

(Registered Charity No –1152626)

JOHANE MASOWE-CHISHANU APOSTLES (1931)

Trustees' Report and Financial Statements for the year
ended 31 October 2024

CONTENTS

| | PAGE |
|--|------|
| Legal and Administrative Details of the Charity, its Trustees & Advisors | 2 |
| Trustees' Report | 3 |
| Independent Examiner's Report to the Financial Statements | 7 |
| Statement of Financial Activities | 8 |
| Balance Sheet | 9 |
| Notes to the Financial Statements | 10 |

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES
AND ADVISERS FOR THE YEAR ENDED 31 OCTOBER 2024**

| | |
|--|---|
| Trustees | <ol style="list-style-type: none">1. Talent Masuku2. Fungisai Agnes Muchenje3. Tapiwa Gudo4. Zanele Matshona5. Tamira Mundandi6. Nobuhle Regina Tafadzwa Ndhlovu |
| Charity registered Number | 1152626 |
| Date of charitable registration | 27 th June 2013 |
| Principal office address | 25 Park Vale Kennington ASHFORD Kent TN24 9NH |
| Independent Examiner | Accounting Assist Ltd C/O Good to Give Ltd |
| Bankers | Barclays bank |

TRUSTEES' REPORT FOR THE YEAR ENDED 31 OCTOBER 2024

The Board of Trustees, who are the trustees for charity law purposes, submit their annual report and the financial statement of Johane Masowe Chishanu Apostles (1931) for the year ended 31 October 2024. The Board of Trustees confirms that the annual report and financial statements of the Charity comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities (revised 2005)'.

Structure, governance and management

The 6 Trustees are:

Talent Masuku
Fungisai Agnes Muchenje
Tapiwa Gudo
Zanele Matshona
Tamira Mundandi
Nobuhle Regina Tafadzwa Ndhlovu

The Trustees play a primary role in ensuring good governance and functioning of the foundation. The Board's role, functions and responsibilities are quite clearly defined.

The Charity currently has a strong team of Advisory board members in the UK who have helped to secure financial support and contribute to the future planning of the organisation.

Governing document:

Johane Masowe-Chishanu Apostles (1931) Charity is a membership association governed by its Constitution dated 28 April 2013. The Charity was registered as a Charity (No. 1152626) with the Charity Commission on 27th June 2013.

The Charity does not employ any staff but is run by a board of Trustees within the guidance of the Constitution. Trustees are appointed by Church membership in accordance with the Constitution and do not receive any salary or payment.

The Charity comprises local Church Congregations, known as Sowes, to allow membership to attend religious activities and church services in different localities such as in Portsmouth, Dartford, Reading, Kettering, Hatfield, Bristol, Derby and Birmingham. The religious activities and local Sunday church services are attended by church members and also non-church members who are willing to receive the word of God and spiritual healing.

Recruitment and appointment of trustees:

The charity is governed by a board of trustees. This is to ensure that the board has the skills and experience required to oversee the management of the charity and its operations. The Charity trustees are responsible for general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

All new trustees receive a planned induction programme before taking up their place on the board. This includes an explanation of their roles and responsibilities, an introduction to other trustees, an overview of recent activities and an explanation of broad format and process.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 OCTOBER 2024

Risk Management:

We are committed to a policy of identifying, monitoring and managing the risks that might adversely affect the activities in which we are involved. In this context, risk is defined as the potential to fail to achieve charity objectives and for loss, financial and reputational, inherent in the environment in which we operate in the nature of the transactions undertaken.

The principal risk of the charity has been its dependence on voluntary income. Trustees have initiated various processes to mitigate such risk, so that the charity has sufficient reserve in the event of adverse condition(s).

The trustees have also examined other operational and business risks which they face and confirm that they have taken steps to mitigate the significant risks.

Public Benefit:

The Trustees have complied with the duty in Section 4 of the Charities Act 2011 and have paid due regard to public benefit when preparing this report. The benefit provided to the public is consistent with the aims of the charity in UK.

Objectives and activities:

JM-CA (1931) Charity is committed to enabling as many people as possible to worship at our church and to become part of our Johane Masowe-Chishanu Apostles (1931) (or JM-CA (1931)) community, maintaining an overview of worship throughout the Church and making suggestions on how our services can involve in view of the diversity of the community groups that live within our church localities.

Our services and worship put faith into practice through prayer, preaching and singing. In particular we try to help ordinary people to live out their faith as part of our JM-CA (1931) community through:

- Worship and Prayer; learning about the Gospel and developing their knowledge and trust in Jesus.
- Family values, support and encouragement.
- Missionary and outreach programme.

The principal activities in the period were:

- Preaching and spreading the word of God to the members and non-members in the UK and abroad.
- Fulfilling goals as set out by the Holy Spirit.
- Teaching and encouraging the adherence to the Ten Commandments.
- Encouraging co-operation, fellowship and unity amongst members of the Church and the communities.
- Facilitating and encouraging self-help projects.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 OCTOBER 2024

Financial review:

The largest contribution to the charity for the year came from general offerings.

The Charity currently aims to designate the total fund received less expenses for the main objective of the charity.

Plans for future periods:

To continue to facilitate

- Services - Worship by putting faith into practice through prayer, preaching and singing and to help ordinary people to live out their faith as part of our JM-CA. (1931) community, (b) Worship and Prayer - learning about the Gospel and (c) Knowledge developing understanding and trust in Jesus, the missionary and outreach programmes.
- To provide pastoral care for elders in the church, families and communities.
- To hold fund raising activities for sustainability (some operational costs) and property acquisitions such as identifying and purchasing our own Church buildings.
- To acquire our own premises as a Headquarters and relevant church activities, with the view of having worship centres in our respective regions.

Statement of Board of Trustees' responsibilities

The Board of Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law applicable to charities in England/Wales requires the Board of Trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Board of Trustees have:

- Selected suitable accounting policies and applied them consistently,
- Made judgments and estimates that are reasonable and prudent,
- Stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepared the financial statements on a going concern basis (unless it is inappropriate to presume that the Charity will continue in operation).

The Board of Trustees has overall responsibility for ensuring that the Charity has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the detection and prevention of fraud and other irregularities.

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 OCTOBER 2024**

Statement of disclosure of information to independent examiner

We, as the Trustees of the Charity who held office at the date of approval of these financial statements as set out on page 2 each confirm, so far as we are aware, that:

- There is no relevant information of which the Charity's independent examiner are unaware; and we have taken all the steps that we ought to have taken as Trustees in order to make ourselves aware of any relevant information and to establish that the Charity's independent examiner is aware of that information.

This report was approved by the Trustees on and signed on their behalf by:

Tamira Mundandi
Name

Signature..... *tmundandi*

26/08/2025
Date.....

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31st OCTOBER 2024**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JOHANE MASOWE-CHISHANU APOSTLES (1931).

I report on the financial statements of the charity for the year ended 31st October 2024 which comprise the Statement of Financial Activities and Balance Sheet with associate notes.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my examination work.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's Trustees are responsible for the preparation of the financial statements, and they consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

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

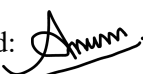
Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 statement 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.

Signed: 

Dated: 26/08/2025

Anum Hassan, FCCA
On behalf of Accounting Assist Ltd

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating income and expenditure account)
FOR THE YEAR ENDED 31 OCTOBER 2024

| | | Unrestricted | Restricted | Total Funds | Total Funds |
|--|-------|---------------|------------|----------------|--------------------|
| | | 2024 | 2024 | 2024 | 2023 (restated) |
| | Notes | £ | £ | £ | £ |
| Incoming resources | | | | | |
| Donations and legacies | 2 | 82,581 | - | 82,581 | 70,617 |
| Other Income | | 67 | - | 67 | - |
| Total Incoming resources | | 82,648 | - | 82,648 | 70,617 |
| Resources expended | | | | | |
| | 3 | | | | |
| Direct charitable expenditure | | 74,937 | - | 74,937 | 72,462 |
| Governance costs | | 2,500 | - | 2,500 | 2,100 |
| Total Resources expended | | 77,437 | - | 77,437 | 74,562 |
| Movement in total fund for the year- Net income / (expenditure) For the year | | 5,211 | - | 5,211 | -3,945 |
| Fund balance brought forward | | 15,653 | - | 15,653 | 12,284 |
| Prior Year Adjustment | 7 | - | - | - | 7,314 |
| Fund balance carried forward | | 20,864 | - | 20,864 | 15,653 |

**BALANCE SHEET
AS AT 31 OCTOBER 2024**

| | | 2024 | 2024 | 2023 (restated) | 2023 (restated) |
|---|------|---------------|---------------|--------------------|--------------------|
| | Note | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible assets | | | - | | - |
| CURRENT ASSETS | | | | | |
| Debtors | 4 | - | | - | |
| Cash at bank | | 23,364 | | 22,760 | |
| | | <u>23,364</u> | | <u>22,760</u> | |
| CREDITORS: amounts falling due within one year | 5 | <u>2,500</u> | | <u>7,107</u> | |
| NET CURRENT ASSETS | | | <u>20,864</u> | | <u>15,653</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | <u>20,864</u> | | <u>15,653</u> |
| NET ASSETS | | | <u>20,864</u> | | <u>15,653</u> |
| CHARITY FUNDS | | | | | |
| Unrestricted funds | 6 | | 20,864 | | 15,653 |
| Restricted funds | | | | | |
| TOTAL FUNDS | | | <u>20,864</u> | | <u>15,653</u> |

The financial statements were approved by the Trustees and signed on their behalf, by:

Name **Tamira Mundandi**
.....

Signature *tmundandi*
.....

Date **26/08/2025**
.....

The notes on pages 12 – 16 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENT FOR THE YEAR ENDED 31 OCTOBER 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities SORP (FRS 102). The charity is a public benefit entity as defined by FRS 102.

The financial statements present all funds of the charity as unrestricted unless a donor has imposed specific restrictions. The accounts have been prepared on a going concern basis.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Incoming resources

All incoming resources are included in the Statement of financial activities when the charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.4 Resources expended

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities, they have been allocated on a basis consistent with the use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 OCTOBER 2024 (Continued)**

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the yearend are noted as a commitment but not accrued as expenditure.

2. VOLUNTARY INCOME

| | 2024 | 2023 |
|------------------------|---------------|---------------|
| | £ | £ |
| Donations and legacies | 82,581 | 70,617 |
| Other Income | 67 | - |
| Total Income | 82,648 | 70,617 |

3. RESOURCES EXPENDED

| | 2024 | 2023 |
|-------------------------------------|---------------|---------------|
| | £ | £ |
| Insurance | 1,202 | 304 |
| Hall Rentals | 18,654 | 1,954 |
| Bank Charges | 18 | 39 |
| Meetings | - | 9,265 |
| Mission Costs | - | 5,455 |
| Travel & Subsistence | 54,924 | 55,445 |
| Donations | 139 | |
| Governance Costs | 2,500 | 2,100 |
| Total Charitable Expenditure | 77,437 | 74,562 |

**NOTES TO THE FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 OCTOBER 2024 (Continued)**

4. DEBTORS: AMOUNT FALLING DUE WITHIN ONE YEAR

| | 2024 | 2023 |
|----------------------|-------------|-------------|
| | £ | £ |
| Other Debtors | - | - |
| Total | - | - |

5. CREDITORS: AMOUNT FALLING DUE WITHIN ONE YEAR

| | 2024 | 2023 |
|------------------------|--------------|--------------|
| | £ | £ |
| Trade Creditors | - | 5,607 |
| Other Creditors | 2,500 | 1,500 |
| Total | 2,500 | 7,107 |

6. MOVEMENTS IN FUND

| | 2023 | Net Movements | 2024 |
|--------------------------|-------------------|----------------------|-------------|
| | (restated) | In Funds | |
| | £ | £ | £ |
| Unrestricted Fund | 15,653 | 5,211 | 20,864 |

Net movements on fund, included in the above are as follows:

| | Income | Resources | Movement |
|---------------------------|------------------|------------------|-----------------|
| | Resources | Expended | in Funds |
| | £ | £ | £ |
| Unrestricted Funds | 82,648 | 77,437 | 5,211 |

7. Prior Period Adjustment

During the preparation of the current year's financial statements, it has been identified that the bank balance disclosed in the financial statements for the year ended 31 October 2023 was misstated. The bank balance previously reported as £15,446 have been restated to £22,760. This adjustment has no effect on the current year's results.