CHARITY COMMISSION
FOR ENGLAND AND WALES

**Trustees' annual report (including Directors' report) for the period**

**From: Period start date 01 December 2024 To: Period end date 30 November 2025**

**Charity name:** AFMIM CROYDON FELLOWSHIP

Charity registration number: **1138816**

**Company number:**

**Objectives and activities**

| | SORP reference | |
|---|---|---|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | 1. The advancement of the Christian religion according to the Holy Scriptures, within Croydon and surrounding areas.<br><br>2. Relieving sickness, poverty and financial hardships through promotion and preservation of good health by provision of prayers, counselling, goods and funds.<br><br>3. Promotion of social cohesion by establishment of youth empowerment activities, funfairs, community and voluntary work. |
| 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 | **Objectives**<br><br>Croydon Fellowship commits itself to carrying out God's will through prayer, worship, learning and action.<br><br>1. **Establishing a sanctuary for worship**<br>We are called to the highest vocation of man on earth, that of worshipping God. Creating that environment is of paramount importance to Croydon Fellowship to enable God's people men and women, young and old to worship God in the liberty the Spirit gives, without class or prejudice.<br><br>2. **Life Changing**<br>This is a critical ministry which prepares God's people for the life changing salvation of God and transformation of believers by grounding them in the Biblical truth. We share the joy of freedom and the freedom to worship Him in Spirit and in Truth, be it in church or in home group meetings.<br><br>3. **Impacting**<br>• Demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another regardless of personal circumstances.<br><br>• Equip believers as disciples to disciple through teaching and training believers to lead others to the glory of the God.<br><br>• Communicate God to the communities through Evangelism and Missions either |

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| | | directly or supporting such.<br><br>• Impact our community by participating in community programs and global humanitarian efforts local or abroad.<br><br>• Nurse and nurture the habit of prayer in our church life and in our home groups as well.<br><br>The planning and execution of activities undertaken by AFMIM Croydon Fellowship have been in accordance with the Commission's guidance on public benefit, and in particular the guidance on the advancement of religion.<br><br>• AFMIM Croydon Fellowship provides an enabling environment for people within the Croydon catchment area to come, worship and pray with us every Sunday. We operate from Shirley High School. In these services the congregation is brought into the true knowledge of GOD through teachings. These services provide an ideal environment for spiritual growth to all.<br><br>• We believe the result of our relationship with God is the relationship and fellowship among believers. We desire to demonstrate the biblical truths to the fractured communities by the way we relate to and care for one another. This is regardless one is a long term member, a new member, or just passing through or just visiting us for the day or one's personal circumstances.<br><br>• We equip believers as disciples to disciple others and thus carry out the important work of sharing the good news. We train and teach believers to lead others to the glory of the living God. We communicate God to the communities through Evangelism and Missions either directly or supporting such.<br><br>• We provide services which contribute to the spiritual and moral education of children. We provide Sunday school classes every Sunday where children are taught on the Christian doctrine. The teachings bring children to the full knowledge of Jesus Christ. Children are taught good moral behavior.<br><br>• The church will continue to spread the good news of Christ through bible teachings in established home/cell groups. Home groups are conducted every week on a Wednesday |

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| | | to equip members with the word of God and these study groups are open to church and non-church members.<br><br>• Our youth services are aimed at moulding our young generation into responsible citizens. Our youth participate in various activities which make them interact with other youth groups from other churches.<br>We have sponsored our youth to national conferences. We have also managed to sponsor our youth for social outings to allow them to interact with society thus imparting the Christian morals to the public.<br><br>• AFMIM Croydon Fellowship organizes prayer outings each quarter to allow members an uninterrupted time of seeking the Lord.<br><br>• Carrying out, as a practical expression of religious beliefs, other activities (such as advancing education or conflict resolution, or relieving poverty), which may also be charitable-Jesus Christ commanded us in John 13:34 to love one another. As a church we have become our brother's keeper by providing for the needy. In the period under review, we have provided food, clothing, spiritual guidance, prayers and counselling to those in need.<br><br>• Contributing to followers' or adherents' good mental and physical health; aiding the prevention of ill health, speeding recovery and fostering composure in the face of ill health- We conducted home visits to fellow members who were unwell from ill health. We also held prayers for their quick recovery and ensured that members had adequate clothing, food and financial support.<br><br>• To help both the elderly and the young people through:<br>The provision of recreational and leisure time activities provided in the best interest of Social Welfare and designed to improve their living conditions |

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| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | We as Trustees of AFMIM CROYDON FELLOWSHIP are committed to always abide by the guidelines governing public benefit as issued by the Charity Commission |

**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

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| Summary of the main 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 | **Church Board:**<br>Croydon Fellowship's vision is to "build inwardly strong and outwardly focused believers and a church community," with all departmental activities supporting this aim. Building on the previous year's theme, "Created for Dominion," inspired by Genesis 1:28, focused on developing a personal relationship with God. The theme was introduced to the leadership team before being shared with the congregation, emphasising that believers who deepen their relationship with God can exercise authority over life's circumstances. The church also marked a significant milestone in 2025 by celebrating its 15th anniversary, demonstrating that the assembly continues to grow from strength to strength.<br><br>**Church Health:**<br>Croydon Fellowship held Sunday services at Shirley High School throughout 2025. Biblical teaching and preaching focused on strengthening both the congregation and the wider church. Membership remained stable, partly because immigration from Africa declined significantly. A small number of new members joined through referrals from existing members, while a few transferred to other assemblies after moving outside London. Weekly attendance fluctuated, reaching its lowest level during the peak summer holiday period when many families travelled within the UK and abroad.<br><br>The intercession team continued its weekly prayer and fasting programme, meeting virtually every Wednesday. It also held a weekend prayer retreat at West Watch Scout Centre in Forest Row, Grinstead, from 7 to 9 November under the theme "Lord, teach us to pray" (Luke 11:11).<br><br>**Ladies Ministry**<br>The Ladies Ministry continued to support the church through teaching, prayer and charitable work. Its scheduled meetings focused on three key aims: worship; strengthening members and the wider church community through prayer and fellowship; and empowering women in the church and local community through relevant teaching and mentorship. Although the ministry was unable to secure a venue for its annual prayer retreat in 2025, it held a dedicated night of prayer instead.<br><br>**Youth Ministry**<br>Young people remained actively involved in church activities, including playing musical instruments during praise and worship and livestreaming sermons on social media to extend the church's reach. The church supported their involvement by regularly dedicating Sunday services to the youth |

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| | | and encouraging them to attend.<br><br>The Children's Ministry remained active throughout the year, holding online meetings every Saturday. Children were also encouraged to lead Sunday services, supporting their spiritual growth and development. In 2025, they also sang for the congregation at various events, including the fundraising dinner and anniversary celebrations.<br><br>**Missions & Charity**<br>The Welfare Department has maintained its support for Purley Food Bank through the donation of food items, including a contribution made during the Christmas period. Purley Food Bank was selected as a beneficiary due to its alignment with values similar to those upheld by our church.<br><br>**Building Project**<br>Fundraising for the building project remained strong throughout the year. On 20 September 2025, the fundraising team held a successful dinner dance attended by more than 60 guests. Members also pledged additional support for fundraising activities. Together, these efforts generated approximately £23,000 net of costs, bringing the cumulative total raised to £120,000, compared with £93,000 in the previous year.<br><br>**Navigating Parenthood Seminar**<br>During the year, the church organised a Navigating Parenthood seminar to equip young and new parents with practical guidance on caring for children. The event supported parents in developing their knowledge and confidence as they navigate the responsibilities of parenthood and promote the wellbeing and development of their children. |

**Additional information (optional)**
You may choose to include further statements where relevant about:

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|---|---|---|
| Achievements against objectives set | Para 1.41 | |
| Performance of fundraising activities against objectives set | Para 1.41 | A total of £23,000 (net) was contributed to the Building Fund as part of a five-year initiative to raise £100,000 towards the acquisition of a property dedicated to charitable purposes for the benefit of the local community. By the end of the financial year, this fundraising target had been successfully achieved. Consequently, the Board of Trustees (BOT) and the Church Board commenced discussions with |

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| | | mortgage providers to assess the level of borrowing for which the church may be eligible as it progresses towards the purchase of a suitable property. |
| Investment performance against objectives | Para 1.41 | |
| Other | | |

## Financial review

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|---|---|---|
| Review of the charity's financial position at the end of the period | Para 1.21 | **See attached financial statements** |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | The Charity will keep at NatWest Bank saving account funds enough to cover one year's current rentals and building onto these funds enough to deposit for a church building. |
| Amount of reserves held | Para 1.22 | |
| Reasons for holding zero reserves | Para 1.22 | |
| Details of fund materially in deficit | Para 1.24 | |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | |

**Additional information (optional)**
You may choose to include further statements where relevant about:

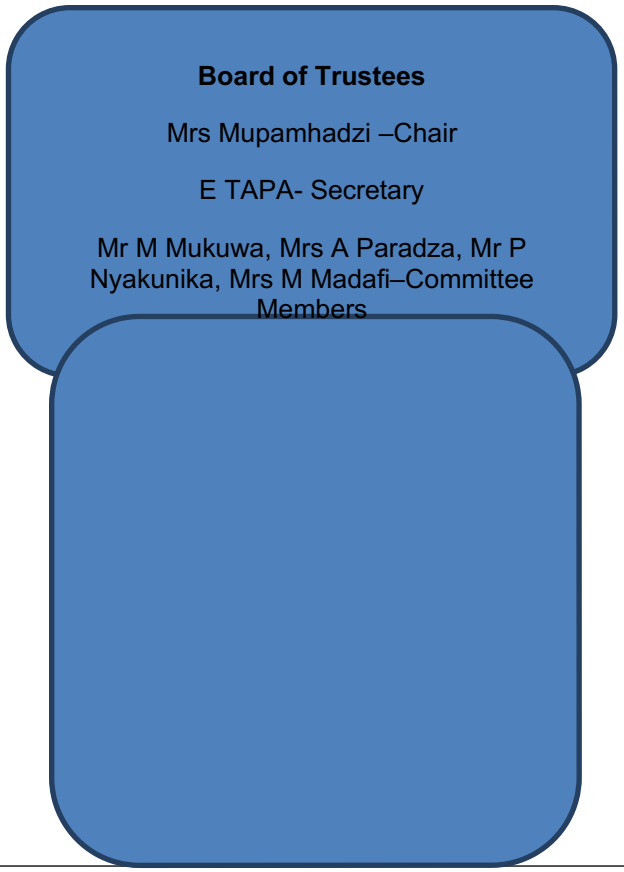
| | | |
|---|---|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | The principal source of funds for Croydon Fellowship remains its membership. The charity does not have any other investments other that the normal savings account with NatWest where the building fund remains ring fenced. |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | |
| A description of the principal risks facing the charity | Para 1.46 | |

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| Other | | |

## Structure, governance and management

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| Description of charity's trusts: | | |
| Type of governing document: for example, trust deed, memorandum and articles of association etc | Para 1.25 | TRUST DEED |
| How is the charity constituted? for example, limited company, unincorporated association, CIO | Para 1.25 | TRUST |
| 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 | APPOINTED |

**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 |   |

| | | |
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| | | |
| Relationship with any related parties | Para 1.51 | |
| Other | | |

## Reference and administrative details

| | |
|---|---|
| Charity name | AFMIM CROYDON FELLOWSHIP |
| Other name the charity uses | |
| Registered charity number | 1138816 |
| Charity's principal address | 4 Rushetts Close, Crawley Downs, RH10 4AX |

**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) |
|---|---|---|---|
| MRS F MUPAMHADZI | BOT CHAIRPERSON | | |
| MR E TAPA | BOT SECRETARY | | |
| MR P NYAKUNIKA | BOT COMMITTEE MEMBER | | |
| MR M MUKUWA | BOT COMMITTEE MEMBER | | |
| MRS M MADAFI | BOT COMMITTEE MEMBER | | |
| MS A PARADZA | BOT COMMITTEE MEMBER | | |

Corporate trustees – names of the directors at the date the report was approved

| Director name | |
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Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year |
|---|---|
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## Funds held as custodian trustees on behalf of others

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|---|---|
| Description of the assets held in this capacity | |
| Name and objects of the charity on whose behalf the assets are held and how this fall 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 |
|---|---|---|
| | | |
| | | |
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**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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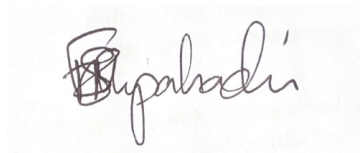
## Other optional information

## Declarations

**The company has taken advantage of the small companies' exemption in preparing the report above.**

**The trustees declare that they have approved the trustees' report (including directors' report) above.**

**Signed on behalf of the charity's trustees/directors**

| | | |
|---|---|---|
| **Signature(s)** |  | mnakasala |
| **Full name(s)** | Florah Sibongile Mupamhadzi | Martin Nakasala |
| **Position (for example Secretary, Chair, etc)** | Chair | |
| **Date** | 28/09/2026 | |

CHARITY COMMISSION FOR ENGLAND AND WALES

# AFMIM Croydon Fellowship 1138816

CC16a

## Receipts and payments accounts

| For the period from | Dec-24 | To | Nov-25 |
|---|---|---|---|

## Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|---|---|---|
| **A1 Receipts** | | | | | |
| Tithes & Offerings | 49 750 | - | - | 49 750 | 40 615 |
| Fundraising Activities | 25 551 | - | - | 25 551 | 24 283 |
| Ladies Fund Contributions | 3 170 | - | - | 3 170 | 3 795 |
| Other Donations | 80 | - | - | 80 | 1 380 |
| Other Income | 11 936 | - | - | 11 936 | 4 507 |
| | | | | | |
| ***Sub total** (Gross income for AR)* | 90 487 | - | - | 90 487 | 74 580 |
| **A2 Asset and investment sales, (see table).** | | | | | |
| Interest Income | - | - | - | - | - |
| | | | | | - |
| ***Sub total*** | - | - | - | - | - |
| ***Total receipts*** | 90 487 | - | - | 90 487 | 74 580 |
| **A3 Payments** | | | | | |
| Rent & Venue Hire | 17 178 | - | - | 17 178 | 15 950 |
| Fuel & Travel Costs | - | - | - | - | - |
| Subscribtion & Fees | 5 612 | - | - | 5 612 | 6 038 |
| Welfare Donations | - | - | - | - | - |
| Hall Hire & Other Fundraing Costs | - | - | - | - | - |
| Motor Vehicle Running Costs | - | - | - | - | - |
| Other Costs | 5 608 | - | - | 5 608 | 3 445 |
| Communication | - | - | - | - | 1 787 |
| Prayer Outing | 2 076 | - | - | 2 076 | 242 |
| Gifts and Honararium | 10 985 | - | - | 10 985 | 8 380 |
| Conferences | 5 028 | - | - | 5 028 | 3 859 |
| Card Machine Charges | 328 | - | - | 328 | 62 |
| Insurance | 664 | - | - | 664 | 631 |
| Equipment Purchase | - | - | - | - | - |
| PA System Maintenance | 4 328 | - | - | 4 328 | 5 951 |
| | | | | | |
| | | | | | |
| ***Sub total*** | 51 807 | - | - | 51 807 | 46 345 |
| **A4 Asset and investment purchases, (see table)** | | | | | |
| Church Equipment | - | - | - | - | - |
| | - | - | - | - | |
| ***Sub total*** | - | - | - | - | - |
| ***Total payments*** | 51 807 | - | - | 51 807 | 46 345 |
| ***Net of receipts/(payments)*** | 38 680 | - | - | 38 680 | 28 235 |
| **A5 Transfers between funds** | | - | - | - | - |
| **A6 Cash funds last year end** | 137 409 | - | - | 137 409 | 109 174 |
| ***Cash funds this year end*** | 176 089 | - | - | 176 089 | 137 409 |

## Section B Statement of assets and liabilities at the end of the period

### B1 Cash funds

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| | Main bank account | 47 084 | - | - |
| | Ladies bank account | 8 852 | - | - |
| | Building fund | 120 153 | - | - |
| | ***Total cash funds*** | 176 089 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

### B2 Other monetary assets

| Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |

### 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 asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B5 Liabilities

| Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|---|---|---|---|
| | | - | |
| | | - | |
| | | - | |
| | | - | |
| | | - | |

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

| Signature | Print Name | Date of approval |
|---|---|---|
|  | Florah S Mupamhadzi | 28/09/2026 |
| | | |

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

**Section A** **Independent Examiner's Report**

**Report to the trustees/directors/ members of**

## AFMIM Croydon Fellowship

| **On accounts for the year ended** | 30 November 2025 | | |
|---|---|---|---|

| **Charity no.:** | 1138816 | Company no.: | |
|---|---|---|---|

**Set out on pages**

I report to the charity trustees on my examination of the accounts of the Company for the year ended **30 / 11 / 2025**

**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 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.

**Signed:**  **Date:** 27/09/2026

**Name:** Munya Mtetwa

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| **Relevant professional qualification(s) or body (if any):** | |
| **Address:** | 4 Shiers Avenue, Dartford, DA1 5FQ |
| | |
| | |

## 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**.