

**APOSTOLIC FAITH MISSION - LUTON**

**TRUSTEES' REPORT AND ACCOUNTS**

**YEAR ENDED 31 MARCH 2025**

**CHARITY REGISTRATION NO: 1150315**

**APOSTOLIC FAITH MISSION - LUTON**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2025**

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**APOSTOLIC FAITH MISSION - LUTON**  
**LEGAL AND ADMINISTRATIVE INFORMATION**  
**YEAR ENDED 31 MARCH 2025**

CHARITY REGISTRATION NUMBER:	1150315
REGISTERED OFFICE:	Blue Hectare, Atterbury Lakes, Fairbourne Drive Milton Keynes MK10 9RG
TRUSTEES:	Dennis Zhuwao (Chair) Nkosithabile Siluba (Secretary) Kumbirai China Tapuwa Ngoro
INDEPENDENT EXAMINER	S&V Bond Accountants Business, Charity, Church &Tax Advisors The Bridge Nucleus Brunel Way Dartford Kent DA1 5GA

**APOSTOLIC FAITH MISSION - LUTON  
REPORT OF THE TRUSTEES  
YEAR ENDED 31 MARCH 2025**

**STATEMENT OF TRUSTEE RESPONSIBILITIES**

The trustees have pleasure in presenting their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

**Chair's report**

**Theme**

This year's theme, Living as an authentic Masterpiece, focuses on seeking God's help to achieve spiritual, physical, economic, and social empowerment. These qualities guided our study and aspirations as a church.

**Church Membership**

Church growth has shown improvement over the past year compared to the previous year, which had no significant increase. The church now holds a mix of online and in-person meetings, with the majority being in person. The primary factor contributing to this growth is having a consistent place of worship.

**World Vision Partnership**

The partnership with World Vision has continued, through World Vision the youth has been supporting a child in Africa. There is regular communication with the child and ongoing monthly support which is sent through

**Church Building**

Efforts to acquire a church building are continuing and new considerations for a land for a self-build project are being pursued. Most buildings within the area have been considered either not fit for purpose or the price is out of our reach.

**OBJECTIVES AND ACTIVITIES**

Apostolic Faith Mission - Luton (AFM-Luton) Assembly is a Christian Church based in the town of Luton, England. The main objective of the church is to advance the gospel of Jesus Christ in accordance with the Holy Scriptures. AFM-Luton, whose resident Pastor is Rev. Elia Mbizi, is part of the Apostolic Faith Mission Int'l Ministries (UK) group of churches. Current congregants are drawn mainly from Luton, and surrounding areas such as Bedford, Milton Keynes, Hemel Hempstead, Aylesbury, Hatfield, Watford and as far as Corby.

**Statement on public benefit**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**Volunteers**

The Trustees would like to thank all the volunteers and workers who work tirelessly to make sure our church is run smoothly. We would also like to extend our greatest appreciation to the church departments such as the hospitality and decorations team, ushering information and publicity, children and youth ministries, praise and worship team, ladies and men's fellowship for their unwavering commitment towards making the church a vibrant community.

**APOSTOLIC FAITH MISSION - LUTON  
REPORT OF THE TRUSTEES  
YEAR ENDED 31 MARCH 2025**

**ACHIEVEMENTS AND PERFORMANCE**

**Significant activities**

Apostolic Faith Mission-Luton plans and carries out a number of activities throughout the year. These activities are tailored to suit different groups within the congregation and in the wider Luton community where the church is based. The assembly also works in harmony with regional and national calendars of the Apostolic Faith Mission Int'l Ministries (UK) group of churches. All the activities singularly and collectively have the goal of equipping and strengthening individuals families and the community at large in the Christian faith.

The Board of Trustees is grateful to the Church Board, leaders in various departments and the entire congregation for the excellent individual and collective effort in pursuit of the church's mission. Below are the activities implemented in the reporting period.

**Sunday Services**

Every Sunday there is a 3-hour church service for preaching, worship and prayer. These services hold at a venue in the centre of Luton town, are open to everyone - regular attendees and believers alike.

Different departments of the church such as the Praise and Worship Team, Information and Publicity, Ushering and Security Hospitality and Decorations Team, Pastoral Team, Church Board (Elders and Deacons) all play important roles in delivering effective and spirit-filled services.

**Men's Fellowship**

The church plans regular meetings for men with the objective of equipping men for their roles in families, the church and the society at large. The AFM-Luton men also participate in regional and national activities such as seminars and conferences. During the reporting period, the Men's meetings cover issues such as men's health, men and their families, men and money, men and careers, men and their roles in the church, among others.

**Ladies' Fellowship**

Similarly, Ladies' Union activities are a key feature of the Assembly programme of work. These activities also include regional and national conferences, with the objective of empowering women with biblical principles for use in their roles in families, the church and community. Some of the teachings at Ladies Union meetings during the period were on parenting and raising children in a Christian environment, health and social care, a Christian woman at home and in society, prayer etc. An allied part of the Ladies' Union is the Widows and Single Mothers (WISMOs) fellowship which caters for the specific needs of this group.

**Youth Ministry**

The Assembly also hosts weekly meetings for youths and young adults which are meant enables them to learn more about the Gospel and also facilitating them to live out their faith whilst contributing positively to their families, the church and the community. The youths also participate in regional and national events, while also playing crucial roles in community outreach and charity in the church through activities such as ushering and teaching in the Children's Ministry.

**Children's Ministry**

AFM-Luton has a vibrant Ministry for children between the ages of 4 and 16 years. Classes for this ministry are conducted every Sunday by DBS-checked teachers for an hour in separate rooms for different age groups. The children also participate in regional and national activities

**Prayer Meetings, Bible Study, Missions and Cell Groups**

Continuing pastoral care, fellowship and church growth activities take place through various weekly programmes such as prayer meetings on Tuesdays, Cell Groups/Home Groups and new missions on Wednesdays and Bible Study/Classes on Fridays. AFM-Luton also offers comprehensive spiritual and other necessary support to members and other believers in times of illness or bereavement.

**APOSTOLIC FAITH MISSION - LUTON**  
**REPORT OF THE TRUSTEES**  
**YEAR ENDED 31 MARCH 2025**

**Structure, Governance and Management**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity and is also registered with the Charities Commission with the charity number 1150315.

AFM-Luton is guided by The Bible and the Church Constitution; the day-to-day affairs of the church are overseen by the Resident Pastor, who is assisted by a 8-member Church Board/Council. The Resident Pastor is the Chairman of the Church Board. Other members of the Board are the Vice Chairman, Secretary, Administrator, Youth leader and three committee members.

**Church Leadership**

The Church Board is responsible for the day-to-day operations of the charity and managing the volunteers of the charity on behalf of the Trustees. The Pastor is the chairman of the Church Board. The Leadership Team comprises:

- |                           |               |
|---------------------------|---------------|
| ● Pastor Elia Mbizi       | Chairman      |
| ● Elder Jacob Shumbambiri | Vice Chairman |
| ● Elder Phenius Makarichi | Secretary     |
| ● Mr Kudzanayi Chinya     | Treasurer     |
| ● Mr Munyaradzi Mlambo    | Youth Leader  |
| ● Elder Tenson Nota       | Board Member  |
| ● Deacon Spencer Mandizha | Board Member  |
| ● Dr Julius Mugwagwa      | Board Member  |

The leadership team serve the charity on a voluntary basis and does not get paid, with the exception of the pastor.

**Appointment of Trustees, Induction and Training**

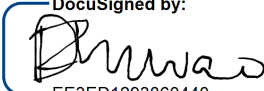
Trustees are responsible for recruiting new trustees, when new Trustees are appointed, they are provided with an information pack containing copies of the governing documents, annual report, strategic plan, core documents and other supporting papers.

Each new Trustee is linked with an existing Trustee for induction. Training is made available as required and can include providing suitable publications, in-house updates and external events.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity's Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report is prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees and were signed on its behalf by:

DocuSigned by:  
  
.....EE3EQ129386Q440.....  
**Dennis Zhuwao (Chair)**

**Date:** 1/15/2026

**REPORT OF THE INDEPENDENT EXAMINER  
NOTES TO THE FINANCIAL STATEMENTS  
APOSTOLIC FAITH MISSION - LUTON**

I report on the accounts for the year ended 31st March 2025 set out on pages six to ten.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

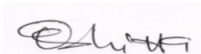
**Independent examiner's statement**

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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts 'to be reached.



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Omowunmi Shitta FCCA  
S&V Bond Accountants  
Business, Charity, Church & Tax Advisors  
The Bridge Nucleus  
Brunel Way  
Dartford  
Kent  
DA1 5GA

Date: 14/01/2026

**APOSTOLIC FAITH MISSION - LUTON**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

		Unrestricted funds	Restricted funds	2025	2024
	Notes	£	£	£	£
<b>INCOMING RESOURCES</b>					
<i>Incoming resources from generated funds</i>					
Donations and legacies	2	150,507	2,475	152,982	147,949
Investment Income	3	1,990	-	1,990	460
Other Income	4	<u>320</u>	<u>-</u>	<u>320</u>	175
<b>TOTAL INCOME</b>		<b><u>152,817</u></b>	<b><u>2,475</u></b>	<b><u>155,292</u></b>	<b><u>148,584</u></b>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	5	(27,825)	-	(27,825)	(11,911)
Support Cost	6	(105,842)	-	(105,842)	(108,379)
Governance Cost	7	(1,710)	-	<u>(1,710)</u>	<u>(2,688)</u>
<b>TOTAL RESOURCES EXPENDED</b>		<b><u>(135,377)</u></b>	<b><u>-</u></b>	<b><u>(135,377)</u></b>	<b><u>(122,978)</u></b>
<b>NET INCOME</b>	8	<b><u>17,440</u></b>	<b><u>2,475</u></b>	<b><u>19,915</u></b>	<b><u>25,606</u></b>
<b>RECONCILIATION OF FUNDS</b>					
Funds brought forward - unrestricted		39,672		39,672	50,779
Funds brought forward - restricted			£178,409		141,696
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>57,112</u></b>	<b><u>£180,884</u></b>	<b><u>237,996</u></b>	<b><u>218,081</u></b>

None of the charity's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2025 or 2024 other than those included in the statement of the financial activities.


The notes on pages 8 to10 form part of these accounts.



**APOSTOLIC FAITH MISSION - LUTON  
BALANCE SHEET  
YEAR ENDED 31 MARCH 2025**

	<u>Notes</u>	<u>2025</u>	<u>2024</u>
		<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>			
Tangible assets	11	7,871	3,473
<b>CURRENT ASSETS</b>			
Debtors	12	7,500	7,500
Cash at bank and in hand		238,094	208,022
<b>CREDITORS: due within one year</b>	13	<u>(15,469)</u>	<u>(914)</u>
<b>Net Current Assets</b>		<b><u>230,125</u></b>	<b><u>214,608</u></b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b><u>237,996</u></b>	<b><u>218,081</u></b>
<b>MOVEMENT IN FUNDS:</b>		<b><u>2025</u></b>	<b><u>2024</u></b>
Restricted Funds	14	180,884	£178,409
Unrestricted Funds	14	57,112	£39,672
Total funds		<b><u>237,996</u></b>	<b><u>218,081</u></b>

The financial statements were approved by the Board of Trustees and were signed on its behalf by:

DocuSigned by:  
  
 .....EE3ED1292860440.....  
**Dennis Zhuwao (Chair)**

**Date:** 1/15/2026

The notes on pages 8 to 10 form part of these accounts.

**APOSTOLIC FAITH MISSION - LUTON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Apostolic Faith Mission - Luton meets the definition of a public benefit entity under FRS 102.

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donations and other incoming resources - Income from tithes of the network churches in the forum when these are receivable.

**Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Charitable activities**

Costs of charitable activities are those costs relating to the activities carried out to meet the objectives of the Church. These include both directly attributable costs and apportioned support costs.

**Governance costs**

Governance costs are the costs associated with the strategic direction of the organisation and with meeting regulatory responsibilities including apportioned support cost.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Tangible fixed assets**

Fixed assets were depreciated at the appropriate rate for each item.

**APOSTOLIC FAITH MISSION - LUTON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2025**

**2. Income from donations and legacies**

	Unrestricted funds	Restricted funds	<u>2025</u>	<u>2024</u>
Offerings & Grants received	£57,112	£ 180,884	£ 237,996	£ 148,584
	£57,112	<u>£ 180,884</u>	<u>£ 237,996</u>	<u>£ 148,584</u>

**3. INVESTEMENT INCOME**

Unrestricted funds	<u>2025</u>	<u>2024</u>
	£	£
Bank interest receivable	1,990	460
	<u>1,990</u>	<u>460</u>
<b>4. Other income</b>		
<b>Unrestricted funds</b>	<u>2025</u>	<u>2024</u>
Other income	320	175
	<u>320</u>	<u>175</u>

**5. Costs of charitable activities by fund type**

Unrestricted funds	<u>2025</u>	<u>2024</u>
Support Cost	105,842	108,379
Charitable Activities	<u>27,825</u>	<u>11,911</u>
	<u>133,667</u>	<u>120,290</u>

**6. Costs of charitable activities by activity type**

Activities undertaken directly	27,825	11,911
Support Costs	105,842	108,379
Governance Costs	<u>1,710</u>	<u>2,688</u>
<b>Unrestricted Funds</b>	<u>135,377</u>	<u>122,978</u>

**7. Analysis of support costs**

Charitable Activities	<u>2025</u>	<u>2024</u>
Support Costs	105,842	108,379
Governance costs	<u>1,710</u>	<u>2,688</u>
<b>Total</b>	<u>107,552</u>	<u>111,067</u>

**8. Net income (expenditure) for the year**

	<u>2025</u>	<u>2024</u>
This is stated after charging/(crediting):		
Depreciation of owned fixed assets	2,538	2,458
Accountancy fees	1,080	2,188

**APOSTOLIC FAITH MISSION - LUTON**  
**NOTES TO THE ACCOUNTS**  
**YEAR ENDED 31 MARCH 2025**

<b>9. Staff costs and emoluments</b>	<b><u>2025</u></b>	<b><u>2024</u></b>
Total staff costs for the year ended 31 March 2025 were:		
Salary and wages	20,904	25,380
Social security costs	1,629	589
Pension costs	<u>741</u>	<u>440</u>
	<b><u>23,274</u></b>	<b><u>26,409</u></b>

Employees	<u>1</u>	<u>1</u>
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**10. TRUSTEES REMUNERATION AND BENEFITS**

**Trustees' expenses**

There were no Trustees remuneration in the year to 31 March 2025 nor in the prior year

There were no related parties transactions in the year to 31 March 2024 nor the prior year.

**11. Tangible fixed assets**

	<b>Music Equipment</b>	<b>Computer Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cost or valuation			
At 01 April 2024	13,122	10,188	23,310
Additions	6,936	0	6,936
At 31 March 2025	<b><u>20,058</u></b>	<b><u>10,188</u></b>	<b><u>30,246</u></b>
Depreciation			
At 01 April 2024	11,218	8,619	19,837
Charge for year	<u>1,768</u>	<u>770</u>	<u>2,538</u>
At 31 March 2025	<b><u>12,986</u></b>	<b><u>9,389</u></b>	<b><u>22,375</u></b>
Net book values			
At 31 March 2025	<b><u>7,072</u></b>	<b><u>799</u></b>	<b><u>7,871</u></b>
At 31 March 2024	<b><u>1,904</u></b>	<b><u>1,569</u></b>	<b><u>3,473</u></b>

**2025**                      **2024**

**12. DEBTORS**

**Amounts due within one year:**

Prepayments and accrued income	7,500	7,500
	<b><u>7,500</u></b>	<b><u>7,500</u></b>

**13. CREDITORS**

**Amounts due within one year:**

Other creditors	<b><u>15,469</u></b>	<b><u>914</u></b>
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**14. Movement in funds**

	<b>Balance at 01/04/2024</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Balance at 31/03/2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted Funds</b>	39,672	152,817	135,377	57,112
<b>Restricted Funds</b>	<u>178,409</u>	<u>2,475</u>	<u>0</u>	<u>180,884</u>
<b>Total funds</b>	<b><u>218,081</u></b>	<b><u>155,292</u></b>	<b><u>135,377</u></b>	<b><u>237,996</u></b>

**APOSTOLIC FAITH MISSION - LUTON**  
**INCOME AND EXPENDITURE**  
**YEAR ENDED 31 MARCH 2025**

	<u>2025</u>	<u>2024</u>
	£	£
<b>Income and Endowment:</b>		
<b>Donations and legacies</b>		
Tithes & Offerings	120,532	106,802
Gift Aid	23,324	20,154
Other Donations	<u>9,127</u>	<u>20,993</u>
	<b><u>152,982</u></b>	<b><u>147,949</u></b>
<b>Investments:</b>		
Bank Interest Receivable	1,990	<u>460</u>
<b>Other income</b>		
Other Income	320	<u>175</u>
<b>Total incoming resources</b>	<b><u>155,292</u></b>	<b><u>148,584</u></b>
<b>EXPENDITURE:</b>		
<b>Charitable activities</b>		
Conferences, Seminars & Training	6,474	6,509
Donations	1,974	274
Ministry Expenses	15,883	4,222
Honorarium	<u>3,494</u>	<u>906</u>
	<b><u>27,825</u></b>	<b><u>11,911</u></b>
<b>SUPPORT COSTS</b>		
<b>Support costs</b>		
Staff Costs - Wages & Salaries	20,904	25,380
Staff Costs - Social Security Costs	1,629	589
Staff Costs - Pension Contributions	741	440
Depreciation - Owned Assets	2,538	2,458
Insurance	409	382
Communications	2,727	2,206
Office Supplies	1,714	4,426
Website & It Consumables	1,222	1,222
Staff Welfare	229	77
Other Expenses	5,716	4,572
Bank Charges	1,342	1,337
Rent & Rates	46,438	40,000
Light and Heating	196	8,454
Repairs & Maintenance	380	1,321
AFM Remittance	11,196	6,669
Travel Expenses	<u>8,459</u>	<u>8,846</u>
	<b><u>105,842</u></b>	<b><u>108,379</u></b>
<b>GOVERNANCE COSTS</b>		
Accountancy Fees	1,080	2,188
Legal Fees	<u>630</u>	<u>500</u>
	<b><u>1,710</u></b>	<b><u>2,688</u></b>
<b>Total resources expended</b>	<b><u>135,377</u></b>	<b><u>122,978</u></b>
<b>Net Income</b>	<b><u>19,915</u></b>	<b><u>25,606</u></b>