

CMA CONNECT FAREHAM

England & Wales · Charity number 1182335

Details

Other names CMA FAREHAM, FAREHAM CMA

Status Registered

Legal form CIO

Registered 2019-03-05

Register [View on the Charity Commission register](#)

Contact

Address 5a Upper St. Michaels Grove
Fareham
Hampshire
PO14 1DN

Phone 01329284837

Email cmafareham@gmail.com

Website cmaconnectfareham.org

Activities

Objects: CMA CONNECT FAREHAM OBJECTS THE OBJECTS OF THE CIO ARE THE PREVENTION OR RELIEF OF POVERTY (OR FINANCIAL HARDSHIP) AMONGST PEOPLE REGARDLESS OF THEIR FAITH, CREED, CULTURE OR ETHNICITY, FOCUSED ON FAREHAM AND SURROUNDING AREAS IN HAMPSHIRE, IN PARTICULAR, BUT NOT EXCLUSIVELY, BY PROVIDING :- DEBT COUNSELLING ADVICE, INFORMATION AND ASSISTANCE IN FINANCIAL MATTERS- WHERE APPROPRIATE, SPIRITUAL SUPPORT IN ACCORDANCE WITH CHRISTIAN PRINCIPLES

Activities: The prevention or relief of poverty (or financial hardship) amongst people regardless of their faith, creed, culture or ethnicity, focused on Fareham and surrounding areas in Hampshire, in particular, but not exclusively, by providing: - debt counselling advice, information and assistance in financial matters - where appropriate, spiritual support in accordance with Christian principles

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Disability, Religious Activities
- **Who:** The General Public/mankind

Geography

- Hampshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£8,317	£4,331	-	-
2024-08-31	£1,756	£2,852	-	-
2023-08-31	£2,785	£3,312	-	-
2022-08-31	£441	£3,635	-	-
2021-08-31	£30,928	£6,726	-	-

Trustees

Name	Role	Appointed
Dr Jean-Remy Robert Maurice Duboc	Chair	2020-08-12
David James White		2010-10-15
John Philip Righton		2022-09-29
Rev Stephen Edward Dent		2019-01-08
Sally Ann Cranstone		2026-04-10

CMA CONNECT FAREHAM

England & Wales - Charity number 1182335

Accounts



Trustees' Annual Report for the period

From 1/9/2024 Period start date To 31/8/2025 Period end date

Charity name: CMA CONNECT FAREHAM

Charity registration number: 1182335

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the CMA Centre is to enable people to access help and advice on all aspects of personal finance for anyone who requires it. The Centre may not, however, give debt advice, investment advice nor advise on business finances.
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	We meet members of the public who contact the CMA centre for access to debt advice. We record their details and input to these to the National CMA computer program which provides options on how the individual might take steps to improve their financial situation. Our mantra is "Freedom from debt – Hope for the future"
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The service we provide is available to all people, free of any charge and is solely for the benefit of those who choose to access our service. There is no personal financial benefit or gain to any of the trustees or volunteers at any point.

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	
	Para 1.38	We are extremely grateful to all of our trustees and volunteers for the contribution they make that enables us

Contribution made by volunteers		to support the number of clients that we do.
Other		

Achievements and Performance

	SORP reference	
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	<p>We continue to get numerous requests from clients, who are struggling to cope with many issues, from the rising cost of living to mental health crises.</p> <p>We continue to invest in recruiting and training our volunteers, as well as supporting each other.</p> <p>We also continue to promote our work in the local community, to ensure that as many people as possible are aware of the service we provide.</p> <p>Our sole objective is to assist people in working towards becoming debt free.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is currently in a good financial position and able to meet its commitments.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum. We are also investigating the possibility of employing a centre coordinator.
Amount of reserves held	Para 1.22	We currently hold a reserve of £21,669 total in our accounts.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	All of the funds held by the charity have been generously donated by churches and members of the public, for which we are very grateful.
Investment policy and objectives including any social investment policy adopted	Para 1.46	As previously mentioned, we currently have a separate interest-bearing account. We do so to ensure that our current account only has sufficient funds to operate the charity on a day-to-day basis, as well as to reduce any risk of our financial reserves being illegally accessed.
A description of the principal risks facing the charity	Para 1.46	We currently have no identified risks.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trustees – with 5 trustees
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	Trustees are elected at the AGM, to include a Chairperson and Treasurer.

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	CMA CONNECT FAREHAM
Other name the charity uses	n/a
Registered charity number	1182335
Charity's principal address	5A Upper St Michael's Grove, Fareham, Hants PO14 1DN

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	DR JEAN-REMY ROBERT MAURICE DUBOC	CHAIRPERSON		
2	REV STEPHEN EDWARD DENT	TREASURER		
3	JOHN AUGER	TRUSTEE		
4	JOHN PHILIP RIGHTON	TRUSTEE		
5	DAVID JAMES WHITE	TRUSTEE		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>J-R Duboc</i>	<i>S.E.Dent</i>
Full name(s)	Jean-Remy Robert Maurice Duboc	Stephen Edward Dent
Position (eg Secretary, Chair, etc)	Chairperson	Treasurer
Date	14 th April 2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CMA CONNECT FAREHAM	No (if any) 1182335
--	------------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2024	To	Period end date 31/08/2025
------------------------	---------------------------------	----	-------------------------------

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					
DONATION - CHURCH COMMUNITY	5,559	-	-	5,559	870
DONATION - PERSONAL	1,462	-	-	1,462	542
GRANT - ORGANISATION	524	440	-	964	-
INTEREST ON SAVINGS	331	-	-	331	344
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	7,876	440	-	8,316	1,756
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,876	440	-	8,316	1,756
A3 Payments					
CMA CONNECT FEES	1,500	-	-	1,500	1,480
CMA TRAINING	1,416	-	-	1,416	338
TRAVEL EXPENSES	-	-	-	-	-
SIGNAGE	-	-	-	-	-
INSURANCE	282	-	-	282	282
DBS CHECKS	-	-	-	-	36
PHONE / BROADBAND	405	-	-	405	387
OFFICE EXPENSES	281	-	-	281	330
ACTS 435	-	447	-	447	-
Sub total	3,884	447	-	4,331	2,852
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,884	447	-	4,331	2,852
Net of receipts/(payments)	3,992	7	-	3,985	1,096
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	17,684	-	-	17,684	18,780
Cash funds this year end	21,676	7	-	21,669	17,684

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CURRENT ACCOUNT	7,805	-	-
	SAVINGS ACCOUNT	13,865	-	-
		-	-	-
	Total cash funds	21,669	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>S.E.Dent</i>	STEPHEN EDWARD DENT	14/04/2025	

CMA CONNECT FAREHAM

England & Wales - Charity number 1182335

Accounts



Trustees' Annual Report for the period

From 1/9/2023 Period start date To 31/8/2024 Period end date

Charity name: CMA CONNECT FAREHAM

Charity registration number: 1182335

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the CMA Centre is to enable people to access help and advice on all aspects of personal finance for anyone who requires it. The Centre may not, however, give debt advice, investment advice nor advise on business finances.
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	We meet members of the public who contact the CMA centre for access to debt advice. We record their details and input to these to the National CMA computer program which provides options on how the individual might take steps to improve their financial situation. Our mantra is "Freedom from debt – Hope for the future"
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The service we provide is available to all people, free of any charge and is solely for the benefit of those who choose to access our service. There is no personal financial benefit or gain to any of the trustees or volunteers at any point.

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	
	Para 1.38	We are extremely grateful to all of our trustees and volunteers for the contribution they make that enables us

Contribution made by volunteers		to support the number of clients that we do.
Other		

Achievements and Performance

	SORP reference	
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	<p>We continue to get numerous requests from clients, who are struggling to cope with many issues, from the rising cost of living to mental health crises.</p> <p>We continue to invest in recruiting and training our volunteers, as well as supporting each other. We have recruited 4 new volunteers this year.</p> <p>We also continue to promote our work in the local community, to ensure that as many people as possible are aware of the service we provide.</p> <p>Our sole objective is to assist people in working towards becoming debt free.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is currently in a good financial position and able to meet its commitments.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum. We are also investigating the possibility of employing a centre coordinator.
Amount of reserves held	Para 1.22	We currently hold a reserve of £22,824.59 total in our accounts.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	All of the funds held by the charity have been generously donated by churches and members of the public, for which we are very grateful.
Investment policy and objectives including any social investment policy adopted	Para 1.46	As previously mentioned, we currently have a separate interest-bearing account. We do so to ensure that our current account only has sufficient funds to operate the charity on a day-to-day basis, as well as to reduce any risk of our financial reserves being illegally accessed.
A description of the principal risks facing the charity	Para 1.46	We currently have no identified risks.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trustees – with 5 trustees
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	Trustees are elected at the AGM, to include a Chairperson and Treasurer.

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	CMA CONNECT FAREHAM
Other name the charity uses	n/a
Registered charity number	1182335
Charity's principal address	5A Upper St Michael's Grove, Fareham, Hants PO14 1DN

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	DR JEAN-REMY ROBERT MAURICE DUBOC	CHAIRPERSON		
2	REV STEPHEN EDWARD DENT	TREASURER		
3	JOHN AUGER	TRUSTEE		
4	JOHN PHILIP RIGHTON	TRUSTEE		
5	DAVID JAMES WHITE	TRUSTEE		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>J-R Duboc</i>	<i>S.E.Dent</i>
Full name(s)	Jean-Remy Robert Maurice Duboc	Stephen Edward Dent
Position (eg Secretary, Chair, etc)	Chairperson	Treasurer
Date	15 th June 2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CMA CONNECT FAREHAM	No (if any) 1182335
--	------------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2023	To	Period end date 31/08/2024
------------------------	---------------------------------	----	-------------------------------

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					
DONATION - CHURCH COMMUNITY	870	-	-	870	1,936
DONATION - PERSONAL	542	-	-	542	191
GRANT - ORGANISATION	-	-	-	-	500
INTEREST ON SAVINGS	344	-	-	344	158
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	1,756	-	-	1,756	2,785
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,756	-	-	1,756	2,785
A3 Payments					
CMA CONNECT FEES	1,480	-	-	1,480	1,480
CMA TRAINING	338	-	-	338	422
TRAVEL EXPENSES	-	-	-	-	117
SIGNAGE	-	-	-	-	-
INSURANCE	282	-	-	282	481
DBS CHECKS	36	-	-	36	-
PHONE / BROADBAND	387	-	-	387	452
OFFICE EXPENSES	330	-	-	330	312
ADVERTISING	-	-	-	-	48
Sub total	2,852	-	-	2,852	3,312
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,852	-	-	2,852	3,312
Net of receipts/(payments)	- 1,096	-	-	- 1,096	- 527
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	18,780	-	-	18,780	19,307
Cash funds this year end	17,684	-	-	17,684	18,780

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CURRENT ACCOUNT	4,150	-	-
	SAVINGS ACCOUNT	13,533	-	-
		-	-	-
	Total cash funds	17,684	-	-
	(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	
	<i>S.E.Dent</i>	STEPHEN EDWARD DENT	04/06/2025	

CMA CONNECT FAREHAM

England & Wales - Charity number 1182335

Accounts



Trustees' Annual Report for the period

From 1/9/2022 Period start date To 31/8/2023 Period end date

Charity name: **CMA CONNECT FAREHAM**

Charity registration number: 1182335

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the CMA Centre is to enable people to access help and advice on all aspects of personal finance for anyone who requires it. The Centre may not, however, give debt advice, investment advice nor advise on business finances.
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	We meet members of the public who contact the CMA centre for access to debt advice. We record their details and input to these to the National CMA computer program which provides options on how the individual might take steps to improve their financial situation. Our mantra is "Freedom from debt – Hope for the future"
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The service we provide is available to all people, free of any charge and is solely for the benefit of those who choose to access our service. There is no personal financial benefit or gain to any of the trustees or volunteers at any point.

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	
	Para 1.38	We are extremely grateful to all of our trustees and volunteers for the contribution they make that enables us

Contribution made by volunteers		to support the number of clients that we do.
Other		

Achievements and Performance

	SORP reference	
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	<p>Due to the financial pressures that many people are now facing, the demand for our service has increased significantly once again this year.</p> <p>We continue to invest in recruiting and training our volunteers, as well as supporting each other.</p> <p>We also continue to promote our work in the local community, to ensure that as many people as possible are aware of the service we provide.</p> <p>Our sole objective is to assist people in working towards becoming debt free.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is currently in a good financial position and able to meet it's commitments.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum.
Amount of reserves held	Para 1.22	We currently hold a reserve of £13,189 in an interest-bearing account.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	All of the funds held by the charity have been generously donated by churches and members of the public, for which we are very grateful.
Investment policy and objectives including any social investment policy adopted	Para 1.46	As previously mentioned, we currently have a separate interest-bearing account. We do so to ensure that our current account only has sufficient funds to operate the charity on a day to day basis, as well as to reduce any risk of our financial reserves being illegally accessed.
A description of the principal risks facing the charity	Para 1.46	We currently have no identified risks.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trustees – with 5 trustees
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	Trustees are elected at the AGM, to include a Chairperson and Treasurer.

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	CMA CONNECT FAREHAM
Other name the charity uses	n/a
Registered charity number	1182335
Charity's principal address	5A Upper St Michael's Grove, Fareham, Hants PO14 1DN

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	DR JEAN-REMY ROBERT MAURICE DUBOC	CHAIRPERSON		
2	REV STEPHEN EDWARD DENT	TREASURER		
3	JOHN AUGER	TRUSTEE		
4	JOHN PHILIP RIGHTON	TRUSTEE		
5	DAVID JAMES WHITE	TRUSTEE		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>J-R Duboc</i>	<i>S.E.Dent</i>
Full name(s)	Jean-Remy Robert Maurice Duboc	Stephen Edward Dent
Position (eg Secretary, Chair, etc)	Chairperson	Treasurer
Date	15 th June 2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CMA CONNECT FAREHAM	No (if any) 1182335
--	------------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2022	To	Period end date 31/08/2023
------------------------	---------------------------------	----	-------------------------------

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					
DONATION - CHURCH COMMUNITY	1,936	-	-	1,936	250
DONATION - PERSONAL	191	-	-	191	180
GRANT - ORGANISATION	500	-	-	500	-
INTEREST ON SAVINGS	158	-	-	158	11
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	2,785	-	-	2,785	441
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	2,785	-	-	2,785	441
A3 Payments					
CMA CONNECT FEES	1,480	-	-	1,480	2,540
CMA TRAINING	422	-	-	422	-
TRAVEL EXPENSES	117	-	-	117	-
SIGNAGE	-	-	-	-	-
INSURANCE	481	-	-	481	448
DBS CHECKS	-	-	-	-	-
PHONE / BROADBAND	452	-	-	452	338
OFFICE EXPENSES	312	-	-	312	224
ADVERTISING	48	-	-	48	84
Sub total	3,312	-	-	3,312	3,635
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,312	-	-	3,312	3,635
Net of receipts/(payments)	- 527	-	-	- 527	- 3,194
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	19,307	-	-	19,307	22,501
Cash funds this year end	18,780	-	-	18,780	19,307

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CURRENT ACCOUNT	5,591	-	-
	SAVINGS ACCOUNT	13,189	-	-
		-	-	-
	Total cash funds	18,780	-	-
	(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	
	<i>S.E.Dent</i>	STEPHEN EDWARD DENT	15/06/2024	

CMA CONNECT FAREHAM

England & Wales - Charity number 1182335

Accounts



Trustees' Annual Report for the period

From 1/9/2021 Period start date To 31/8/2022 Period end date

Charity name: CMA CONNECT FAREHAM

Charity registration number: 1182335

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the CMA Centre is to enable people to access help and advice on all aspects of personal finance for anyone who requires it. The Centre may not, however, give debt advice, investment advice nor advise on business finances.
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	We meet members of the public who contact the CMA centre for access to debt advice. We record their details and input to these to the National CMA computer program which provides options on how the individual might take steps to improve their financial situation. Our mantra is "Freedom from debt – Hope for the future"
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The service we provide is available to all people, free of any charge and is solely for the benefit of those who choose to access our service. There is no personal financial benefit or gain to any of the trustees or volunteers at any point.

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	
	Para 1.38	We are extremely grateful to all of our trustees and volunteers for the contribution they make that enables us

Contribution made by volunteers		to support the number of clients that we do.
Other		

Achievements and Performance

	SORP reference	
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	<p>Due to the financial pressures that many people are now facing, the demand for our service has increased significantly this year.</p> <p>We continue to invest in recruiting and training our volunteers, as well as supporting each other.</p> <p>We also continue to promote our work in the local community, to ensure that as many people as possible are aware of the service we provide.</p> <p>Our sole objective is to assist people in working towards becoming debt free.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is currently in a good financial position and able to meet it's commitments.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum.
Amount of reserves held	Para 1.22	We currently hold a reserve of £17,000 in an interest-bearing account.
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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	All of the funds held by the charity have been generously donated by churches and members of the public, for which we are very grateful.
Investment policy and objectives including any social investment policy adopted	Para 1.46	As previously mentioned, we currently have a separate interest-bearing account. We do so to ensure that our current account only has sufficient funds to operate the charity on a day to day basis, as well as to reduce any risk of our financial reserves being illegally accessed.
A description of the principal risks facing the charity	Para 1.46	We currently have no identified risks.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Charitable Incorporated Organisation
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trustees – with 5 trustees
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	Trustees are elected at the AGM, to include a Chairperson and Treasurer.

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	CMA CONNECT FAREHAM
Other name the charity uses	n/a
Registered charity number	1182335
Charity's principal address	5A Upper St Michael's Grove, Fareham, Hants PO14 1DN

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	JEAN-REMY DUBOC	CHAIRPERSON		
2	REV STEPHEN EDWARD DENT	TREASURER		
3	MARGARET STUBBS	CENTRE MANAGER		
4	DAVID JAMES WHITE			
5	JOHN AUGER			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>J-R Duboc</i>	<i>S.E.Dent</i>
Full name(s)	Jean-Remy Robert Maurice Duboc	Stephen Edward Dent
Position (eg Secretary, Chair, etc)	Chairperson	Treasurer
Date	15 th June 2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CMA CONNECT FAREHAM	No (if any) 1182335
--	------------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2021	To	Period end date 31/08/2022
------------------------	---------------------------------	----	-------------------------------

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					
DONATION - CHURCH COMMUNITY	250	-	-	250	200
DONATION - PERSONAL	180	-	-	180	180
DONATION - ORGANISATIONS	-	-	-	-	-
INTEREST ON SAVINGS	11	-	-	11	20
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	441	-	-	441	400
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	441	-	-	441	400
A3 Payments					
CMA CONNECT FEES	2,540	-	-	2,540	-
CMA TRAINING	-	-	-	-	390
OFFICE FURNITURE / EQUIPMENT	-	-	-	-	-
SIGNAGE	-	-	-	-	-
INSURANCE	448	-	-	448	400
DBS CHECKS	-	-	-	-	487
PHONE / BROADBAND	338	-	-	338	224
OFFICE EXPENSES	224	-	-	224	601
ADVERTISING	84	-	-	84	-
Sub total	3,635	-	-	3,635	2,102
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	3,635	-	-	3,635	2,102
Net of receipts/(payments)	- 3,194	-	-	- 3,194	- 1,701
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	22,501	-	-	22,501	24,202
Cash funds this year end	19,307	-	-	19,307	22,501

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CURRENT ACCOUNT	2,276	-	-
	SAVINGS ACCOUNT	17,031	-	-
		-	-	-
	Total cash funds	19,307	-	-
	(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	
	<i>S.E.Dent</i>	STEPHEN EDWARD DENT	15/06/2023	

CMA CONNECT FAREHAM

England & Wales - Charity number 1182335

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	09	2020	To	31	08	2021

Section A Reference and administration details

Charity name CMA Connect Fareham

Other names charity is known by

Registered charity number (if any) 1182335

Charity's principal address 5A Upper St Michael's Grove

Fareham

Postcode

PO14 1DN

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	Jean-Remy DuBoc	Chair		
2	Rev Steve Dent	Vice Chair		
3	Margaret Stubbs	Centre Manager		
4	David James White		Appointed 15.10.20	
5	John Auger			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Charitable Incorporated Organisation
How the charity is constituted (eg. trust, association, company)	Trustees – 5 Trustees
Trustee selection methods (eg. appointed by, elected by)	Founder initially recruited 3 Trustees. Founder elected Chairman of Trustee Board. Subsequently another Trustee elected by Board to make total of 5 Trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The purpose of the Centre is to enable people to access help and advice on all aspects of personal finance for anyone who requires it. The Centre may not, however, give debt advice, investment advice nor advise on business finances
--	---

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

We meet members of the public who contact the CMA centre for access to advice debt. We record their details and input to the National CMA computer program which provides options on how the individual might take steps to improve their financial situation.
Our mantra is "Freedom from debt – Hope for the future"

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The centre has made good progress over the past 12 months. The main issue had been that the lack of clients meant that it was difficult to maintain understanding of processes, which we are working on and making good progress.

We have worked on volunteer training and recruiting, supporting each other. We've also worked on promoting our work in the local community: posted leaflets across Fareham through Royal Mail, and built a relationship with local charities and schools.

We are now starting to see the results of these initiatives, as more clients are now asking for our help. Our main struggle now is to recruit and train new volunteers.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum.

Details of any funds materially in deficit

Not applicable

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

--

Section F Other optional information

--

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)	J-R Duboc	J Auger
Full name(s)	Jean-Remy Robert Maurice DuBoc	John Michael Auger
Position (eg Secretary, Chair, etc)	Chair	Trustee

Date 06/06/2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
CMA Connect Fareham

No (if any)
1182335

CC16a

Receipts and payments accounts

For the period from	Period start date 01/09/2020	To	Period end date 31/08/2021
---------------------	--	----	--------------------------------------

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 (18 months) to the nearest £
A1 Receipts					
Donations - Church Community	200	-	-	200	11,248
Donations - Personal	180	-	-	180	8,280
Donations - Organisations	-	-	-	-	11,400
	-	-	-	-	-
Interest on Savings Account	20	-	-	20	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	400	-	-	400	30,928
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	400	-	-	400	30,928
A3 Payments					
CMA Connect Fees	-	-	-	-	1,295
CMA Training	390	-	-	390	487
Office Furniture	-	-	-	-	20
Signage	-	-	-	-	348
Insurance	400	-	-	400	740
D & BS Checks (safeguarding)	-	-	-	-	100
Phone / Broadband	487	-	-	487	402
Office Expenses	224	-	-	224	719
Advertising	601	-	-	601	702
Sub total	2,102	-	-	2,102	4,813
A4 Asset and investment purchases, (see table)					
Computer & Equipment	-	-	-	-	1,913
	-	-	-	-	-
Sub total	-	-	-	-	1,913
Total payments	2,102	-	-	2,102	6,726
Net of receipts/(payments)	- 1,701	-	-	- 1,701	24,202
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,202	-	-	24,202	-
Cash funds this year end	22,501	-	-	22,501	24,202

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Account	5,480	-	-
	Savings Account	17,020	-	-
		-	-	-
	Total cash funds	22,501	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Computer & Equipment	General	1,913	-
	Signage	General	348	-
	Office Equipment	General	71	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
Jean-Remy R M DuBoc	Jean-Remy R M DuBoc	06/06/2022
John Michael Auger	John Michael Auger	06/06/2022