



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	09	2020		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			
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17				
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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)

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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.

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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
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Receipts and payments accounts

For the period from	Period start date 01/09/2020	To	Period end date 31/08/2021
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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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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)
	Computer & Equipment	General	1,913	-
	Signage	General	348	-
	Office Equipment	General	71	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
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	
	Jean-Remy R M DuBoc	Jean-Remy R M DuBoc	06/06/2022	
	John Michael Auger	John Michael Auger	06/06/2022	