



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## 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	<b>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.</b>
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	<b>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"</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>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.</b>

## 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	<b>We are extremely grateful to all of our trustees and volunteers for the contribution they make that enables us</b>

Contribution made by volunteers		<b>to support the number of clients that we do.</b>
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><b>Due to the financial pressures that many people are now facing, the demand for our service has increased significantly this year.</b></p> <p><b>We continue to invest in recruiting and training our volunteers, as well as supporting each other.</b></p> <p><b>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.</b></p> <p><b>Our sole objective is to assist people in working towards becoming debt free.</b></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	<b>The charity is currently in a good financial position and able to meet it's commitments.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>Our policy is to hold reserves sufficient for two years of operational costs of £5,000 per annum.</b>
Amount of reserves held	Para 1.22	<b>We currently hold a reserve of £17,000 in an interest-bearing account.</b>
Reasons for holding zero reserves	Para 1.22	<b>n/a</b>
Details of fund materially in deficit	Para 1.24	<b>n/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>n/a</b>

### 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	<b>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.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<b>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.</b>
A description of the principal risks facing the charity	Para 1.46	<b>We currently have no identified risks.</b>
Other		

## Structure, Governance and Management

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

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

**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			
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**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)

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
CMA CONNECT FAREHAM

No (if any)  
1182335

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/09/2021

To

Period end date  
31/08/2022

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
DONATION - CHURCH COMMUNITY	250	-	-	250	200
DONATION - PERSONAL	180	-	-	180	180
DONATION - ORGANISATIONS	-	-	-	-	-
INTEREST ON SAVINGS	11	-	-	11	20
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>441</b>	<b>-</b>	<b>-</b>	<b>441</b>	<b>400</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>441</b>	<b>-</b>	<b>-</b>	<b>441</b>	<b>400</b>
<b>A3 Payments</b>					
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	-
<b>Sub total</b>	<b>3,635</b>	<b>-</b>	<b>-</b>	<b>3,635</b>	<b>2,102</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>3,635</b>	<b>-</b>	<b>-</b>	<b>3,635</b>	<b>2,102</b>
<b>Net of receipts/(payments)</b>	<b>- 3,194</b>	<b>-</b>	<b>-</b>	<b>- 3,194</b>	<b>- 1,701</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>22,501</b>	<b>-</b>	<b>-</b>	<b>22,501</b>	<b>24,202</b>
<b>Cash funds this year end</b>	<b>19,307</b>	<b>-</b>	<b>-</b>	<b>19,307</b>	<b>22,501</b>



## 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 £
<b>B1 Cash funds</b>	CURRENT ACCOUNT	2,276	-	-
	SAVINGS ACCOUNT	17,031	-	-
		-	-	-
	<b>Total cash funds</b>	<b>19,307</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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	
	S.E.Dent	STEPHEN EDWARD DENT	15/06/2023	