

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
CAM INTERNATIONAL**

CAM INTERNATIONAL
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FOR THE FOR THE YEAR ENDED 31 MARCH 2024

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CAM INTERNATIONAL
REFERENCE AND ADMINISTRATION INFORMATION
FOR THE YEAR ENDED 31 MARCH 2024

CHARITY NAME:	CAM International
REGISTERED CHARITY NUMBER:	1153577
CHARITY'S PRINCIPAL ADDRESS:	355 Blackpool Road PRESTON Lancashire PR2 3AB
TRUSTEES:	Mr Paul Stephenson Rev Andrew McManus Mr Gordon McKillop Mr Fletcher Kusaloka Mrs Anne Dyer
BANKERS:	The Co-Operative Bank plc Business Direct PO Box 250 Skelmerdale WN8 6WT
INVESTMENT BANK:	Novia Financial plc Cambridge House Henry Street Bath Somerset BA1 1JS
SOLICITORS:	Edward Connor Solicitors 10 The Point Market Harborough LE16 7QU
INDEPENDENT EXAMINERS:	TCP 10 the triangle ng2 business park nottingham NG2 1AE

CAM INTERNATIONAL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their Annual Report and Financial Statements for the year ended 31 March 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

CAM International is a Foundation model Charitable Incorporated Organisation (CIO) registered with the Charity Commission. The charity's activities are regulated by a constitution dated 29th August 2013.

The day to day management of the charity is in the hands of the Administrator, in consultation with the Chair and other Trustees as necessary.

CAM International is the successor charity of the charitable trust Central African Missions (reg. no. 1049246 now listed on the Charity Commission's Register of Mergers), formerly known as Zaire Evangelistic Mission, which in its turn was the successor charity to Congo Evangelistic Mission (reg. no. 250779). These changes reflect either political upheavals in Africa (particularly the change of country names) or the changing charity scene in the UK.

The Trustees acknowledge with thanks, over 100 years of continued missionary activity in Africa since its first missionaries, William FP Burton and James Salter, arrived at Mwanza, Katanga, Belgian Congo on 1 September 1915. CAM International continues to maintain the same objectives and aims as its founders.

Trustees

The trustees of the charity are:

Mr Paul Stephenson - Chair
Rev Andrew Ramsey (Retired 31/03/24)
Rev Andrew McManus
Mr Fletcher Kusaloka
Mrs Anne Dyer
Mr Gordon McKillop (appointed 16/04/24)

Trustees are appointed for a 3-year period and are eligible for reappointment. Charity trustees are appointed by the continuing trustees.

All trustees, with the exception of Rev Andrew Ramsey, give of their time freely and receive no remuneration. Until 31/12/23 Rev Andrew Ramsey received no remuneration in respect of his trusteeship, but did in respect of the work done as Assistant Administrator.

Trustees' meetings are normally held four times a year. At these the trustees meet with the Chair and the Administrator to consider and review all major activities of the charity, taking any necessary decisions and give any necessary instructions to the Administrator. In between trustees' meetings the Administrator will consult the trustees by telephone or email when necessary.

Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the trust deed. 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.

The Trustees recognise their responsibility for ensuring that the Charity has up-to-date Policies, including Safeguarding, Data Protection, Equal Opportunities, Health and Safety and Investment policies

Objectives and Activities

The charity's purpose, as set out in the object contained in the CIO's constitution, is the advancement of the Christian religion and furtherance of charitable works worldwide. The activities of the charity fully reflect the purposes for which it was set up.

CAM INTERNATIONAL

REPORT OF THE TRUSTEES continued... FOR THE FOR THE YEAR ENDED 31 MARCH 2024

Objectives and Activities – continued

The charity works principally in the areas of evangelism, Bible and literature translation and distribution, Bible teaching, education, youth and children's work, relief activities and medical work. This is primarily achieved through the donation of funds to associate missionary workers and to local projects with which the charity is partnering.

Currently the charity supports work in DR Congo, Zambia, Mozambique, Ethiopia and the African Diaspora in the UK. Projects with which the charity is partnering are: Evangelists/church planters; Bible Schools; Prison ministry; Education; Medical work; Church leadership training; Youth work; Refugees and Displaced people.

The trustees have considered the Charity Commission's guidance on public benefit, in particular that relating to the advancement of religion, the advancement of health and education, and the relief of poverty. It is their belief that the activities of the charity comply with their duty of due regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

PLANS FOR THE FUTURE

A major consideration for the charity continues to be the strengthening of existing partnerships with different projects and personnel and future extension beyond the charity's current areas of work.

The trustees continue to be open to consider applications from suitable personnel who feel called to missionary work with the charity.

FINANCIAL REVIEW

Financial Position

The state of the charity's affairs is considered to be satisfactory. Excluding investment income and legacy gifts, the total of other gifts and donations have decreased from the previous year by £92,590, which reflects the impact of the cost-of-living crisis and other current world issues.

Total funds as shown on the balance sheet are now £559,614. Of this cash at bank was £79,070 and the market value of the investments were £752,161, showing a decrease of £85,853 which reflects a transfer out to pay for the reprint of 10,000 Kiluba Bibles. It should be recognised that the valuation also reflects the volatility of the stock markets and demonstrates the impact external market forces can have on the on-going valuation of the investments stated in the accounts. Any increase/decrease is purely due to movements in the market as opposed to changes in management policy. It should also be noted that the investments are held for long term gain and so market fluctuations are inevitable.

Reserves Policy

The trustees recognise that: (i) the risks associated with working in Africa (sickness, civil unrest, etc.) could have serious financial repercussions and (ii) a falloff in the level of donations would considerably curtail the charity's activities.

To adequately cover these eventualities and to provide an emergency buffer to smooth out fluctuations in income, CAM International's trustees have agreed to maintain a reserve fund in the region of £75-100,000 (approximately 3 months income/expenditure).

The trustees consider that its principal asset, the property at 355 Blackpool Road, Preston, has a market value of £100,000.

Funds Received by the Charity

The charity is almost 100% dependent on voluntary donations from churches, individuals and other organisations to sustain its activities overseas and in its UK office. All gifts, bequests and other income received have been applied to the work of missionaries and workers or to costs associated with running the Charity. All restricted funds are used solely for the purposes stated by the donors.

At 31st March 2024 funds held by the charity were as follows:

Restricted Funds - Raggatt Fund (see 'Restricted Funds' below)	£ 301,432
Trustees' Designated Funds – (see 'Designated Funds' below)	£ 158,182
Trustees' Reserves (see 'Reserves Policy' above)	£ 100,000
Undesignated Funds available for general use	£ -

Restricted Funds: It should be noted that a large proportion of the funds held by the Charity are restricted funds. These represent funds for which the donors have stipulated a specific usage. Such funds can only be used in accordance with the donor's stated purposes, and cannot be applied to any other project or activity within the charity.

'Restricted Funds – 'Charitable Activities' represents (i) the running balance of funds received for specific projects and funds expended on those activities; and (ii) funds received up-front for future projects.

CAM INTERNATIONAL

REPORT OF THE TRUSTEES continued... FOR THE FOR THE YEAR ENDED 31 MARCH 2024

Funds Received by the Charity - continued

'Restricted Funds – Raggatt Fund' represents the continuing funds from a large donation received in 1952 primarily to provide financial/material help for retired, long term missionaries who often experience financial difficulties on retirement and for help in exceptional circumstances for current missionaries and workers.

Trustees' Designated Funds: Funds put aside by the Trustees for specific, designated, future purposes and are therefore not considered available for general use.

Undesignated Funds: Funds held by the charity which have no restriction put upon them by the donor and which can be applied by the trustees, as they see fit, within the objectives of the charity.

Investment Policy

The Trustees hold the responsibility to invest the charity's funds for long-term growth whilst having funds readily available for current or emergency needs. All investments made by the trustees are reviewed on a regular basis. The charity has appointed a professional investment management firm to manage a significant proportion of the charity's investments, on an advisory basis. The investment manager provides a performance report on a quarterly basis.

Risk Management

During the past year all the mission Policies and Procedures have been updated. All risks were reviewed and no further action has been identified. The situation is unstable in some of the areas where CAM operates, but the trustees and missionaries keep an eye on the situation so that they can respond accordingly. The financial situation is currently stable.

On behalf of the Trustees

Mr Paul Stephenson - Chair

Date: 30 July 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CAM INTERNATIONAL**

I report to the charity's trustees on my examination of the accounts of the charity for the year ended 31 March 2024 which are set out on pages six to eleven.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's statement

Since the charity's income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants England and Wales (ICAEW) which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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



Mrs Rachel Wheldon *FCA CTA*
10 the triangle
ng2 business park
nottingham
ng2 1ae

Date: 30 July 2024

CAM INTERNATIONAL
STATEMENT OF FINANCIAL ACTIVITIES
INCOME AND EXPENDITURE ACCOUNT
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted Funds 31/03/24 £	Restricted Funds 31/03/24 £	Total Funds 31/03/24 £	Total Funds 31/03/23 £
Incoming Resources					
Incoming resources from generated funds:					
Voluntary Income	2	103,550	267,357	370,907	478,566
Investment Income	3	1,463	156	1,619	4,694
Incoming resources from the charitable activities	4	1,366	-	1,366	1,407
Total incoming resources		<u>106,379</u>	<u>267,513</u>	<u>373,892</u>	<u>484,667</u>
Resources expended					
Charitable activities	5	236,087	320,765	556,852	479,698
Governance costs	7	1,794	-	1,794	1,674
Total resources expended		<u>237,881</u>	<u>320,765</u>	<u>558,646</u>	<u>481,372</u>
Net (outgoing)/incoming resources before transfers		(131,502)	(53,252)	(184,754)	3,295
Unrealised gains on investment assets	12	33,938	18,983	52,921	(20,203)
Net movement for the year		<u>(97,564)</u>	<u>(34,269)</u>	<u>(131,833)</u>	<u>(16,908)</u>
Missionaries Field funds transfers		-	22,326	22,326	14,167
Missionaries UK funds transfers		-	16,723	16,723	2,965
Net movement in funds		<u>(97,564)</u>	<u>4,780</u>	<u>(92,784)</u>	<u>224</u>
Funds balance brought forward at 1 April 2023		355,746	296,652	652,398	652,174
Funds balance carried forward at 31 March 2024		<u>258,182</u>	<u>301,432</u>	<u>559,614</u>	<u>652,398</u>

All the above results are derived from continuing operations. All gains and losses in the financial period are included above.

The notes form part of these financial statements

CAM INTERNATIONAL

**BALANCE SHEET
31 MARCH 2024**

		Unrestricted Funds 31/03/24 £	Restricted Funds 31/03/24 £	Total Funds 31/03/24 £	Total Funds 31/03/23 £
FIXED ASSETS	Note				
Tangible assets	8	2,649	-	2,649	1,726
Investments	9	170,464	581,697	752,161	838,014
		<u>173,113</u>	<u>581,697</u>	<u>754,810</u>	<u>839,740</u>
CURRENT ASSETS					
Debtors and prepayments		9,612	-	9,612	17,531
Cash at bank and in hand	10	79,070	-	79,070	119,857
		<u>88,682</u>	<u>-</u>	<u>88,682</u>	<u>137,388</u>
CREDITORS AMOUNTS DUE WITHIN 1 YEAR					
Other creditors		224	-	224	169
Accruals		3,389	-	3,389	4,481
Taxation and social security		-	-	-	766
Missionaries field accounts	12	-	275,059	275,059	297,385
Missionaries UK accounts	12	-	5,206	5,206	21,929
		<u>3,613</u>	<u>280,265</u>	<u>283,878</u>	<u>324,730</u>
NET CURRENT LIABILITIES		<u>85,069</u>	<u>(280,265)</u>	<u>(195,196)</u>	<u>(187,342)</u>
NET ASSETS		<u>258,182</u>	<u>301,432</u>	<u>559,614</u>	<u>652,398</u>
RESERVES					
Unrestricted funds	12	258,182	-	258,182	355,746
Restricted funds	12	-	301,432	301,432	296,652
Funds balance carried forward at 31 March 2024		<u>258,182</u>	<u>301,432</u>	<u>559,614</u>	<u>652,398</u>

The financial statements were approved by the Board of Trustees on 30 July 2024 and were signed on its behalf by:

Mr Paul Stephenson - Chair
Trustee

The notes form part of these financial statements

CAM INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities (Charities SORP 2019) UK accounting standards and the Charities Act 2011.

Funds

Funds held by the charity are:

Unrestricted funds - these are funds which can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds - these are funds set aside by the trustees out of unrestricted funds for specific future purposes or projects. The trustees regularly review fund balances on the basis of identified needs.

Restricted funds - these are funds that can only be used for the specific restricted purposes within the objects of the charity. The restrictions arise when specified by the donor or when the funds are raised for a particular restricted purpose.

Income recognised

Incoming resources, including donations, legacies and grants are recognised in the period to which they relate. The value of services provided by volunteers has not been included on the basis that the value cannot reasonably be quantified. Grants, including grants of a capital nature, are recognised in the Statement of Financial Activities in accordance with the Statement of Recommended Practice.

Expenditure

Expenditure is accounted for on an accruals basis and is allocated to the relevant cost category in accordance with internal guidelines issued by the charity and is appropriate to the use derived from the resource.

Taxation

The activities of the charity are exempt from income tax on the net incoming resources.

Tangible fixed assets

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

Freehold property	- Nil
Equipment	- 15% on reducing balance
Computer equipment	- 33 ¹ / ₃ % on straight line basis

Investments

Investments are included at current market value. Any unrealised gain or loss is applied to the relevant fund account. All investment income received is allocated between fund accounts on behalf of which the investments are held.

Foreign Currencies

Transactions in foreign currencies are translated into sterling at the date of transfer of funds to the field. The trust holds no monetary assets and liabilities denominated in foreign currencies. Exchange gains and losses are taken to the Statement of Financial Activities.

Raggatt Fund

Funds were originally provided under a separate South African Trust (the Raggatt Trust) to provide the support of long serving missionaries and, on a discretionary basis, assist the alleviation of individual cases of hardship. The trustees of the Raggatt Trust subsequently transferred all assets to Central African Missions and then to CAM International. The income generated from these investments is separately identified and the Raggatt Fund is treated as a restricted fund.

2. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
Gifts and donations	46,382	267,357	313,739	406,329
Legacies	57,168	-	57,168	72,237
Total incoming resources	103,550	267,357	370,907	478,566

CAM INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

3. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
Interest received	1,463	156	1,619	334
Dividends received	-	-	-	4,360
	<u>1,463</u>	<u>156</u>	<u>1,619</u>	<u>4,694</u>

4. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
CONTACT magazine	1,366	-	1,366	1,407
Literature and press	-	-	-	-
	<u>1,366</u>	<u>-</u>	<u>1,366</u>	<u>1,407</u>

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
Mission field activities	-	263,522	263,522	250,917
Donations	141,790	54,695	196,485	140,643
Publicity	12,563	-	12,563	10,825
Staff costs	57,119	-	57,119	52,808
Property costs	5,875	-	5,875	4,437
Administration costs	18,522	2,548	21,070	20,028
Depreciation	218	-	218	40
	<u>236,087</u>	<u>320,765</u>	<u>556,852</u>	<u>479,698</u>

6. STAFF COSTS

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
Salaries	45,602	-	45,602	40,547
Services rendered	9,735	-	9,735	11,855
Employer's pension contributions	1,782	-	1,782	406
	<u>57,119</u>	<u>-</u>	<u>57,119</u>	<u>52,808</u>

During the period the average number of staff employed by the charity was 2

7. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total 31/03/24 £	Total 31/03/23 £
Independent Examiners fee	1,794	-	1,794	1,674

CAM INTERNATIONAL
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

8. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Totals £
COST			
At 1 April 2023	1,500	3,524	5,024
Additions	<u>-</u>	<u>1,141</u>	<u>1,141</u>
At 31 March 2024	<u>1,500</u>	<u>4,665</u>	<u>6,165</u>
DEPRECIATION			
At 1 April 2023	-	3,298	3,298
Charge for period	<u>-</u>	<u>218</u>	<u>218</u>
At 31 March 2024	<u>-</u>	<u>3,516</u>	<u>3,516</u>
NET BOOK VALUE			
At 31 March 2024	<u>1,500</u>	<u>1,149</u>	<u>2,649</u>
At 31 March 2023	<u>1,500</u>	<u>226</u>	<u>1,726</u>

9. INVESTMENTS

	As at 01/04/23 £	New investment £	increase in valuation £	Income received £	Withdrawal & charges £	Balance 31/03/24 £
Novia Financial plc	838,014	-	52,921	434	(139,208)	752,161
	<u>838,014</u>	<u>-</u>	<u>52,921</u>	<u>434</u>	<u>(139,208)</u>	<u>752,161</u>

10. CASH AT BANK AND IN HAND

	31/03/24 £
Co-op Bank	77,770
Cash	<u>1,300</u>
	<u>79,070</u>

11. TRANSACTIONS WITH TRUSTEES AND CONNECTED PARTIES

The travel expenses to Trustee meetings and the Annual retreat for each trustee have been met out of the general fund. Three were no salaries paid to Trustees and related parties during the year.

CAM INTERNATIONAL

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

12. RESTRICTED FUNDS

	As at 01/04/23 £	Income £	Expenses £	Transfers £	Changes in Market Value £	Total 31/03/24 £
Creditors (Restricted)						
Missionaries Field accounts	297,385	241,196	(263,522)	-	-	275,059
Creditors (Restricted)						
Missionaries UK accounts	21,929	26,161	(42,884)	-	-	5,206
Restricted Funds						
Raggatt Fund	296,652	156	(14,359)	-	18,983	301,432
	296,652	156	(14,359)	-	18,983	301,432
					Decrease in funds	(34,269)
					Represented by:	
					Unrealised loss	(53,252)
					Realised gain	18,983
						(34,269)

13. UNRESTRICTED FUNDS

	As at 01/04/23 £	Income £	Expenses £	Transfers £	Changes in Market Value £	Total 31/03/24 £
Unrestricted Funds						
Trustees' reserves	100,000	10,449	(97,591)	53,204	33,938	100,000
Legacies	71,917	57,168	(93,874)	(35,211)	-	-
Trustees Designated Funds						
New Fields' funds	2,779	-	-	-	-	2,779
Candidates' funds	5,327	-	-	-	-	5,327
Literature & press account	8,578	-	-	-	-	8,578
Plane fund	137,790	-	-	(5,465)	-	132,325
Christmas fund	90	2,562	(2,600)	-	-	52
Short term funds:						
Directors allocation fund	29,528		(15,000)	(12,528)	-	2,000
Africa fund	(3,525)	5,000	(3,150)	-	-	(1,675)
Africa travel fund	2,322	21,450	(19,226)	-	-	4,546
Training and monitoring	(61)	2,250	(440)	-	-	1,749
Partnerships	1,001	7,500	(6,000)	-	-	2,501
	355,746	106,379	(237,881)	-	33,938	258,182
					Decrease in funds:	97,564
					Represented by:	
					Unrealised loss	(131,502)
					Realised gain	33,938
						97,564

CAM INTERNATIONAL
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	£	£	£	£
Restricted Income – Missionary income				
Donations and gift aid	267,357		271,700	
Investment income received	<u>156</u>		<u>1,625</u>	
	267,513		273,325	
Overseas missionary field activities	(263,522)		(250,917)	
Donations	(54,695)		(50,358)	
Expenses	<u>(2,548)</u>		<u>(2,446)</u>	
	320,765	<u>(53,252)</u>	303,721	<u>(30,396)</u>
Unrestricted income – UK activities				
Donations and gift aid	103,550		206,866	
Sales of Contact Magazine	1,366		1,407	
Investment income received	<u>1,463</u>		<u>3,069</u>	
	106,379		211,342	
Direct Expenditure				
Cost of the sales of Contact Magazine	12,563		10,825	
Donations	141,790		90,285	
Administration costs				
Staff costs	57,119		52,808	
Rates	351		333	
Light, heat and utilities	3,983		2,520	
Insurance	1,212		1,277	
Repairs and renewals	329		307	
Missionary and trustees overseas costs	-		-	
Office travel expenses	351		95	
Publicity costs	727		600	
Missionary insurance	2,583		1,933	
Trustee UK travel expenditure	1,951		1,942	
Postage and stationery	1,131		879	
Telephone and internet	2,973		2,075	
Subscriptions	2,639		2,481	
Accountancy	1,794		1,674	
Professional fees	504		2,084	
Sundry expenses	209		245	
Finance costs				
Bank charges	360		356	
Investment charges	5,094		4,892	
Depreciation				
Fixtures and fittings	<u>218</u>		<u>40</u>	
	237,881	<u>(131,502)</u>	177,651	<u>33,691</u>
NET (DEFICIT)/SURPLUS		<u>(184,754)</u>		<u>3,295</u>

Signatures' technical details

Signatures

camafrica355@gmail.com	Fingerprint
01/08/2024, 14:55:09 BST	b38b218d8ba4196865178baee4838a4f62c0dc26
	Signature
	Kym Delport

Event log

10.50.11.236	01/08/2024, 12:02:01 BST Signing request created.
System	01/08/2024, 12:02:04 BST Notification sent to camafrica355@gmail.com.
System	01/08/2024, 12:10:57 BST Signing page opened by signee camafrica355@gmail.com.
System	01/08/2024, 14:43:10 BST Signing page opened by signee camafrica355@gmail.com.
System	01/08/2024, 14:45:38 BST Signing page opened by signee camafrica355@gmail.com.
System	01/08/2024, 14:54:33 BST Signing page opened by signee camafrica355@gmail.com.
System	01/08/2024, 14:55:09 BST Signee camafrica355@gmail.com signed document.
System	01/08/2024, 14:55:09 BST Signing process completed.

Summary

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REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
CAM INTERNATIONAL

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