICAEW)
Bilberry Accountants Ltd, Chartered Accountants
Date: 29 January 2026

Statement of Financial Activities
For the year ended 31 March 2025

		31-Mar	31-Mar
		2025	2024
	Note	£	£
Incoming Resources			
Voluntary Income	2	54,674	57,719
Other Income	3	9,575	9,305
Total Income Resources		64,249	67,024
Charitable Expenditure			
Ministry costs	4	13,975	13,975
Church Governance	5	840	840
Church Running		19,177	41,960
Total Resources Expended		33,992	56,775
Net movement in Funds		30,257	10,249
Fund balance brought forward		218,394	208,145
Fund balance carried forward		248,651	218,394

Statement of Financial Position
As at 31 March 2025

	Note	31-Mar 2025 £	31-Mar 2024 £
Fixed Assets			
Tangible assets	6	426,595	426,595
Current Assets			
Cash at bank and in hand	7	28,316	9,079
Trade and other debtors	8	9,568	9,305
		37,884	18,384
Liabilities			
Creditors amounts falling due within one year			
Trade and other creditors	9	(840)	(840)
Creditors amounts falling due more than one year			
Finance leases obligations	10	(214,988)	(225,745)
Total Liabilities		(215,828)	(226,585)
Net current Assets		(177,944)	(208,201)
NET ASSETS		248,651	218,394
CHARITY FUNDS		248,651	218,394

The financial statements of Apostolic Faith Mission Agape Christian Centre, charity number 1144529 were approved and authorized for issue by the Board of Trustees on **20 January 2026**.

Approved on behalf of Trustees

Simukai Dube (Trustee/ Chair)

Notes to the Financial Statements for the year ended 31 March 2025

1. Accounting Policy

a) Basis of preparation

The financial statements are prepared under the historical cost convention and in accordance with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the Charities SORP (FRS 102) (2nd edition, October 2019; including 2019/2023 updates). The charity is a public benefit entity as defined by FRS 102.

b) Fund accounting

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity. Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

c) Incoming resources

Voluntary income, including donations, gifts and legacies and grants that provide core funding or are of a general nature, are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

d) Resources expended

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and performance related grants are recognised as goods or services supplied.

Other grant payments costs of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Governance costs include those incurred in the governance of its assets and are primarily associated with constitutional and statutory requirements.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating office property costs by floor areas, management and human resources costs by the number of staff, and finance and IT costs by work done.

e) Donated Goods and services (gifts-in-kind)

The charity receives donated goods for onward distribution. These donations are not recognised in the Statement of Financial Activities because their fair value cannot be measured reliably without undue cost or effort and the charity does not have control over the goods before distribution. Volumes and activities are reported in the Trustees' report. Contributed time from volunteers is not recognised as accounting income as it does not create or enhance a recognisable asset.

No donated goods have been recognised as income in these financial statements

f) Taxation

Irrecoverable VAT is not separately analysed and is charged to the statement of financial activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

Tax recovered from voluntary income received under gift aid is recognised when the related income is receivable and is allocated to the income category to which the income relates.

g) Finance leases

Assets are capitalised at the lower of fair value and the present value of minimum lease payments; a corresponding lease liability is recognised. Finance charges are allocated to accounting periods over the lease term to produce a constant periodic rate of interest on the remaining balance of the liability. Capitalised assets are depreciated over the shorter of the asset's useful life and the lease term.

Operating leases: rentals are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

h) Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation and impairment.

Land is not depreciated.

Freehold buildings are depreciated on a straight-line basis at 2%–4% per annum (to reflect estimated useful life).

Fixtures, fittings and equipment are depreciated on a straight-line basis over 3–5 years.

The carrying values of tangible fixed assets are reviewed for indicators of impairment when events or changes in circumstances suggest the carrying amount may not be recoverable

i) Judgements and key sources of estimation uncertainty.

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect reported amounts. Key areas include:

- Useful economic lives and residual values applied in depreciating buildings and equipment;
- Allocation bases used to apportion shared costs to activities; and
- Gift Aid accruals recognised when entitlement is established and the amount can be measured reliably.

Estimates and underlying assumptions are reviewed on an ongoing basis; revisions are recognised prospectively.

2. Voluntary income

	2025	2024
	£	£
Tithes	47,368	49,790
Love offering	7,306	7,929
	54,674	57,719

3. Other Income

	2025	2024
	£	£
Gift Aid accrual	9,568	9,305
Interest received	7	0
	9,575	9,305

4. Ministry costs

	2025	2024
	£	£
Employee costs	13,975	13,975
	<u>13,975</u>	<u>13,975</u>

5. Church governance

	2025	2024
	£	£
Accountancy and independent examination fees	840	840
	<u>840</u>	<u>840</u>

6. Property Plant and Equipment

	5 Property & Equipment £	Total £
Cost		
At 1 April 2024	426,595	426,595
Additions		-
Disposals		
	<u>426,595</u>	<u>426,595</u>
At 31 March 2025		
Depreciation		
At 1 April 2024	-	-
Charge during the period	-	-
Disposals		
	<u>-</u>	<u>-</u>
At 31 March 2025		
Net Book Value		
At 31 March 2024	426,595	426,595
	<u>426,595</u>	<u>426,595</u>
At 31 March 2025		

7. Cash and cash equivalent

	2025	2024
	£	£
Cash at bank and in hand	28,316	9,079
	<u>28,316</u>	<u>9,079</u>

Restricted fund balance included in the cash at bank is nil (2024: nil)

8. Trade and other debtors

	2025	2024
	£	£
Gift Aid accrual	9,568	9,305
	<u>9,568</u>	<u>9,305</u>

9. Trade and other creditors

	2025	2024
	£	£
Accountancy and independent examination fees	840	840
	<u>840</u>	<u>840</u>

10. Long term creditors

	2025	2024
	£	£
Finance leases obligations	214,988	225,745
	<u>214,988</u>	<u>225,745</u>

11. Capital commitments

There was no capital commitment in 2025 (2024: nil)