

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales · Charity number 1189875

Details

Status Registered

Legal form CIO

Registered 2020-06-10

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

Contact

Address 77 Mason Road
Erdington
Birmingham
B24 9EH

Phone 07393122921

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Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC THROUGH THE PROVISION OF RETREATS, PRAYER MEETINGS, LECTURES, SPIRITUAL GUIDANCE ON MARRIAGE AND RELATIONSHIP, PUBLIC CELEBRATION OF CHRISTIAN FESTIVALS PRODUCING AND/OR DISTRIBUTING LITERATURE ON ALL ASPECTS OF CHRISTIANITY, INCLUDING MARRIAGE, TO ENLIGHTEN OTHERS ABOUT THE LOVE OF GOD

Activities: The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Birmingham City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£9,278	£14,239	-	-
2024-02-29	£7,481	£16,783	-	-
2023-02-28	£11,868	£15,949	-	-
2022-02-28	£5,245	£8,329	-	-
2021-02-28	£703	£508	-	-

Trustees

Name	Role	Appointed
Anthony Ben Emmanuel	Chair	2020-06-10
DORIS FON FRU EMMANUEL		2020-06-10
JUSTINA OLUWAKEMI OSOMO		2020-06-10

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales - Charity number 1189875

Accounts

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CHURCH LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 28 FEBRUARY 2025

CHARITY NO NUMBER: **1189875(England and Wales)**

TRUSTEES: **Anthony Ben Emmanuel
Doris Fon Fru Emmanuel
Justina Oluwakemi Osomo**

BUSINESS ADDRESS: **77 Mason Road,
Erdington,
Birmingham.
B24 9EH**

BANKER: **HSBC**

INDEPENDENT EXAMINERS: **Light Accountants Ltd
33 Postmill Road
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Mobile: 07429137985
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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

REPORTS OF THE TRUSTEES

FOR THE YEAR ENDED 28 FEBRUARY 2025

The Trustees present their report and accounts for the year ended 28 February 2025. The accounts have been prepared in accordance with the accounting policies set out on pages 7 to 9 and comply with the Charity's Trust Deed, The Charities Act 2011 and Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) The reports take account of the requirement for Trustees to report annually on public benefit and the Trustees have had the Charity Commission's guidance on public benefit.

Structure, governance, and management

Governing Document

CEMAFAM is a Charitable Incorporated Organizations. The charity adopted Association' model constitution for CIO on the 10 June 2020.

Appointment of trustees

Trustees are nominated by the chair. In appointing trustees, consideration is given to individuals who have adequate experience in running organized youth groups, training and education and community outreach.

Policies Adopted for the Induction and Training of Trustees

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the chairman on the powers and responsibilities of the Trustees.

Organisational Structure and Decision Making

The trustees continues to meet every six months to discuss the affairs of the Charity. The Chairman manages the day-to-day administration of the ministry with the assistance of volunteered ministry members.

At the Trustee meetings, agreement is made by the Trustees on the strategy and activities of the ministry which includes charitable donations, investments, reserves and risk management policies and performance.

Pastor Anthony Ben Emmanuel is the senior pastor and Chairman of the ministry's board of trustee supported by the leadership team in carrying out the vision of the ministry.

Risk Management

The Trustees have assessed the major risks to which the ministry is exposed, particularly those relating to the operations and finances of the church and are satisfied that effective and adequate systems and procedures are in place to mitigate our exposure to the major risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds. The trustees will regularly review the reserves position of the ministry in accordance with their commitments and anticipations.

Objectives

The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Overview

The trustees are pleased to report steady progress throughout the year. The ministry continued to provide spiritual support, community engagement, and outreach activities that reflect its mission to strengthen families and guide individuals in living out Christian values.

Achievements and Activities

King's House International (KHI), the church arm of the ministry, remained active in community support and teaching. Members and volunteers shared testimonies during the year, showing positive impact on families and relationships. We saw consistent engagement in counselling sessions and pastoral care, supported by a dedicated confidential meeting space within the ministry's rented premises.

A notable outcome this year was the continued stability among families associated with the ministry, no reported marriage breakdowns and positive parental influence on young people. Weekly guidance sessions helped individuals address challenges early and maintain harmony in the home and wider community.

Planned and Future Events

Building on current growth, the trustees approved several initiatives designed to foster deeper community relationships and outreach:

- Love Banquet scheduled for mid-year
- All Nations Multicultural Day in September
- Weekly evangelism over summer months
- Erdington community picnic between August and September
- Christmas carol night on 24 December
- Hamper distribution to support those in need during the festive period

These events aim to enhance visibility in the local community, encourage inclusiveness, and broaden engagement.

Financial Position

The ministry continued to face financial pressure due to rent and utility commitments. However, having a fixed space for meetings and counselling remains central to delivering its mission. Trustees provided financial support in the form of loans and remain confident that long-term growth will improve financial resilience.

Members received regular financial updates, and giving remained voluntary and without pressure. The trustees maintain a prudent approach, focusing spending on the most impactful activities.

The current year saw increase in income generated. The ministry's income for the year is £9,278 with total spending amounting to £14,239.

Governance and Meetings

The trustees met formally during the year, with additional informal discussions helping maintain clear communication and shared direction. The next official meeting is scheduled for the final quarter of the year.

Looking Ahead

The ministry is committed to strengthening attendance, expanding outreach, and encouraging new volunteers. The trustees recognise the importance of financial sustainability and will continue exploring ways to balance resource constraints with community needs.

Challenges

The ministry continues to face low income, though slightly improved compared to the previous year. The senior pastors have been providing loans to cover operational costs until the ministry achieves financial stability. The chairman of the trustees emphasized on the importance of maintaining the ministry's principle of encouraging only free-will donations, avoiding undue pressure on members.

Gift Aid Registration

The trustees agreed to pursue Gift Aid registration to enhance financial sustainability. They will consult with the accountant to facilitate this process.

STATE OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources of the charity for that year. 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.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

SIGNED ON BEHALF OF BOARD BY:

Anthony Ben Emmanuel
For the Trustee
Date 10/12/2025

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 28 FEBRUARY 2025

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>	<u>2024</u> <u>£</u>
Incoming resources from generating funds:				
Voluntary Income	2	9,278	9,278	7,481
Total incoming resources		9,278	9,278	7,481
Resources Expended				
Payments in Furtherance of charitable objectives				
Charitable activities	3	13,739	13,739	16,182
Governance costs	4	500	500	602
Total resources expended		14,239	14,239	16,784
Net incoming resources/(net outgoing resources)				
before transfers between funds	-	4,961	- 4,961	(9,303)
Transfer between funds		-	-	-
Other recognise gains and losses		-	-	-
Net movement in funds		4,961	4,961	(9,303)
Total funds brought forward	-	16,274	- 16,274	- 6,971
Total funds carried forward for the year ended 28/02/2025		21,235	21,235	16,274

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

BALANCE SHEET

AS AT 28 FEBRUARY 2025

		2025		2024	
	<u>Notes</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>FIXED ASSETS</u>					
Tangible assets			-		-
<u>CURRENT ASSETS</u>					
Cash at Bank and Hand		791.47		370	
Debtors		-		-	
		<u>791</u>		<u>370</u>	
<u>LIABILITIES</u>					
Creditors:amount falling due within one year					
	6	<u>(400)</u>		<u>(400)</u>	
Net Current assets and Liabilities			<u>391</u>		<u>(30)</u>
Total Assets less Current Liabilities			391		
Creditors:amount falling due after more than one year	7		<u>(21,625)</u>		<u>(16,244)</u>
Total Assets less Current Liabilities			<u>(21,234)</u>		<u>(16,274)</u>
Net assets			<u><u>(21,234)</u></u>		<u><u>(16,274)</u></u>
<u>FUNDS OF THE CHURCH</u>					
Unrestricted income funds			<u>(21,234)</u>		<u>(16,274)</u>
TOTAL FUNDS			<u><u>(21,234)</u></u>		<u><u>(16,274)</u></u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 February 2025

1. Accounting policies

The accounting policies have been applied consistently throughout the year and the preceding year.

a. Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015) and the Charities Act 2011.

b. Incoming resources

Income resources have been clearly broken down to show the various sources of funds for the charity. The unrestricted income consists of funds the charity has discretionary control as regards its disbursement. Please note that all incoming resources are only accounted for in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when it is receivable while donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

c. Resources expended

Resources expended shows the governance cost and money spent on charitable activities. Expenditure is recognised on accrual basis as a liability is incurred. Expenditure could be VAT inclusive if it cannot be fully recovered, and it is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2. Voluntary income

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>	<u>2024</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	9,278	9,278	7,481
Gift Aid	-	-	-
	<u>9,278</u>	<u>9,278</u>	<u>7,481</u>

3. Cost of Charitable Activities

	Activities Undertaken directly	<u>2025</u> Total	<u>2024</u> Total
	£	£	£
CEMAFAM	13,739	13,739	16,182
	<u>13,739</u>	<u>13,739</u>	<u>16,182</u>

4. Governance Costs

	<u>Unrestricted</u> Funds	<u>2025</u> Total	<u>2024</u> Total
	£	£	£
Accountancy Fee	400	400	400
Legal and Consultancy Fee	-	-	-
Bank Charges	100	100	202
	<u>500</u>	<u>500</u>	<u>602</u>

5. Employees

	<u>2025</u> £	<u>2024</u> £
Wages & Salaries	-	-
PAYE & NIC	-	-
	<u>-</u>	<u>-</u>

No employee received emoluments of more than £60,000.00 during the period under review.

Number of employees = 0. The Church made use of volunteered services during this financial year.

6. Creditors: Amount falling due within one year:

Accountancy fee £400

7. Creditors: Amount falling due after one year:

Other creditors £21,625

8. Unrestricted funds

Unrestricted funds	At	Incoming	Outgoing	At
	2024	resources	resources	2025
	£	£	£	£
	(16,274)	9,278	14,239	(21,234)

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

FOR THE YEAR ENDED 28 February 2025

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent examiner
10/12/2025

Light Accountants Ltd

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

SCHEDULE OF INCOME AND EXPENDITURE

FOR THE YEAR ENDED 28 FEBRUARY 2025

<u>RECEIPTS:</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources:			
Offering			9,278
Others			-
Total receipts			9,278
<u>Church management and administration</u>			
Church - Hall rental	9,000		
Service Charges	2,411		
Software	392		
Motor and Travelling Expenses	438		
Charity Projects	795		
Publicity and advert	240		
Church Conference and Office Expenses	463		
		13,739	
Total Expenditure		13,739	
<u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u>		<u>13,739</u>	
Governance Cost			
Professional and Accountancy fees	400		
Bank Charges	100		
Legal and Consultancy fees	-	500	
TOTAL GOVERNANCE COSTS		<u>500</u>	
TOTAL PAYMENTS			14,239
Excess of receipts over payments			- 4,961
Bank current and deposits accounts at 29/02/2024			- 16,274
Bank current and deposits accounts at 28/02/2025			- 21,234

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales - Charity number 1189875

Accounts

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2024

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CHURCH LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 28 FEBRUARY 2024

CHARITY NO NUMBER: **1189875(England and Wales)**

TRUSTEES: **Anthony Ben Emmanuel
Doris Fon Fru Emmanuel
Justina Oluwakemi Osomo**

BUSINESS ADDRESS: **77 Mason Road,
Erdington,
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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

REPORTS OF THE TRUSTEES

FOR THE YEAR ENDED 28 FEBRUARY 2024

The Trustees present their report and accounts for the year ended 28 February 2024. The accounts have been prepared in accordance with the accounting policies set out on pages 7 to 9 and comply with the Charity's Trust Deed, The Charities Act 2011 and Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) The reports take account of the requirement for Trustees to report annually on public benefit and the Trustees have had the Charity Commission's guidance on public benefit.

Structure, governance, and management

Governing Document

CEMAFAM is a Charitable Incorporated Organizations. The charity adopted Association' model constitution for CIO on the 10 June 2020.

Appointment of trustees

Trustees are nominated by the chair. In appointing trustees, consideration is given to individuals who have adequate experience in running organized youth groups, training and education and community outreach.

Policies Adopted for the Induction and Training of Trustees

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the chairman on the powers and responsibilities of the Trustees.

Organisational Structure and Decision Making

The trustees continues to meet every six months to discuss the affairs of the Charity. The Chairman manages the day-to-day administration of the ministry with the assistance of volunteered ministry members.

At the Trustee meetings, agreement is made by the Trustees on the strategy and activities of the ministry which includes charitable donations, investments, reserves and risk management policies and performance.

Pastor Anthony Ben Emmanuel is the senior pastor and Chairman of the ministry's board of trustee supported by the leadership team in carrying out the vision of the ministry.

Risk Management

The Trustees have assessed the major risks to which the ministry is exposed, particularly those relating to the operations and finances of the church and are satisfied that effective and adequate systems and procedures are in place to mitigate our exposure to the major risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds. The trustees will regularly review the reserves position of the ministry in accordance with their commitments and anticipations.

Objectives

The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Activities

Update on Activities

The trustees noted improvements in church activities, despite slow growth in membership. Key developments include:

1. Children's Ministry

A dedicated volunteer teacher now oversees the children's session, allowing adults to engage more deeply in teachings and discussions on marriage and relationships.

2. Annual Family Fun Day

Held at Canon Hill Park in August, this event brought members and guests together for refreshments, sports competitions, and fellowship.

3. All Nations Multicultural Day

On Sunday, 27th August, members celebrated diversity by dressing in outfits representing their nations, immediately following the service.

4. Upcoming Events

- **Christmas Carol Service:** Scheduled for Saturday, 23rd December.
- **Christmas Service:** To be held on Sunday, 24th December, as public transport limitations make Christmas Day (Monday) impractical.
- **Crossover Night into 2024:** Incorporated into the final service of the year on Sunday, 31st December.
- **Hamper Distribution:** From Monday, 26th to Saturday, 30th December, hampers will be distributed to the less privileged, with donations from the Gym Leisure Centre and supplementary purchases funded by the ministry.
- **21-Day Fasting Exercise:** To run from Monday, 8th January to Sunday, 28th January 2025.

5. Future Considerations

- Revisiting the CEMAFAM Family Retreat, last held before the COVID-19 pandemic.
- Planning the invitation of Reverend Jesse Song as a guest minister, with AE tasked with confirming his availability.

Financial Update

A finance committee was established, comprising the following members:

- **Mrs. Felicia Kporha**
- **Mr. Gboyega Akinyele**
- **Mr. Chris Okojie**

This committee will oversee finances and ensure regular bank deposits, with inauguration scheduled for January 2024.

Challenges

The ministry continues to face low income, though slightly improved compared to the previous year. The senior pastors have been providing loans to cover operational costs until the ministry achieves financial stability. The chairman of the trustees emphasized on the importance of maintaining the ministry's principle of encouraging only free-will donations, avoiding undue pressure on members.

Gift Aid Registration

The trustees agreed to pursue Gift Aid registration to enhance financial sustainability. AE will consult with the accountant to facilitate this process.

Financial Review

The pandemic affected the church income, but the current year saw a significant increase in income generated. The ministry's income for the year is £7,481.00 with total spending amounting to £16,783

STATE OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

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- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

SIGNED ON BEHALF OF BOARD BY:

Anthony Ben Emmanuel

For the Trustee

Date 10/12/2024

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 29/02/2024

	<u>Notes</u>	<u>Unrestricted Funds £</u>	<u>2024 Total £</u>	<u>2023 £</u>
Incoming resources from generating funds:				
Voluntary Income	2	7,481	7,481	11,868
Total incoming resources		<u>7,481</u>	<u>7,481</u>	<u>11,868</u>
Resources Expended				
Payments in Furtherance of charitable objectives				
Charitable activities	3	16,182	16,182	15,476
Governance costs	4	602	602	473
Total resources expended		<u>16,783</u>	<u>16,783</u>	<u>15,949</u>
Net incoming resources/(net outgoing resources)				
before transfers between funds	-	9,303	- 9,303	(4,081)
Transfer between funds		-	-	-
Other recognise gains and losses		-	-	-
Net movement in funds		<u>- 9,303</u>	<u>- 9,303</u>	<u>(4,081)</u>
Total funds brought forward		-	6,971	- 2,889
Total funds carried forward for the year ended 28/02/2022		<u>- 16,274</u>	<u>- 16,274</u>	<u>- 6,971</u>

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

BALANCE SHEET

AS AT 29 FEBRUARY 2024

		2024		2023	
<u>FIXED ASSETS</u>	<u>Notes</u>	£	£	£	£
Tangible assets			-		-
 <u>CURRENT ASSETS</u>					
Cash at Bank and Hand		370		266	
Debtors		-		-	
		<u>370</u>		<u>266</u>	
 <u>LIABILITIES</u>					
Creditors:amount falling due within one year	6	<u>(400)</u>		<u>(400)</u>	
Net Current assets and Liabilities			<u>(30)</u>		<u>(134)</u>
Total Assets less Current Liabilities			<u>(30)</u>		<u>(134)</u>
 Creditors:amount falling due after more than one year					
	7		<u>(16,244)</u>		<u>(6,837)</u>
Total Assets less Current Liabilities			<u>(16,274)</u>		<u>(6,971)</u>
 Net assets					
			<u><u>(16,274)</u></u>		<u><u>(6,971)</u></u>
 <u>FUNDS OF THE CHURCH</u>					
Unrestricted income funds			<u>(16,274)</u>		<u>(6,971)</u>
TOTAL FUNDS			<u><u>(16,274)</u></u>		<u><u>(6,971)</u></u>

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 February 2024

1. Accounting policies

The accounting policies have been applied consistently throughout the year and the preceding year.

a. Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015) and the Charities Act 2011.

b. Incoming resources

Income resources have been clearly broken down to show the various sources of funds for the charity. The unrestricted income consists of funds the charity has discretionary control as regards its disbursement. Please note that all incoming resources are only accounted for in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when it is receivable while donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

c. Resources expended

Resources expended shows the governance cost and money spent on charitable activities. Expenditure is recognised on accrual basis as a liability is incurred. Expenditure could be VAT inclusive if it cannot be fully recovered, and it is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2. Voluntary income

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2024</u> <u>Total</u> <u>£</u>	<u>2023</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	7,481	7,481	11,868
Gift Aid	-	-	-
	<u>7,481</u>	<u>7,481</u>	<u>11,868</u>

3. Cost of Charitable Activities

	Activities Undertaken directly	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£
CEMAFAM	16,182	16,182	15,476
	<u>16,182</u>	<u>16,182</u>	<u>15,476</u>

4. Governance Costs

	<u>Unrestricted Funds</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£
Accountancy Fee	400	400	400
Legal and Consultancy Fee	-	-	
Bank Charges	202	202	73
	<u>602</u>	<u>602</u>	<u>473</u>

5. Employees

	<u>2024</u>	<u>2023</u>
	£	£
Wages & Salaries		
PAYE & NIC	-	-
	<u>-</u>	<u>-</u>

No employee received emoluments of more than £60,000.00 during the period under review.

Number of employees = 0. The Church made use of volunteered services during this financial year.

6. Creditors: Amount falling due within one year:

Accountancy fee £400.00

7. Creditors: Amount falling due after one year:

Other creditors £16,244

8. Unrestricted funds

Unrestricted funds	At 2023	Incoming resources	Outgoing resources	At 2024
	£	£	£	£
	(6,971)	7,481	16,783	(16,274)

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRYINDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF CHRIST CENTRED MARRIAGE AND FAMILY MINISTRYFOR THE YEAR ENDED 28 February 2024

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent examiner
10/12/2024

Light Accountants Ltd

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRYSCHEDULE OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 29/02/2024

<u>RECEIPTS:</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources:			
Offering			7,481
Others			-
Total receipts			7,481
<u>Church management and administration</u>			
Church - Hall rental/Zoom	9,000		
Service Charges	2,189		
Equipment Expense	103		
Motor and Travelling Expenses	65		
Charity Projects	4,153		
Publicity and advert	452		
Church Conference and Office Expenses	220		
		16,182	
Total Expenditure		16,182	
			16,182
<u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u>			<u>16,182</u>
Governance Cost			
Professional and Accountancy fees	400		
Bank Charges	202		
Legal and Consultancy fees	-	602	
			602
TOTAL GOVERNANCE COSTS			602
TOTAL PAYMENTS			16,783
Excess of receipts over payments			- 9,303
Bank current and deposits accounts at 28/02/2022			- 6,971
Bank current and deposits accounts at 29/02/2023			- 16,274

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales - Charity number 1189875

Accounts

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

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FOR THE YEAR ENDED 28 FEBRUARY 2023

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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CHURCH LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 28 FEBRUARY 2023

CHARITY NO NUMBER: **1189875(England and Wales)**

TRUSTEES: **Anthony Ben Emmanuel
Doris Fon Fru Emmanuel
Justina Oluwakemi Osomo**

BUSINESS ADDRESS: **77 Mason Road,
Erdington,
Birmingham.
B24 9EH**

BANKER: **HSBC**

INDEPENDENT EXAMINERS: **Light Accountants Ltd
33 Postmill Road
Sandwich/ Kent.
CT13 0FU
Email: info@lightaccountants.co.uk
lightcnglobalservices@gmail.com
Telephone: 01795487384
Mobile: 07429137985
Web: [www. lightaccountants.co.uk](http://www.lightaccountants.co.uk)**

REPORTS OF THE TRUSTEES
FOR THE YEAR ENDED 28 FEBRUARY 2023

The Trustees present their report and accounts for the year ended 28 February 2023. The accounts have been prepared in accordance with the accounting policies set out on pages 7 to 9 and comply with the Charity's Trust Deed, The Charities Act 2011 and Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) The reports take account of the requirement for Trustees to report annually on public benefit and the Trustees have had the Charity Commission's guidance on public benefit.

Structure, governance, and management

Governing Document

CEMAFAM is a Charitable Incorporated Organizations. The charity adopted Association' model constitution for CIO on the 10 June 2020.

Appointment of trustees

Trustees are nominated by the chair. In appointing trustees, consideration is given to individuals who have adequate experience in running organized youth groups, training and education and community outreach.

Policies Adopted for the Induction and Training of Trustees

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the chairman on the powers and responsibilities of the Trustees.

Organisational Structure and Decision Making

The trustees continues to meet every six months to discuss the affairs of the Charity. The Chairman manages the day-to-day administration of the ministry with the assistance of volunteered ministry members. At the Trustee meetings, agreement is made by the Trustees on the strategy and activities of the ministry which includes charitable donations, investments, reserves and risk management policies and performance. **Pastor Anthony Ben Emmanuel** is the senior pastor and Chairman of the ministry's board of trustee supported by the leadership team in carrying out the vision of the ministry.

Risk Management

The Trustees have assessed the major risks to which the ministry is exposed, particularly those relating to the operations and finances of the church and are satisfied that effective and adequate systems and procedures are in place to mitigate our exposure to the major risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds. As the charity is in its second year, the trustees will regularly review the reserves position of the ministry in accordance with their commitments and anticipations.

Objectives

The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Activities

The ministry remains dedicated to its structured seven-module marriage counseling program. Couples who have participated report significant improvements in their relationships, often recommending our services to others. Due to this positive feedback, we have expanded our support to include post-marriage discussions, offering non-denominational guidance to couples from various churches, and promoting domestic harmony.

King's House International (KHI) Church, an arm of CEMAFAM, continues to be a beacon of diversity, attracting congregants from various ethnic backgrounds, which reflects its "International" designation. The church has effectively impacted families and the broader community by extending its outreach and counseling services. These efforts include tailored sessions where the lead pastor determines whether couples should start with one-on-one counseling or joint sessions.

Our charity has also successfully hosted empowerment seminars and conferences for men, women, and youth over the past year, focusing on principles and doctrines vital for a fulfilling Christian life.

Future Plans:

- We are planning the Ministry's anniversary celebration, with discussions ongoing about activities and potential speakers.
- The CEMAFAM home program is being introduced, where families can host gatherings—either at home, dining out, or at parks—to share experiences.
- We aim to establish an ad-hoc finance committee to support our treasurer and address our financial strategies.
- Recognizing the importance of transparency, we will provide monthly financial updates to encourage a culture of informed giving among our members.
- The next bi-annual trustee meeting is scheduled for January 2024, with flexibility for additional meetings as needed.
- A Family Fun Day is planned for August at Canon Hill Park.
- An All Nations Multicultural Day is also scheduled for August.
- Our annual Christmas Carol event will occur around December 20-24.

These initiatives are designed to strengthen our community and foster a deeper connection among our members.

Financial Review

The pandemic affected the church income, but the current year saw a significant increase in income generated. The ministry's income increased from 5,245 as at 28 February 2022 to £11,868 as at 28 February 2022.

STATE OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources of the charity for that year. 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.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

SIGNED ON BEHALF OF BOARD BY:

Anthony Ben Emmanuel
For the Trustee
Date 15/04/2024

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 29/02/2023

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>2023 Total</u> £	<u>2022</u> £
Incoming resources from generating funds:				
Voluntary Income	2	11,868	11,868	5,245
Total incoming resources		11,868	11,868	5,245
Resources Expended				
Payments in Furtherance of charitable objectives				
Charitable activities	3	15,476	15,476	8,115
Governance costs	4	473	473	214
Total resources expended		15,949	15,949	8,329
Net incoming resources/(net outgoing resources)				
before transfers between funds	-	4,082	- 4,082	(3,084.0)
Transfer between funds		-	-	-
Other recognise gains and losses		-	-	-
Net movement in funds	-	4,082	- 4,082	(3,084.0)
Total funds brought forward	-	2,889	- 2,889	195
Total funds carried forward for the year ended 28/02/2022	-	6,971	- 6,971	- 2,889

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

BALANCE SHEET

AS AT 29 FEBRUARY 2023

		2023		2022	
<u>FIXED ASSETS</u>	<u>Notes</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Tangible assets			-		-
 <u>CURRENT ASSETS</u>					
Cash at Bank and Hand		266		259	
Debtors		-		-	
		<u>266</u>		<u>259</u>	
 <u>LIABILITIES</u>					
Creditors:amount falling due within one year	6	<u>(400)</u>		<u>(3,148)</u>	
Net Current assets and Liabilities			<u>(134)</u>		<u>(2,889)</u>
Total Assets less Current Liabilities			<u>(134)</u>		
 Creditors:amount falling due after more than one year					
	7		<u>(6,837)</u>		<u>-</u>
Total Assets less Current Liabilities			<u>(6,971)</u>		<u>(2,889)</u>
 Net assets					
			<u><u>(6,971)</u></u>		<u><u>(2,889)</u></u>
 <u>FUNDS OF THE CHURCH</u>					
Unrestricted income funds			<u>(6,971)</u>		<u>(2,889)</u>
TOTAL FUNDS			<u><u>(6,971)</u></u>		<u><u>(2,889)</u></u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 February 2023

1. Accounting policies

The accounting policies have been applied consistently throughout the year and the preceding year.

a. Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015) and the Charities Act 2011.

b. Incoming resources

Income resources have been clearly broken down to show the various sources of funds for the charity. The unrestricted income consists of funds the charity has discretionary control as regards to its disbursement. Please note that all incoming resources are only accounted for in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when it is receivable while donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

c. Resources expended

Resources expended shows the governance cost and money spent on charitable activities. Expenditure is recognised on accrual basis as a liability is incurred. Expenditure could be VAT inclusive if it cannot be fully recovered, and it is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2. Voluntary income

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2023</u> <u>Total</u> <u>£</u>	<u>2022</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	11,868	11,868	5,245
Gift Aid	-	-	-
	<u>11,868</u>	<u>11,868</u>	<u>5,245</u>

3. Cost of Charitable Activities

	Activities Undertaken directly £	<u>2023</u> <u>Total</u> £	<u>2022</u> <u>Total</u> £
CEMAFAM	15,476	15,476	8,115
	<u>15,476</u>	<u>15,476</u>	<u>8,115</u>

4. Governance Costs

	<u>Unrestricted</u> <u>Funds</u> £	<u>2023</u> <u>Total</u> £	<u>2022</u> <u>Total</u> £
Accountancy Fee	400	400	214
Legal and Consultancy Fee	-	-	-
Bank Charges	73	73	-
	<u>473</u>	<u>473</u>	<u>214</u>

5. Employees

	<u>2023</u> £	<u>2022</u> £
Wages & Salaries	-	-
PAYE & NIC	<u>-</u>	<u>-</u>

No employee received emoluments of more than £60,000.00 during the period under review.

Number of employees = 0. The Church made use of volunteered services during this financial year.

6. Creditors: Amount falling due within one year:

Accountancy fee £400.00

7. Creditors: Amount falling due after one year:

Other creditors £6,837

8. Unrestricted funds

Unrestricted funds	At 2022	Incoming resources	Outgoing resources	At 2023
	£	£	£	£
	(2,889.0)	11,868	15,949	(6,970.7)

FOR THE YEAR ENDED 28 February 2023

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention.

Independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent examiner

Light Accountants Ltd

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

SCHEDULE OF INCOME AND EXPENDITURE

FOR THE YEAR ENDED 29/02/2023

<u>RECEIPTS:</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources:			
Offering			11,868
Others			-
Total receipts			11,868
<u>Church management and administration</u>			
Church - Hall rental/Zoom	9,540		
Service Charges	796		
Equipment Expense	1,535		
Building Refurbishment and Maintainance	1,012		
Motor and Travelling Expenses	35		
Charity Projects	1,019		
Publicity and advert	982		
Church Conference and Office Expenses	556		
		15,476	
Total Expenditure		15,476	
			15,476
<u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u>			15,476
Governance Cost			
Professional and Accountancy fees	400		
Bank Charges	73		
Legal and Consultancy fees	-	473	
			473
TOTAL GOVERNANCE COSTS			473
TOTAL PAYMENTS			15,949
Excess of receipts over payments			- 4,082
Bank current and deposits accounts at 28/02/2022			- 2,889
Bank current and deposits accounts at 29/02/2023			- 6,971

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales - Charity number 1189875

Accounts

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2022

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

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FOR THE YEAR ENDED 28 FEBRUARY 2022

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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CHURCH LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 28 FEBRUARY 2022

CHARITY NO NUMBER: **1189875(England and Wales)**

TRUSTEES: **Anthony Ben Emmanuel
Doris Fon Fru Emmanuel
Justina Oluwakemi Osomo**

BUSINESS ADDRESS: **77 Mason Road,
Erdington,
Birmingham.
B24 9EH**

BANKER: **HSBC**

INDEPENDENT EXAMINERS: **Light Accountants Ltd
33 Postmill Road
Sandwich/Woodnesborough Road/ Kent.
CT13 0FU
Email: info@lightaccountants.co.uk
lightcnglobalservices@gmail.com
Telephone: 01795487384
Mobile: 07429137985
Web: www. lightaccountants.co.uk**

REPORTS OF THE TRUSTEES
FOR THE YEAR ENDED 28 FEBRUARY 2022

The Trustees present their report and accounts for the year ended 28 February 2022. The accounts have been prepared in accordance with the accounting policies set out on pages 7 to 9 and comply with the Charity's Trust Deed, The Charities Act 2011 and Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) The reports take account of the requirement for Trustees to report annually on public benefit and the Trustees have had the Charity Commission's guidance on public benefit.

Structure, governance, and management

Governing Document

CEMAFAM is a Charitable Incorporated Organizations. The charity adopted Association' model constitution for CIO on the 10 June 2020.

Appointment of trustees

Trustees are nominated by the chair. In appointing trustees, consideration is given to individuals who have adequate experience in running organized youth groups, training and education and community outreach.

Policies Adopted for the Induction and Training of Trustees

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the chairman on the powers and responsibilities of the Trustees.

Organisational Structure and Decision Making

The trustees continues to meet every six months to discuss the affairs of the Charity. The Chairman manages the day-to-day administration of the ministry with the assistance of volunteered ministry members.

At the Trustee meetings, agreement is made by the Trustees on the strategy and activities of the ministry which includes charitable donations, investments, reserves and risk management policies and performance. **Pastor Anthony Ben Emmanuel** is the senior pastor and Chairman of the ministry's board of trustee supported by the leadership team in carrying out the vision of the ministry.

Risk Management

The Trustees have assessed the major risks to which the ministry is exposed, particularly those relating to the operations and finances of the church and are satisfied that effective and adequate systems and procedures are in place to mitigate our exposure to the major risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds. As the charity is in its second year, the trustees will regularly review the reserves position of the ministry in accordance with their commitments and anticipations.

Objectives

The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Activities

The ministry continues to offer marriage counselling which involves passing through the 7 modules / lessons. Couples who have used the counselling service are doing very well in their homes and have recommended other married couples to contact the ministry for post marriage talk which is a form of non-denominational counselling for people in other churches towards ensuring happy home.

During the period, the ministry gradually started in person services. We continue to have weekly prayer sessions for people who can connect via Zoom while trustee- **Doris Fon Fru Emmanuel** is available more often for the married women who prefers her for personal women talk and single ladies every Tuesdays, Wednesdays and Thursdays evenings.

The charity also successfully had empowerment seminars and conferences for men, women, and youth during the year where the attendees were adequately equipped and educated on the principles and doctrines of living a happy Christian life.

The charity has started the church arm of the ministry- King's House International (KHI) Church which is open to worshippers diverse ethnic background

Future Plans

The following were mentioned:

- The Ministry anniversary. The activities and possible speakers to be discussed and agreed on.
- CEMAFAM home programme- this is when individual family can invite like-minded families either into their homes or eat-out somewhere or go to a park together to share experiences.

Financial Review

The pandemic affected the church income, but the current year saw a significant increase in income generated. The ministry income increased from 702.54 as at 28 February 2021 to £5,245 as at 28 February 2022.

STATE OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources of the charity for that year. 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.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

SIGNED ON BEHALF OF BOARD BY:

Anthony Ben Emmanuel
For the Trustee
Date 23/11/2022

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 28/02/2022

	<u>Notes</u>	<u>Unrestricted Funds</u> <u>£</u>	<u>2022 Total</u> <u>£</u>	<u>2021 Total</u> <u>£</u>
Incoming resources from generating funds:				
Voluntary Income	2	5,245	5,245	703
Total incoming resources		5,245	5,245	703
Resources Expended				
Payments in Furtherance of charitable objectives				
Charitable activities	3	8,115	8,115	358
Governance costs	4	214	214	150
Total resources expended		8,329	8,329	508
Net incoming resources/(net outgoing resources)				
before transfers between funds	-	3,084	- 3,084	195.0
Transfer between funds		-	-	-
Other recognise gains and losses		-	-	-
Net movement in funds		- 3,084	- 3,084	195.0
Total funds brought forward		195	195	-
Total funds carried forward for the year ended 28/02/2022		- 2,889	- 2,889	195

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

BALANCE SHEET

AS AT 28 FEBRUARY 2021

	<u>Notes</u>	2022		2021	
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>FIXED ASSETS</u>					
Tangible assets			-		-
<u>CURRENT ASSETS</u>					
Cash at Bank and Hand		259		703	
Debtors		-		-	
		<u>259</u>		<u>703</u>	
Creditors: amount falling due within one year	6	<u>(3,147.62)</u>		<u>(507.6)</u>	
Net current assets		-	2,889		195
Net assets		-	<u>2,889</u>		<u>195</u>
<u>FUNDS OF THE CHURCH</u>					
Unrestricted income funds		-	<u>2,889</u>		<u>195</u>
TOTAL FUNDS		-	<u>2,889</u>		<u>195</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 February 2022

1. Accounting policies

The accounting policies have been applied consistently throughout the year and the preceding year.

a. Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015) and the Charities Act 2011.

b. Incoming resources

Income resources have been clearly broken down to show the various sources of funds for the charity. The unrestricted income consists of funds the charity has discretionary control as regards to its disbursement. Please note that all incoming resources are only accounted for in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when it is receivable while donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

c. Resources expended

Resources expended shows the governance cost and money spent on charitable activities. Expenditure is recognised on accrual basis as a liability is incurred. Expenditure could be VAT inclusive if it cannot be fully recovered, and it is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

2. Voluntary income

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2022</u> <u>Total</u> <u>£</u>	<u>2021</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	5,245	5,245	703
Gift Aid	-	-	-
	<u>5,245</u>	<u>5,245</u>	<u>703</u>

3. Cost of Charitable Activities

	Activities Undertaken directly	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£
CEMAFAM	8,115	8,115	358
	<u>8,115</u>	<u>8,115</u>	<u>358</u>

4. Governance Costs

	<u>Unrestricted</u> <u>Funds</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£
Accountancy Fee	200	200	150
Legal and Consultancy Fee	-	-	-
Bank Charges	14	14	-
	<u>214</u>	<u>214</u>	<u>150</u>

5. Employees

	<u>2022</u>	<u>2021</u>
	£	£
Wages & Salaries	-	-
PAYE & NIC	-	-
	<u>-</u>	<u>-</u>

No employee received emoluments of more than £60,000.00 during the period under review.

Number of employees = 0. The Church made use of volunteered services during this financial year.

6. Creditors: Amount falling due within one year:

Accountancy fee	£200.00
Other creditors	£2,947.62

7. Unrestricted funds

At				At
2021	Incoming	Outgoing		2022
£	resources	resources		£
195	5,245	8,329	-	2,889

FOR THE YEAR ENDED 28 February 2022

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention.

Independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent examiner

Light Accountants Ltd

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

SCHEDULE OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 28/02/2022

<u>RECEIPTS:</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources:			
Offering			5,245
Others			-
Total receipts			5,245
<u>Church management and administration</u>			
Church - Hall rental/Zoom	5,315		
Charity Projects	660		
Publicity and advert	200		
Church Conference and Office Expenses	1,940		
		8,115	
Total Expenditure		8,115	
		8,115	
<u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u>		<u>8,115</u>	
Governance Cost			
Professional and Accountancy fees	200		
Bank Charges	14		
Legal and Consultancy fees	-	214	
		214	
TOTAL GOVERNANCE COSTS		214	
TOTAL PAYMENTS			8,329
Excess of receipts over payments			- 3,084
Bank current and deposits accounts at 28/02/2021			195
Bank current and deposits accounts at 28/02/2022			- 2,889

CEMAFAM (CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY)

England & Wales - Charity number 1189875

Accounts

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2021

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2021

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CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CHURCH LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 28 FEBRUARY 2021

CHARITY NO NUMBER: **1189875(England and Wales)**

TRUSTEES: **Anthony Ben Emmanuel
Doris Fon Fru Emmanuel
Justina Oluwakemi Osomo**

BUSINESS ADDRESS: **Flat 3
30 Masefield Square
BIRMINGHAM
B31 2HL**

BANKER: **HSBC**

INDEPENDENT EXAMINERS: **Light Accountants Ltd
67 Maylam Gardens
Sittingbourne
Kent
ME10 1GA
Email: info@lightaccountants.co.uk
lightcnglobalservices@gmail.com
Telephone: 01795487384
Mobile: 07429137985
Web: www. lightaccountants.co.uk**

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

REPORTS OF THE TRUSTEES FOR THE YEAR ENDED 28 FEBRUARY 2021

The Trustees present their report and accounts for the year ended 28 February 2021. The accounts have been prepared in accordance with the accounting policies set out on pages 7 to 9 and comply with the Charity's Trust Deed, The Charities Act 2011 and Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) The reports take account of the requirement for Trustees to report annually on public benefit and the Trustees have had the Charity Commission's guidance on public benefit.

Structure, governance, and management

Governing Document

CEMAFAM is a Charitable Incorporated Organizations. The charity adopted Association' model constitution for CIO on the 10 June 2020.

Appointment of trustees

Trustees are nominated by the chair. In appointing trustees, consideration is given to individuals who have adequate experience in running organized youth groups, training and education and community outreach.

Policies Adopted for the Induction and Training of Trustees

The induction process for any newly appointed member of the Trustees comprises an initial meeting with the Chair and other Trustees, followed by a series of short meetings with the chairman on the powers and responsibilities of the Trustees.

Organisational Structure and Decision Making

The ministry is organised so that the trustees meet every six months to manage its affairs. The Chairman manages the day-to-day administration of the ministry with the assistance of volunteered ministry members. At the Trustee meetings, agreement is made by the Trustees on the strategy and activities of the ministry which includes charitable donations, investments, reserves and risk management policies and performance. **Pastor Anthony Ben Emmanuel** is the senior pastor and Chairman of the ministry's board of trustee and the leadership team supports him in the vision of the ministry.

Risk Management

The Trustees have assessed the major risks to which the ministry is exposed, particularly those relating to the operations and finances of the church and are satisfied that effective and adequate systems and procedures are in place to mitigate our exposure to the major risks.

Reserves Policy

It is the policy of the Charity to maintain unrestricted funds, As the charity is new with limited income, the trustees will regularly review the reserves position of the ministry in accordance with their commitments and anticipations.

Objectives

The objects of the ministry are, for the benefit of the public which is "To advance the Christian religion, for the public benefit through the provision of retreats, prayer meetings, lectures, spiritual guidance on marriages and relationships and other Christian activities connected to enlighten others about the Love of God.

Activities

The trustees meet every six months to where discussions and agreements are made by the Trustees on the strategy and activities of the charity which includes charitable donations, investments, reserves and risk management policies and performance.

At the last meeting held on 21 November 2020. The Charity unanimously testify to God's goodness for the registration of the Ministry by the Charity commission on the 10th of June 2020.

The effect of the pandemics on organizing in presence activities is still on going. During the trustee's meeting, it was discussed and agreed to be put on hold and in compliance with the law while the ministry continues with the regular monthly prayer hour on Zoom where various people connects.

The charity also successfully had empowerment seminars and conferences for men, women, and youth during the year where the attendees were adequately equipped and educated on the principles and doctrines of living a happy Christian life. The charity had a successful retreat in February as so many couples have testified to the impact.

Prayer and counselling continue, and people are giving contact details of the Pastors to arrange personal prayer and counselling time. The ministry consistently follows up on members and some members of the public, locally and internationally, who have been severely affected by the pandemic and lockdown. This had positive impact on people's mental health and afforded them avenue to open-up if anything to discuss on issues bothering them.

Financial Review

As the ministry is relatively new and membership also was affected by the pandemic, the charity had a closing of **£702.54** for the year ended 28 February 2021.

STATE OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources of the charity for that year. 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.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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 and the Charity (Accounts and Reports) Regulations 2008. 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.

SIGNED ON BEHALF OF BOARD BY:

Anthony Ben Emmanuel
For the Trustee

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 28/02/2021

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>2021 Total</u> £
Incoming resources from generating funds:			
Voluntary Income	2	703	703
Total incoming resources		703	703
Resources Expended			
Payments in Furtherance of charitable objectives			
Charitable activities	3	358	358
Governance costs	4	150	150
Total resources expended		508	508
Net incoming resources/(net outgoing resources)			
before transfers between funds		195	195
Transfer between funds		-	-
Other recognise gains and losses		-	-
Net movement in funds		195	195
Total funds brought forward		-	-
Total funds carried forward for the year ended 28/02/2021		195	195

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

BALANCE SHEET

AS AT 28 FEBRUARY 2021

		2021	
<u>FIXED ASSETS</u>	<u>Notes</u>	<u>£</u>	<u>£</u>
Tangible assets			-
 <u>CURRENT ASSETS</u>			
Cash at Bank and Hand		703	
Debtors		-	
		<hr/>	
		703	
Creditors:amount falling due within one year	6	<hr/>	
		507.62	
Net current assets			195
Net assets			<hr/>
			195
			<hr/> <hr/>
 <u>FUNDS OF THE CHURCH</u>			
Unrestricted income funds			<hr/>
			195
TOTAL FUNDS			<hr/> <hr/>
			195

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 February 2021

1. Accounting policies

The accounting policies have been applied consistently throughout the year and the preceding year.

a. Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2015) and the Charities Act 2011.

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Income resources have been clearly broken down to show the various sources of funds for the charity. The unrestricted income consists of funds the charity has discretionary control as regards to its disbursement. Please note that all incoming resources are only accounted for in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

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2. Voluntary income

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>2021</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	703	703
Gift Aid	-	-
	<hr/> 703	<hr/> 703

3. Cost of Charitable Activities

	Activities Undertaken directly	<u>2021</u> Total
	£	£
CEMAFAM	358	358
	<u>358</u>	<u>358</u>

4. Governance Costs

	<u>Unrestricted</u> Funds	<u>2021</u> Total
	£	£
Accountancy Fee	150	150
Legal and Consultancy Fee	-	-
Bank Charges	-	-
	<u>150</u>	<u>150</u>

5. Employees

	<u>2021</u> £
Wages & Salaries	
PAYE & NIC	-
	<u>-</u>

No employee received emoluments of more than £60,000.00 during the period under review.

Number of employees = 0. The Church made use of volunteered services during this financial year.

6. Creditors: Amount falling due within one year:

Accountancy fee	£150.00
Other creditors	£358.00

7. Unrestricted funds

Unrestricted funds	At			At
	2020	Incoming resources	Outgoing resources	2021
	£	£	£	£
	-	703	508	195

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

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2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent examiner

Light Accountants Ltd

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

SCHEDULE OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 28/02/2021

<u>RECEIPTS:</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources:			
Offering			703
Others			-
Total receipts			703
<u>Church management and administration</u>			
Church - Hall rental/Zoom	115		
Software	83		
Church Conference and Office Expenses	160		
		358	
Total Expenditure		358	
<u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u>		<u>358</u>	
Governance Cost			
Professional and Accountancy fees	150		
Bank Charges	-		
Legal and Consultancy fees	-	150	
TOTAL GOVERNANCE COSTS		<u>150</u>	
TOTAL PAYMENTS			508
Excess of receipts over payments			<u>195</u>
Bank current and deposits accounts at 28/02/2021			<u>195</u>