

***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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FOR THE YEAR ENDED 28 FEBRUARY 2025

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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:	<b>1189875(England and Wales)</b>
TRUSTEES:	<b>Anthony Ben Emmanuel Doris Fon Fru Emmanuel Justina Oluwakemi Osomo</b>
BUSINESS ADDRESS:	<b>77 Mason Road, Erdington, Birmingham. B24 9EH</b>
BANKER:	<b>HSBC</b>
INDEPENDENT EXAMINERS:	<b>Light Accountants Ltd 33 Postmill Road Sandwich/ Kent. CT13 0FU Email: <a href="mailto:info@lightaccountants.co.uk">info@lightaccountants.co.uk</a> <a href="mailto:lightcnglobalservices@gmail.com">lightcnglobalservices@gmail.com</a> Telephone: 01795487384 Mobile: 07429137985 Web: <a href="http://www.lightaccountants.co.uk">www. lightaccountants.co.uk</a></b>

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

# CHRIST CENTRED MARRIAGE AND FAMILY MINISTRY

## BALANCE SHEET

AS AT 28 FEBRUARY 2025

		2025	2024
<u>FIXED ASSETS</u>	<u>Notes</u>	<u>£</u>	<u>£</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>			
<b>Creditors:amount falling due within one year</b>	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>
<b>TOTAL FUNDS</b>		<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**

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

### 3. Cost of Charitable Activities

	Activities Undertaken directly £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
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> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
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
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**7. Creditors: Amount falling due after one year:**

Other creditors	£21,625
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**8. Unrestricted funds**

Unrestricted funds	At			At
	2024	Incoming	Outgoing	2025
	£	resources	resources	£
	(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			-
<b>Total receipts</b>			<b>9,278</b>
<b><u>Church management and administration</u></b>			
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	
<b>Total Expenditure</b>		<b>13,739</b>	
<b><u>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</u></b>		<b><u>13,739</u></b>	
<b><u>Governance Cost</u></b>			
Professional and Accountancy fees	400		
Bank Charges	100		
Legal and Consultancy fees	-	500	
<b>TOTAL GOVERNANCE COSTS</b>		<b><u>500</u></b>	
<b>TOTAL PAYMENTS</b>			<b>14,239</b>
<b>Excess of receipts over payments</b>			<b>- 4,961</b>
Bank current and deposits accounts at 29/02/2024			<b>- 16,274</b>
Bank current and deposits accounts at 28/02/2025			<b>- 21,234</b>