

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](http://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>2022 Total</u> £	<u>2021 Total</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

		2022		2021	
<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		259		703	
Debtors		-		-	
		<u>259</u>		<u>703</u>	
Creditors:amount falling due within one year	6	(3,147.62)		(507.6)	
 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>£</u>	<u>2021</u> <u>£</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	
<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	
TOTAL GOVERNANCE COSTS		<u>214</u>	
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