

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

(TRADING NAME: CEMAFAM)

FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2024

CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2024

	<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 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, 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

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:

- 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 10/12/2024

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		7,481	7,481	11,868
 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		16,783	16,783	15,949
 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	-	9,303	- 9,303	(4,081)
 Total funds brought forward	-	6,971	- 6,971	- 2,889
 Total funds carried forward for the year ended 28/02/2022	-	16,274	- 16,274	- 6,971

AS AT 29 FEBRUARY 2024

6

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</u> <u>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
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7. Creditors: Amount falling due after one year:

Other creditors	£16,244
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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 EXPENDITUREFOR 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