

***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

	<u>Page</u>
Church Legal and Administrative Information	1
Report of the trustees	2-4
Statement of financial activities	5
Balance Sheet	6
Notes to the Accounts	7-9
Independent examiner's statement	10
Schedule of income and expenditure	11

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**

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

# 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	
 <b>Creditors:amount falling due within one year</b>	6	<hr/>	
		507.62	
 Net current assets			195
 Net assets			<hr/>
			<b>195</b>
			<hr/>
 <u>FUNDS OF THE CHURCH</u>			
Unrestricted income funds			195
			<hr/>
 <b>TOTAL FUNDS</b>			<hr/>
			<b>195</b>
			<hr/>



## CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

### 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.

##### **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>2021</u> <u>Total</u> <u>£</u>
Church Offering and Tithe	703	703
Gift Aid	-	-
	<u>703</u>	<u>703</u>

### 3. Cost of Charitable Activities

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

### 4. Governance Costs

	<u>Unrestricted</u> <u>Funds</u> £	<u>2021</u> <u>Total</u> £
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:**

<b>Accountancy fee</b>	<b>£150.00</b>
<b>Other creditors</b>	<b>£358.00</b>

**7. Unrestricted funds**

Unrestricted funds	At			At
	2020	Incoming	Outgoing	2021
	£	resources	resources	£
	-	£	£	
		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.

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 28/02/2021

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