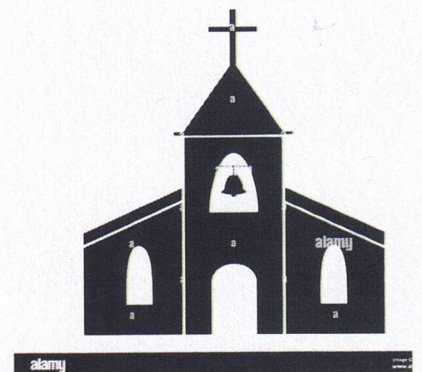


REGISTERED CHARITY NUMBER: 1150193

CHRIST AVENUE CHAPEL

**TRUSTEES REPORT AND FINANCIAL STATEMENT
FOR THE**

YEAR ENDED 31ST DECEMBER 2024



**DANIEL AMO-HOYTE (AFA, MIPA)
ACCA, MSc, Pg. dip, BA(Hons)
DANED FINANCIAL SERVICES LTD
55 ST. PETERS HOUSE, QUEENS ROW, LONDON**

SE17 2PU

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Trustees' Annual Report for the Year ending 31st December 2024

Charity Name: Christ Avenue Chapel

Charity Registration No: 1150193

Address: Unit 3 – 5, Challenge House, 616 Mitcham Road, Croydon, CR0 3AA

Trustees

Cynthia Baah-Yeboah

Randy Kofi Senyo

Albert Jude

General Overview

Christ Avenue Chapel is a Pentecostal church and a UK-registered charity dedicated to advancing the Kingdom of God. Our mission is threefold: to gather souls, equip and empower believers, and send them out to serve in ministry and community life. We are a family and community-centred church, committed to strengthening families, building communities, and sharing the transformative message of Jesus Christ.

The Financial Statement has been prepared in accordance with the accounting policies as set out in this report and complies with the Statement of Recommended Practices (SORPs 2005).

Public Benefit

The Trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit. Christ Avenue Chapel serves the community through a wide range of charitable and spiritual programmes offering spiritual, emotional, and practical support to individuals and families in need, irrespective of background or belief.

Our aims and purpose

Christ Avenue Chapel has maintained the responsibility of working closely with the Minister-in-Charge, Bishop Melvin Longdon, and with the pastoral, evangelistic, and outreach initiatives, social, and ecumenical committees to promote the vision and mission of the church.

The church evolved over several years to address the comprehensive needs of the vulnerable; encompassing economic; social; environmental; and psychological aspects. We have also continued to advance the Christian faith in accordance with Biblical Principles, Doctrinal Standards, and Tenets of faith and Disciplines of Christ Avenue Chapel in such parts of United Kingdom and the world as the trustees may from time to time determine.

Board of Trustees

The Board of Trustees continues to serve faithfully as stewards of Christ Avenue Chapel's mission, resources, and vision. With diverse expertise in ministry, finance, compliance, and community development, the Board ensures effective governance and spiritual oversight.

Trustees meet regularly to review strategy, assess risks, and support the leadership team. Their service reflects both administrative diligence and pastoral care, ensuring that every decision advances Christ Avenue Chapel's mission of transformation and discipleship. Appointment and Retirement of trustees are in accordance with the Articles of Association, which requires that appointments and retirements should be by ordinary resolution.

Governance and Compliance

In 2024, we held a one-day training session for trustees, leaders, and members on governance, compliance, and updates to charity law. Key areas covered included:

- Charity governance and safeguarding
- Financial control and risk management
- Data protection and confidentiality

The training reinforced our commitment to integrity, transparency, and accountability in all church operations.

Key Achievements

Community Worship and Prayer: We continued to provide a safe and welcoming environment for weekly worship and reflection, attended by people of diverse ages and backgrounds. Special prayer gatherings were held throughout the year, focusing on national unity, peace, and community development.

- Sunday worship services at both the Croydon and Woolwich branches of the church
- Friday evening prayer meetings at both Croydon and Woolwich.
- Christian Education for all members on every Sunday morning and throughout the month to equip and enhance the Christian faith.
- Bi-weekly prayer meetings focused on intercession and spiritual development.
- Weekly Connect meetings for Bible study, discipleship and community building.
- Pastoral counselling and one-to-one support for members and the public.
- Public worship events at Easter and Christmas.
- Financial Peace courses teaching money management, debt reduction and financial resilience.
- Community breakfasts and outreach events encouraging friendship and belonging.
- Local community grants to individuals and families in the UK facing hardship, bereavement, illness, and legal or immigration challenges

Youth and Children's Ministry

- The year 2024 saw remarkable growth in our youth and children's ministries:
- The youth in the church and wider community organised variety of activities every month to boost their confidence and leadership skills.
- Tailored seminars like mentorship, career choices, dealing with peer pressure, to name a few, were also arranged for them to focus on living discipline lifestyles and building a healthy society.
- We had interventional activities to support their educational studies and positively changed the lives of some of the youths who were on the streets.
- The youth are also engaged in soft programmes that build their morals, ethics, manners, and confidence to shape their character as new teenagers.
- Support is given to them in writing their GCSCE for better grades and school stationaries are supplied to them on a school term basis

Advancement of Education

We invested in the educational development of children and young people through:

Tutoring Programmes: Over 100 participants improved literacy and numeracy skills, resulting in measurable academic progress.

Personal Development Workshops: More than 150 young people from the church and the community attended a series of four sessions on job readiness, interview skills, financial literacy, and soft skills, empowering them for success in employment and life.

Knife Crime Prevention: We teamed up with local organisations and law enforcement to deliver sustained awareness programmes on knife crime for young people in the community. These activities provided insight into the risks and consequences.

- Raised awareness of the legal, physical, and emotional consequences of carrying or using knives.
- Helped young people understand that self-protection through knife carrying is not a legal defence, and often increases personal risk.
- Reduced misconceptions about how everyday knife carrying is, which can otherwise fuel fear and imitation.
- The programmes built emotional and social skills and strengthened relationships and support networks, involving parents, teachers, and community leaders.

Children's Ministry

The children's department expanded with variety of sensory and child development programmes delivered by volunteers who have been trained and DBS checked. They facilitate an engaging space for children's activities, improving comfort, safety, and learning.

Marital and Family Counselling

- We provided counselling and pastoral care to 50 families, equipping couples with tools for stronger, faith-based relationships and fostering emotional and relational stability within homes.
- We continued to offer free one-to-one counselling and advice services available to members, non-Christians, and community members on Tuesdays, and Thursdays, we have supported people going through separation, divorce, depression, abuse, alcoholism, stress related illness, and various life crises.
- The church has been a great source of hope and loving community that support its members and the general public spiritually, emotionally and psychologically to elevate loneliness within our communities and society.

Women's Empowerment

Our women's empowerment programme train and support women in entrepreneurship, self-worth, and personal growth, parenting and socialisation retreats. Christ Avenue Chapel embraced intentional, spiritually enriching, and community activities for women. Here are some examples that align with what Christ Avenue Chapel offer:

Perseverance Women: Monthly gathering where women reflect on their spiritual journeys, family stories, and personal growth. Each session could include: testimony sharing, bible studies, mummy and daughter tea and brunch time meetings.

Grace in Action: Our women's team serve the vulnerable neighbours, delivering care packages, offering prayer walks, or hosting a "Blessing Table" with free essentials, all while channelling compassion into tangible impact and empowering women to lead with mercy and strength.

Leadership Training

During the period under review the church hosted series of dynamic Leadership Training classes to equip both emerging and established leaders with spiritual insight and practical tools. Workshops covered topics such as Leading with Integrity, Vision Casting, Strategic Planning, and Building Resilient Teams. Feedback was overwhelmingly positive, and this event will now be held annually as part of our leadership development programme.

Community Outreach

- Christ Avenue Chapel collaborated with our neighbourhood through events such as community luncheons, sports day competitions and barbecues.
- Training and development sessions are conducted twice every quarter by professionals to enhance, upgrade and add value to our leadership skills.
- Holistic pastoral care and outreach programmes are conducted on a regular basis by the pastoral team through counselling, visitation and giving of groceries in supporting families in need.
- Couples Dating, Outings and marital counselling programmes are structured to enhance better family life and stronger relationships.
- Annual Conference was organised in 2024 for all ministries (Women, Men, Youth, and Children) and the general assembly to promote our spiritual growth and advancement of the Gospel. In-house ministers and guest ministers of the gospel are invited to equip the saints of God which encourages or foster unity in the ecumenical bodies and the general body of Christ.
- Charitable programmes involved financial education, relief of poverty, humanitarian support for vulnerable and low income families in our communities and community development.

Warm Space Initiative

This project provided sanctuary for individuals and families struggling to stay warm in the winter, by offering them a safe environment that can potentially save lives. As the cost of heating homes during the winter has become increasingly burdensome for vulnerable individuals and low-income families; our warm space initiatives have seen a significant uptick in visitors in the past; especially as the winter is here now.

These individuals often face the grim choice of allocating scarce resources between heating and other necessities; putting their health and well-being at risk. The potential for illness or even death due to exposure to cold winter conditions has never been more real. Our warm space provides a safe and warm refuge; offering support to those who would otherwise suffer the consequences of extreme cold.

Financial and housing advice:

- The church provided expertise advice in budgeting; affordable housing and securing vital resources that empowered struggling families and individuals to navigate challenges, learnt how to keep track of their spending and acquire the knowledge to develop strategy of managing their finances.
- We assisted them with tailored financial guidance; helping them to manage expenses; and creating a financial plan that promotes financial stability and resilience.

- They received housing advice such as renting cheaper properties, shared accommodation, shelters and lenders to potentially lower rent or mortgage payments.
- It offered guidance to help vulnerable individuals navigate the complexities of an increasingly costly world; ensuring they can sustain their livelihoods and so much more which helped them to reduce their living costs and save money.
- Clothing donations and relief services, ensuring families receive essentials with dignity.
- Bereavement support and counselling, helping individuals navigate grief with spiritual and emotional guidance.

1. Strategic Goals (Next 5 Years)

Guided by Ephesians 4:1-16, Christ Avenue Chapel aims to be a thriving, Spirit-filled community rooted in love, service, and discipleship. Our strategic goals include:

- Expanding outreach and discipleship programmes
- Enhancing leadership capacity and volunteer engagement

Welfare Programme:

Our welfare and support systems have helped the less privilege within the church and our community and its surrounding neighbourhood during this year of review. The beneficiaries are vulnerable people, low-income families, pensioners, bereaved, joblessness and those who do not have access to public funds for variety of reasons.

We freely distribute groceries and household products to the local church community especially single mothers or parents who need support.

Rent support and cash donations were given to families and individuals in really bad financial situation.

Music ministry

As part of our community engagement programme, the Music Ministry of the Church organised two musical nights of Worship and Praise within the year. The power of music has helped to alleviate emotional pain, anxiety, and the toll of social isolation that has impacted families and people's mental health.

It has promoted great love and unity between the church, the community, other religious bodies, and musicians within the Croydon and its neighbourhoods.

As a result, many new families have joined the church, and the choir has seen numerical growth.

Mental Health Support

- The rising cost-of-living crisis, coupled with the numerous effects of the pandemic, has brought about huge mental health crises within the country, and more especially on the younger generations.
- As a church we created a platform of hope to the people by collaborating with mental health professionals within the church this year to organise structured forums and engaging activities that helped improve their state of mind.
- Families were supported through distribution of groceries and structured programs to improve their lives with clear supervision to building resilience.
- People were blessed to find faith, hope and happy to see positive results and changes in their young ones.

Volunteers

The legacy of volunteers at Christ Avenue Chapel embody the spirit of servant leadership. Their contributions often unseen have sustained the church's mission and nurtured a culture of generosity, prayer, and transformation.

They continue to work hard and tirelessly to make our church the vibrant community that has been achieved this year. There were a number of volunteers who assisted in pastoral care, feeding and humanitarian projects, hospitality and assisting during our services.

Professional Services

Christ Avenue Chapel hired professional financial accountants and planners as well as real estate experts and public relations experts in our teams with reputed experiences who helped for effective and successful delivery of our project this year.

Consultant

Christ Avenue Chapel has partnered with an independent charity consultant to bring clarity, structure, and fresh momentum to our mission. We are collaborating with an independent charity consultant to guide our organisation through a season of strategic growth. This partnership is focused on strengthening our governance, expanding our impact, and developing sustainable income streams that will support our long-term vision. Together, we are laying the foundations for a resilient and thriving future. One that honours our mission and empowers our community.

Financial Review

The Financial results for the year are set out in the accompanying financial statement. The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider appeal was made for funds during the year. The church is heavily dependent on its attendees working as volunteers and some professional services in all aspects of the church's activities, but nevertheless they contribute substantially to the achievement of the church's

objectives. Details of any funds materially in deficit are not applicable. Our financial stewardship remains strong and mission-focused:

Growth: Over the past five years, income has increased by more than 50%.

Compliance: All financial returns were submitted promptly to the Charity Commission.

Purposeful Spending: One-third of annual income supports missions, outreach, and benevolence.

Strategic Budgeting: Resources are carefully allocated to programmes, staff, and facility improvements.

Future Investment: Financial planning supports new church plants and ongoing facility renovations. Every pound given is prayerfully managed to advance the Gospel and empower communities.

Bounce Back Loan

During the heighten of covid-19, we took a bounce back loan from the government to assist the charity to carry on fulfilling its mission and community outreach activities for the public benefit. The loan was used to cover our contractual rent due to lack of donations and financial support from our potential donors and the council. This kept the church doors opened for the community and volunteers to connect emotionally and reach out to the most vulnerable with grocery support.

Reserve policy

The Board has assessed the charity's requirements for reserves in the light of the main risks to the organisation. As a result, the Board has established fundraising strategy, which includes ensuring a better mix of restricted and unrestricted funding.

Trustees have established a reserve policy and are satisfied that they have sufficient reserves at the balance sheet date for foreseeable needs of the church, together with on-going income anticipated to enable the church to function effectively in this year.

Future plans

A programme of outreach activities is planned, including participation in prison ministry, hospitals, elderly club, homeless visitation, Children's holiday club and help to challenging needs group. Missions to other parts of the world has been structured with timelines to help and assist the poor, needy, sick, and advance the gospel of Jesus Christ which is our main objective.

Focus Areas:

- Strengthening family and youth ministries
- Expanding community outreach and pastoral care
- Enhancing governance, safeguarding, and volunteer empowerment
- Ensuring sustainability through faithful stewardship

- We remain confident that as we walk in unity and purpose, the best days of Christ Avenue Chapel are yet to come.

Conclusion

The Trustees are grateful for the ongoing generosity of donors and the dedication of volunteers and staff. Through faith, service, and careful stewardship, the charity has continued to make a meaningful difference providing support, education, and community for the benefit of all.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and ensuring the charity's accounting records comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustee by:



.....
Reverend Cynthia Baah-Yeboah



.....
Reverend Randy Senyo



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
CHRIST AVENUE CHAPEL

No (if any)
1150193

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	01/01/2024		31/12/2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
OFFERINGS	29,993	-	-	29,993	30,401
TITHES	59,330	-	-	59,330	36,106
HMRC GIFT AID INCOME	24,718	-	-	24,718	17,572
GRANTS		67,914	-	67,914	9,997
SAVINGS	3,000	-	-	3,000	3,000
BUILDING FUND	14,068	-	-	14,068	-
CASH IN HAND	6,321	-	-	6,321	35,434
BANK BAL B/F 31/12/2023	678	-	-	678	2,028
Sub total (Gross income for AR)	138,108	67,914	-	206,022	134,538
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	138,108	67,914	-	206,022	134,538

A3 Payments

RENTS AND RATES	38,312	-	-	38,312	38,013
PROFESSIONAL SERVICES	16,395	7,700		24,095	
MINISTERIAL STIPEND	9,670			9,670	3,560
VOLUNTARY STAFF ALLOWANCE	6,370	4,320		9,370	25,161
GUEST HONOURARIUM	4,260			4,260	3,700
BBL LOAN REPAYMENT	6,389			6,389	6,389
SAVINGS	3,000			3,000	3,000
MATERIALS & EQUIPMENTS		6,532		6,532	3,681
COMMUNITY OUTREACH	9,310			9,310	9,499
TRAINING & DEVELOPMENT	3,875			3,875	3,560
DEPARTMENTAL MINISTERIES	9,027			9,027	4,756
CONFERENCES & RETREATS	7,720			7,720	4,472
EVANGELISM CAMPAIGNS	4,685			4,685	3,734
WARM SPACE INITIATIVE		11,318		11,318	
FINANCIAL ADVICE SERVICE		4,782		4,782	
MANAGEMENT STAFF COST		6,500		6,500	
WINTER PROJECT		10,700		10,700	
HOUSING ADVICE SERVICE		5,000		5,000	
DELIVERY COST		4,810		4,810	
TRAVEL & ACCOMMODATION	1,859			1,859	1,900
EVENTS & HOSPITALITY	3,180			3,180	3,298
BROADBAND & UTILITIES	1,138			1,138	459
REPAIRS & MAINTENANCE	680			680	1,905
OFFICE & ADMIN & ADVERT	1,130	-	-	1,130	1,506
WEB HOSTING & SOFTWARE	938	-	-	938	1,367
BANK INTERESTS & CHARGES	687	-	-	687	1,246
WELFARE SUPPORT SYSTEM	1,332	-	-	1,332	2,270
WORKSHOPS & SEMINARS		2,320	-	2,320	-
HOT DRINKS & SNACKS	-	1,420	-	1,420	-
CARD MACHINE RENTALS	1,498	-	-	1,498	2,536
MARKETING & MEDIA	1,360			1,360	1,670
LIVE STREAM & SOCIAL MEDIA	1,775			1,775	1,195
MISCELLANEOUS & COMMUNION	1,025			1,025	1,495
ECUMENICAL ALLIANCE & INSURANCE	2,600			2,600	1,717
BOOKS, PAMPHLETS & DVD'S	1,000	1		1,000	2,450

01/11/2024

	-	-	-	-	-
Sub total	139,215	65,402	-	204,617	134,539

A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-

Total payments	139,215	65,402	-	204,617	134,539
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Net of receipts/(payments)	- 1,107	2,512	-	3,619	- 1
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 1,107	2,512	-	3,619	- 1

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		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))			


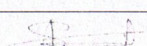
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	BOUNCE BACK LOAN		18,942	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	REV CYNTHIA BAAH-YEBOAH	31/08/2025
	REV RANDY SENYO	31/08/2025



Section A

Independent Examiner's Report

Report to the
trustees/directors/
members of

Charity Name
CHRIST AVENUE CHAPEL

On accounts for the year
ended

31/12/2024

Charity no:

1150193

Company no.:

Set out on pages

(Remember to include the page numbers of additional sheets)

I report to the charity trustees on my examination of the accounts of the Company for the year ended

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 (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed: Damo-hoyte

Date: 31/08/2025

Name: DANIEL AMO-HOYTE

Relevant professional qualification(s) or body (if any): (AFA, MIPA)
ACCA, MSc, Pg. dip, BA(Hons)

Address: DANED FINANCIAL SERVICES LTD
55 ST. PETERS HOUSE
QUEENS ROW, LONDON, SE17 2PU.

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.

CHRIST AVENUE CHAPEL

Notes to the financial statements for the year ended 31st December 2024

1. Accounting Policies

(a) Accounting basis

These accounts have been prepared on the receipts and payments basis under section 42(3) of the charities Act 1993 and the statement of Recommended Practice on Accounting by Charities published in March 2008. The adoption of the revised SORP has resulted in reclassification of some items.

(b) Incoming resources

I) Voluntary income

Voluntary income is received by way of Tithes offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

(c) Resources expended

All expenditure is accounted for on an accrual's basis.

(d) Cash Flow

The church has taken advantage of the exemptions in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement on the grounds that it is a small church.

2. Incoming Resource from generated funds 2024

Income from Voluntary Contributions

113,384.79

3. Creditors- amounts falling due within one year

2024

£

4. Financial Commitments

Capital Commitments

The Church had no capital commitments as at 31st December 2024

Operating lease commitments

The church had an operating lease commitment as at 31st December 2024