



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **P.** Period start date 01/01/24  
Period end date 31/12/24

Charity name: **Christ Believers Fellowship.  
GBint**

Charity registration number: 802028

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p><b>Our church group is dedicated to serving those most in need within our community, offering support to individuals and families facing hardship. We interact with &amp; provide a safe space, friendship &amp; support the sick, elderly, the lonely, single parents, refugees, the homeless, and those with no recourse to public funds, as well as low-income &amp; impoverished families, &amp; the most vulnerable in the community who cannot fully help themselves</b></p> <p><b>Through a network of our members volunteers, donations, &amp; partnerships, we provide a befriending service &amp; essential assistance such as food parcels, clothing, companionship, advocacy, &amp; spiritual encouragement. Our mission is to reflect Christ's love in action — building hope, restoring dignity, &amp; strengthening community through care, prayer, help &amp; genuine connection.</b></p>
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><b>Our church outreach ministry is dedicated to meeting both the practical and emotional needs of those facing hardship in our community. We provide a range of essential services aimed at offering care, dignity, and hope to the elderly, lonely, single parents, refugees, the homeless, &amp; low-income families. Our main activities include:</b></p> <ul style="list-style-type: none"><li><b>• Food Support: Supplying nutritious meals, food parcels, and emergency food packages for individuals and families in need.</b></li><li><b>• Warmth &amp; Comfort: Distributing blankets, hot water bottles, &amp; other essentials to help people stay warm, especially during colder months.</b></li></ul>

		<ul style="list-style-type: none"> <li>• <b>Basic Medical Assistance:</b> Offering basic health-related support and guidance, and connecting individuals with appropriate care services.</li> <li>• <b>Safe Meeting Space:</b> Providing a welcoming and safe place where people can connect, receive encouragement, &amp; find a sense of community.</li> <li>• <b>Digital Education &amp; Empowerment:</b> Helping individuals gain essential digital skills to improve access to information, communication, &amp; opportunities for personal growth.</li> </ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The trustees of Christ Believers Fellowship (CBF) confirm that, in exercising their powers and duties, they have had due regard to the guidance issued by the Charity Commission on the public benefit. The trustees ensure that all charitable activities &amp; services are carried out for the public benefit, in accordance with the purposes set out in the charity's governing documents, &amp; that the benefits provided are accessible to the community we serve.</b>

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

## **Achievements and Performance**

	SORP reference	
Summary of the main		<b>Over the past year, CBF has made significant progress in supporting vulnerable individuals &amp; families in Greater London. We have been able to</b>

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.	Para 1.20	<p>reach &amp; assist a larger number of beneficiaries than ever before, providing practical support, companionship, &amp; empowerment to those who need it most. The charity's activities—including providing food parcels &amp; hot meals, distributing blankets &amp; hot water bottles, offering basic medical assistance, maintaining a safe meeting space, and delivering digital education—have directly improved the daily lives of our beneficiaries. These services have alleviated hardship, reduced isolation, &amp; restored dignity &amp; hope to individuals &amp; families facing difficult circumstances. The wider benefits to society are also evident. By addressing immediate needs, empowering people with essential skills, &amp; fostering a sense of community, our work strengthens social cohesion &amp; reduces pressures on other social services, which are not even available. Although demand for our services continues to grow, the charity has reached a level of capacity &amp; organisation that allows us to provide support in ways that were never previously impossible. While there remains much more to do, we now operate from a place of hope &amp; stability, where once there was despair, and we continue to build on these achievements to further extend our impact in the years to come.</p>
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#### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p><b>At the start of the year, we aimed to reach over 50 beneficiaries, a significant increase from the 15-20 people we were previously able to adequately support. Through expanded resources and dedicated effort, we attained this goal, reaching &amp; assisting far more individuals than anticipated.</b></p>
Performance of fundraising activities against objectives set	Para 1.41	<p><b>We surpassed even our own expectations as more people heard about us &amp; came to us &amp; wanted to help. Another our objective are always to learn. do better &amp; reach more people than the previous year</b></p>
Investment performance against objectives	Para 1.41	<p><b>Because we had more funds available, we were able to exceed our objectives in that we added flasks for keeping food &amp; drinks warm &amp; a hot water bottle for people to take away &amp; we were able to extend this service from only providing this for the elderly, to single parent families &amp; those with no recourse to</b></p>

		<b>public funds above the food parcels only</b>
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period, we remain in a stable financial position. The charity is not in deficit & continues to manage its resources prudently to ensure that funds are directed effectively towards its charitable activities. We continue to actively raise funds to support & expand its outreach work, enabling us to assist as many beneficiaries as possible. This stable financial position allows the charity to maintain ongoing services, respond to growing demand, & plan for future initiatives to benefit our community.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We hold reserves to ensure the continuity of its charitable work & to provide a buffer against unforeseen costs. Currently, a significant portion of expenditure is spent on monthly rent for our premises. The trustees aim to build reserves to purchase a small property, reducing reliance on rented space, lowering costs, & providing greater flexibility. This approach ensures that resources can be directed effectively toward supporting our beneficiaries while maintaining financial stability.
Amount of reserves held	Para 1.22	<b>30,000</b>
Reasons for holding zero reserves	Para 1.22	<b>We do not hold zero reserves</b>
Details of fund materially in deficit	Para 1.24	<b>We are not in deficit</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>We do not have any uncertainty about us continuing as a going concern</b>

### 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	<b>Donations from our members wherever they can share or see some initiative that can help us to grow &amp; continue our work. And grants from funding organisations</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>Investment Policy of CBF</b> <b>To safeguard the organisation's funds while ensuring they are available when needed, and to generate modest returns without taking unnecessary risks.</b> <b>Objectives:</b> <ul style="list-style-type: none"> <li>• <b>Liquidity:</b> Funds must be readily accessible to meet operational needs.</li> <li>• <b>Capital Preservation:</b> Protect the value of funds by avoiding high-risk investments.</li> <li>• <b>Income Generation:</b> Maximise safe</li> </ul>

		<p>returns where possible, without compromising liquidity.</p> <p><b>Strategy:</b></p> <ul style="list-style-type: none"> <li>• Keep funds in short-term, low-risk instruments such as high-interest bank accounts or short-term deposits.</li> <li>• Avoid speculative or high-risk investments.</li> </ul> <p><b>Social &amp; Ethical Policy:</b></p> <ul style="list-style-type: none"> <li>• Investments will align with the organisation's values.</li> <li>• Avoid businesses that conflict with our mission.</li> <li>• Encourage ethical practices where feasible.</li> </ul> <p><b>Review:</b></p> <ul style="list-style-type: none"> <li>• Policy &amp; performance will be reviewed at least annually.</li> <li>• All investments require Board approval.</li> </ul>
A description of the principal risks facing the charity	Para 1.46	We do not currently have any identifiable risks
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Trust Deeds</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
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	<p><b>TRUSTEE SELECTION PROCESS CBF</b></p> <p><b>Identification of Needs</b></p> <ul style="list-style-type: none"> <li>• The Board will regularly review the skills, experience, and diversity of current trustees.</li> <li>• When a vacancy arises, the Board will identify specific skills or experience needed to complement the existing team (e.g., finance, legal, community outreach, pastoral care).</li> </ul> <p><b>2. Nomination &amp; Expression of Interest</b></p> <ul style="list-style-type: none"> <li>• Prospective trustees may be nominated by current trustees, church members, or self-nominate.</li> <li>• Candidates must submit an expression of interest, including a CV or summary of relevant experience &amp; a statement of why they wish to serve.</li> </ul> <p><b>3. Eligibility Criteria</b></p> <p>Candidates must:</p> <ul style="list-style-type: none"> <li>• Be over 18 years of age.</li> <li>• Share the vision, values, &amp; faith principles of the church.</li> <li>• Not be disqualified from serving as a trustee under charity law (e.g., due to bankruptcy, criminal convictions relating to dishonesty, or prior removal from trustee roles).</li> <li>• Demonstrate the skills, experience, &amp; commitment required for effective governance.</li> </ul> <p><b>4. Assessment and Shortlisting</b></p> <ul style="list-style-type: none"> <li>• The Board or a dedicated Nominations Committee will review all applications against the eligibility criteria.</li> <li>• Shortlisted candidates may be invited for an informal interview or discussion to assess their understanding of trustee responsibilities &amp; their commitment to the church's mission.</li> </ul> <p><b>5. Appointment</b></p> <ul style="list-style-type: none"> <li>• Trustees are formally appointed by a resolution of the existing Board.</li> <li>• Appointments are recorded in the minutes and, where required, reported to the Charity Commission (or relevant regulatory body).</li> </ul>

		<ul style="list-style-type: none"> <li>• New trustees will be provided with an induction pack, including key documents (e.g., governing document, latest accounts, policies, &amp; trustee responsibilities).</li> </ul> <p><b>6. Term &amp; Review</b></p> <ul style="list-style-type: none"> <li>• Trustees are usually appointed for a fixed term (e.g., three years), with the option to renew, subject to performance &amp; ongoing commitment.</li> <li>• Trustee performance will be reviewed periodically, &amp; support or training provided as needed.</li> </ul> <p><b>7. Conflicts of Interest</b></p> <ul style="list-style-type: none"> <li>• All prospective &amp; serving trustees must declare any potential conflicts of interest and act in the best interest of the charity at all times.</li> </ul> <p><b>8. Diversity and Inclusion</b></p> <ul style="list-style-type: none"> <li>• The church seeks to appoint trustees who reflect the diversity of its congregation &amp; community, promoting an inclusive governance culture.</li> </ul>
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#### **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	
Relationship with any related parties	Para 1.51	
Other		

### **Reference and Administrative details**

Charity name	Christ Believers Fellowship
Other name the charity uses	CBF



Registered charity number	
Charity's principal address	8 Huntingdon Close Mitcham CR4 1XJ

### 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	Kingsley Adu-Afriyie	Trustee	Whole year	
2	Natalie Chambers	Trustee	Whole year	
3	Vivien Adu	Trustee	Whole year	
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

## 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 falls 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)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

X

X

Full name(s)

Kingsley Adu-Afriyie

Vivien Adu

Position (eg Secretary,  
Chair, etc)

Director

Director

Date

27/10/25