REGISTERED COMPANY NUMBER: 05724253 (England and Wales)
REGISTERED CHARITY NUMBER: 1169902

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2025

FOR

ACTS OF FAITH MINISTRIES LIMITED

Wright Connections Limited
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
Bedfordshire
MK44 3RZ

ACTS OF FAITH MINISTRIES LIMITED

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FOR THE YEAR ENDED 31 AUGUST 2025

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the organisation as adopted on 5 February 2020 are for the benefit of the public to:

Advance the Christian Faith in accordance with the statement of beliefs appearing in the schedule hereto in the county of Bedfordshire and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit.

Relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said county and in such other parts of the United Kingdom or the world as the trustees may from time to time think fit

Promote and fulfil such other charitable purpose beneficial to the community in the said county and in such other parts of the United Kingdom of the world as the trustees may from may from time to time think fit.

This includes

- Holding regular worship services to promote public benefit of the Christian faith in the community
- Holding women's and men's meetings including guidance on issues such as raising families and marriage
- Holding young people's meetings and activities
- Charity work- locally and internationally
- Other mission work

Significant activities

The activities of the charity are as follows:

- Sunday services
- Leader's weekly prayer meetings
- Tuesday Bible meeting
- Ministering to people in their home
- Charity work
- School of prophets
- Youth meetings
- Wailing women meetings

Public benefit

The trustees have regard to the Charity Commission guidance on public benefit in section 4 of the Charities Act.

Volunteers

The charity relies on a significant number of volunteers for both administrative and pastoral support. The trustees are unable to quantify the monetary value of this support with any assured accuracy.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The Young People's group keeps growing and more young people are participating in different departments of the church such as Live Streaming, ushering, playing instruments. The young people are also reaching out to other young people and bringing them to the church. The young people have led 2 services already in the year.

Wind of change church meetings continue to be a success with results as follows
- Souls were saved.
- Marriages were restored.
- Young people were transformed.

The ordination of 11 deacons and pastors shows the growth of the church and more people taking more responsibilities.

Hope of a Child continues to impact different nations. The organisation is in the process of planning beyond providing education. This includes building orphanages etc

Meetings on zoom every Wednesdays for bible teachings and Every day 5am & 12pm for prayer continues to be a success in reaching out beyond Bedford both in the UK and Internationally. This has helped in counselling people, assisting couples in marriages etc.

The charity has continued to assist families who moved in Bedford with food stuffs, bedding, transport to allow them to settle down.

Community day continues to prove to be a success as we have people from different backgrounds and challenges attend. Testimonials of people who have like addiction, alcoholism, drugs etc.

FINANCIAL REVIEW

Financial position

Total reserves at 31 August 2025 amounted to £73,757 (2024: £80,657) of which £35,021 (2024: £42,870) were unrestricted.

Principal funding sources

Monies come by way of donations from individuals from both within and outside of the UK including those who worship at the church.

Reserves policy

The charity intends to increase unrestricted funds which are the reserves of the charity at about three months of unrestricted expenditure in case of any emergency expenditures that may rise from time to time.

We remain committed to work to achieve the organisation's agreed aims and objectives. We have been able to maintain a healthy level of liquid funds which will allow the organisation to operate comfortably for the foreseeable future.

FUTURE PLANS

The charity is still looking to purchase or lease a building. Funds continue to be raised for this project.

The Trustees, including the Leadership Team, held discussions regarding income versus expenditure for the 2023 to 2025 period. It was agreed that face-to-face meetings would continue to be managed carefully, with the majority of meetings and conferences being conducted virtually to reduce costs. The Trustees also agreed to utilise technology-based advertising methods rather than engaging external advertising companies, resulting in further cost savings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees are appointed from the worshipping congregation in accordance with the Articles of Association.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The trustees meet on a regular basis to consider all aspects of the charities activities.

The trustees delegate the operational issues to the leadership team. The leadership team is made up of the trustees together with the Abel Kungu the Religious Minister, Harold Curson, Daphne Curson and Claver Lukombo.

Deacons have been appointed to oversee the welfare and pastoral needs of church members. They are supported in their roles by Elders.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The charity has assessed all the major risks it is exposed to particularly those related to operations and finances.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
05724253 (England and Wales)

Registered Charity number
1169902

Registered office
38 Keysoe Road
Bedford
MK44 2DZ

Trustees
K Chahal
G Madziva
M Chohan

Company Secretary
G Madziva

Independent Examiner
Wright Connections Limited
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
Bedfordshire
MK44 3RZ

Bankers
Natwest - Bedford
Barclays - Bedford

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 27 August 2026 and signed on its behalf by:

Gonai Madziva

G Madziva - Trustee

Independent examiner's report to the trustees of Acts of Faith Ministries Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors 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 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Catherine Brown

Catherine Brown FCA

Wright Connections Limited
Bedford I-Lab
Priory Business Park
Stannard Way
Bedford
Bedfordshire
MK44 3RZ

28 August 2026

ACTS OF FAITH MINISTRIES LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted fund £	Restricted funds £	**31.8.25 Total funds £**	31.8.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**44,612**	**-**	**44,612**	36,670
Charitable activities	4				
Advancement of Christian Religion		**7,151**	**4,130**	**11,281**	6,635
Investment income	3	**-**	**51**	**51**	42
Other income		**230**	**-**	**230**	-
Total		**51,993**	**4,181**	**56,174**	43,347
EXPENDITURE ON					
Charitable activities	5				
Advancement of Christian Religion		**59,842**	**3,232**	**63,074**	51,948
NET INCOME/(EXPENDITURE)		**(7,849)**	**949**	**(6,900)**	(8,601)
RECONCILIATION OF FUNDS					
Total funds brought forward		**42,870**	**37,787**	**80,657**	89,258
TOTAL FUNDS CARRIED FORWARD		**35,021**	**38,736**	**73,757**	80,657

The notes form part of these financial statements

BALANCE SHEET
31 AUGUST 2025

	Notes	Unrestricted fund £	Restricted funds £	**31.8.25 Total funds £**	31.8.24 Total funds £
FIXED ASSETS					
Tangible assets	11	**3,625**	**-**	**3,625**	6,584
CURRENT ASSETS					
Debtors	12	**1,763**	**-**	**1,763**	2,690
Cash at bank		**37,332**	**38,736**	**76,068**	78,779
		39,095	**38,736**	**77,831**	81,469
CREDITORS					
Amounts falling due within one year	13	**(7,699)**	**-**	**(7,699)**	(7,396)
NET CURRENT ASSETS		**31,396**	**38,736**	**70,132**	74,073
TOTAL ASSETS LESS CURRENT LIABILITIES		**35,021**	**38,736**	**73,757**	80,657
NET ASSETS		**35,021**	**38,736**	**73,757**	80,657
FUNDS	14				
Unrestricted funds				**35,021**	42,870
Restricted funds				**38,736**	37,787
TOTAL FUNDS				**73,757**	80,657

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 AUGUST 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 27 August 2026 and were signed on its behalf by:

Gonai Madziva

G Madziva - Trustee

Meera Chohan

M Chohan - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

General information
The charity is a private limited company (incorporated in England and Wales), limited by guarantee, as defined by the Companies Act 2006. The charity's operations are controlled from, and its records and accounts maintained in, its registered office 38 Keysoe Road, Bedford.

The charity holds occasional mid week meetings and Sunday worship in the Harpur Suite in Bedford town centre. It also holds meetings, including those via the internet, in a studio at 1A Hammond Road Bedford.

The nature of the charity's operations and principal activities are described in the Report of the Trustees.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on cost

Assets are capitalised where it is expected that their useful life is in excess of 12 months and their cost is in excess of £500. Gross cost is measured at initial 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.

Foreign currencies
Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

1. ACCOUNTING POLICIES - continued

Donated goods and services
Donated goods services are recognised in income at their fair value only when their economic benefit is probable, it can be measured reliably and the charity has control over the item.

Debtors and creditors receivable/payable within 1 year
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Judgements
No judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies.

2. DONATIONS AND LEGACIES

	31.8.25	31.8.24
	£	£
Donations	**44,612**	36,670

3. INVESTMENT INCOME

	31.8.25	31.8.24
	£	£
Bank interest received	**51**	42

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	**31.8.25**	31.8.24
		£	£
Bible school	Advancement of Christian Religion	**-**	1,013
Conferences	Advancement of Christian Religion	**7,151**	-
Donations restricted	Advancement of Christian Religion	**4,130**	5,622
		11,281	6,635

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Advancement of Christian Religion	**60,974**	**2,100**	**63,074**

continued...

6. SUPPORT COSTS

	Governance costs
	£
Advancement of Christian Religion	**2,100**

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.8.25	31.8.24
	£	£
Independent Examiners' Remuneration	**720**	720
Independent Examiner - other services	**1,380**	940
Depreciation - owned assets	**3,489**	3,998

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

All trustees are paid travel expenses incurred on behalf of the charity. Other members of the leadership team are also reimbursed for expenses incurred on behalf of the charity.

9. STAFF COSTS

	31.8.25	31.8.24
	£	£
Wages and salaries	**18,971**	19,500
	18,971	19,500

Abel Kungu, the Religious Minister, is married to Gonai Madziva who is a trustee. He is considered to be key management.

The average monthly number of employees during the year was as follows:

	31.8.25	31.8.24
Religious Minister	**1**	1

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	36,670	-	36,670
Charitable activities			
Advancement of Christian Religion	1,013	5,622	6,635
Investment income	-	42	42
Total	37,683	5,664	43,347
EXPENDITURE ON			
Charitable activities			
Advancement of Christian Religion	49,928	2,020	51,948
NET INCOME/(EXPENDITURE)	(12,245)	3,644	(8,601)
RECONCILIATION OF FUNDS			
Total funds brought forward	55,115	34,143	89,258
TOTAL FUNDS CARRIED FORWARD	42,870	37,787	80,657

11. TANGIBLE FIXED ASSETS

	Plant and machinery £	Computer equipment £	Totals £
COST			
At 1 September 2024	**17,483**	**2,506**	**19,989**
Additions	**-**	**530**	**530**
At 31 August 2025	**17,483**	**3,036**	**20,519**
DEPRECIATION			
At 1 September 2024	**11,922**	**1,483**	**13,405**
Charge for year	**2,882**	**607**	**3,489**
At 31 August 2025	**14,804**	**2,090**	**16,894**
NET BOOK VALUE			
At 31 August 2025	**2,679**	**946**	**3,625**
At 31 August 2024	5,561	1,023	6,584

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.8.25	31.8.24
	£	£
Other debtors	707	1,672
Prepayments	1,056	1,018
	1,763	2,690

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.8.25	31.8.24
	£	£
Social security and other taxes	638	1,333
Accrued expenses	7,061	6,063
	7,699	7,396

14. MOVEMENT IN FUNDS

	At 1.9.24	Net movement in funds	At 31.8.25
	£	£	£
Unrestricted funds			
General fund	42,870	(7,849)	35,021
Restricted funds			
Hope of a Child Foundation	10,609	65	10,674
Building Fund	26,008	840	26,848
Mission	1,170	(686)	484
Donations for others	-	230	230
Other specific purposes	-	500	500
	37,787	949	38,736
TOTAL FUNDS	80,657	(6,900)	73,757

continued...

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**51,993**	**(59,842)**	**(7,849)**
Restricted funds			
Hope of a Child Foundation	**616**	**(551)**	**65**
Building Fund	**840**	**-**	**840**
Mission	**750**	**(1,436)**	**(686)**
Donations for others	**637**	**(407)**	**230**
Other specific purposes	**1,338**	**(838)**	**500**
	4,181	**(3,232)**	**949**
TOTAL FUNDS	**56,174**	**(63,074)**	**(6,900)**

Comparatives for movement in funds

	At 1.9.23 £	Net movement in funds £	At 31.8.24 £
Unrestricted fund	55,115	(12,245)	42,870
Restricted funds			
Hope of a Child Foundation	10,204	405	10,609
Building Fund	23,384	2,624	26,008
Mission	-	1,170	1,170
Donations for others	555	(555)	-
	34,143	3,644	37,787
TOTAL FUNDS	89,258	(8,601)	80,657

continued...

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	37,683	(49,928)	(12,245)
Restricted funds			
Hope of a Child Foundation	795	(390)	405
Building Fund	2,624	-	2,624
Mission	1,430	(260)	1,170
Donations for others	645	(1,200)	(555)
Winds of Change	170	(170)	-
	5,664	(2,020)	3,644
TOTAL FUNDS	43,347	(51,948)	(8,601)

The Building Fund exists to raise money specifically for the purpose of purchasing a building from which the charity can operate. This would include regular worship and prayer meetings.

Hope of a Child fund was set up to enable child sponsorship to provide support for education, food and clothing to needy children including those orphaned and living with HIV. The support extended to Africa and Eastern Europe.

Donations for others is a fund set up in response to specific appeals to give financial support to individuals in crisis throughout the world.

The Mission Fund was set up to enable donors the opportunity to contribute towards the costs of specific missions that the charity may carry out.

Other specific purposes is a fund for one off donations which are given for a specific purpose.

15. RELATED PARTY DISCLOSURES

Three trustees gave a total of £2,115 (2024: £2,685) in donations.