CET-C FOR WOMEN

REPORT AND FINANCIAL STATEMENTS

YEAR ENDED: 31 MARCH 2026

CHARITY NO 1146446

COMPANY NO 6290483

CET-c for Women
Financial Statements for the Year Ended 31 March 2026

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CET-c for Women
Report of the Trustees for the Year Ended 31 March 2026

Reference and Administrative information

Charity's Name:	CET-C FOR WOMEN
Charity Registration Number:	1146446
Company Registration Number:	06290483
Registered Office and Operational Address:	13 Knights Templar Way Rochester ME2 2ZE
Directors/Trustees:	Pastor Abimbola Folayan Pastor Femi Folayan Pastor Christina Israel
Accountants:	PVG Accounting Services 344 Moston Lane Manchester M40 9JS
Bankers:	Lloyds Bank 19/21 Powis Street Woolwich London SE18 6JZ

CET-c for Women
Report of the Trustees for the Period Ended 31 March 2026

Our Aims and Objectives

Purpose and Aims

CET-c for Women is a Christian support service organisation. We provide support to women and their families for sustainable family and communal advantage. We support women in all facets of family life with the purpose of achieving healthy balance in women, stable marriage and family cohesion.

Our purpose is fomenting both marriage and family stability, providing relief to families and mission outreaches through awareness and understanding of the Christian beliefs and practices. Our overall aim is advancing Christianity and its benevolence through our training forums and outreaches.

Our geographical area are primarily London and Kent with activities extending to neighbouring boroughs and societies.

Ensuring Our Work Delivers Our Aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to people and families that we support and help. The review also ensures that our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

The Focus of Our Work

Our main objective for the year is to achieve fulfilled and balanced christian life amongst women, healthy marriage, reduce divorce rate and achieve the balanced and ideal family-life that will result in a gratifying society by advancing of the Christian religion values and ethics. The strategies we used to meet these objectives included:

1. Providing Christian support services and empowerment to women and the families

2. Providing training and enlightenment workshops to enhance healthy and sustainable matrimonial and family lives for a stable society

3. Providing Christian marital guidance and counselling for sustainable marriage, family lives and communal harmony.

How Our Activities Deliver Public Benefit

Our main activities and who we help are described below. All our charitable activities focus on the advancement of the Christian religion and support to women in matrimony. We operate across several regions and counties in UK.

Who used and benefited from our Services?

We support women and their families by providing family-focus Christian support services aimed at developing their Christian faith, values and ethics for sustainable family lives. We train and develop women who in-turn develop other women with family responsibilities that will translate to change in individual families for corporate community development and stability. Our ultimate focus is the family and community, we involve both men and women, old and young, single or married and offer them periodic training for a collective knowledge for the purpose of family and communal involvement.

Our activities are targeted towards women for family effectiveness through various learning opportunities. The ultimate goal of our subject matters targets communal benefit. The learning opportunities we provide are public participation and public improvement. In essence, our service benefits the general public and the community.

Financial Review

The charity was able to raise a total income of £38,927 during the period under review.

Principal Funding Sources

The principal funding sources for the organisation are currently by way of Donations and Gifts from corporate organisations and individuals during the year under review.

Reserves Policy

It is the policy of the charity to maintain unrestricted funds which are the free reserves of the charity at a level which equates to at least 3 months of unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs and to respond to emergencies which may arise from time to time. The trustees have set this as a target, and are satisfied that the charity is in a position to meet its financial obligations, fund its activities and continue to grow.

Plans for Future Periods

The Charity plans continuing the activities outlined above in the forthcoming years subject to satisfactory funding arrangements. Plans are also being developed to become more active in Medway borough and communities requiring our services.

Structure, Governance and Management

Governing Document

The Organisation is a charitable company limited by guarantee, incorporated on 22 June 2007 and became a registered charity on the 19th March 2012. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company wound up members are required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as trustees. All trustees give their time voluntarily and receive no benefits from the charity. Due to the nature of Charity work, trustees appointed have been so selected on the basis of their faith, strength of character, skills set in the area of business management and growth and commitment to the vision of the charity.

Trustees Induction and Training

The trustees are already familiar with the practical work of the charity. Additionally new trustees would be invited as required and encouraged to attend a series of training sessions to familiarise themselves with the charity and the context within which it operates. These sessions would be jointly led by the Chair of Trustees and the Chief Co-ordinator of the Charity and cover:

- The Obligations of Trustees
- The Main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current finanicial position as set out in the latest published accounts
- Future plans and objectives

A Question & Answer pack would be prepared which draws information from various Charity Commission publications signposted through the Commission's guide "the Essential Trustee" as a follow up to these sessions. This will be distributed to all new trustees along with the Memorandum and Articles and the latest financial statements.

Risk Management

The Trustees have identified the major strategic risks to which CET-c for Women is exposed and established controls and actions to mitigate them. Each year, risk assessments take place the centres we hire in Surrey and Hertfordshire and these risk assessments are subject to continual review and monitoring. The Trustees take all appropriate steps to moderate and manage the inevitable operational risks to which the volunteers can be exposed. Competence based training for Volunteers, liability insurance, monitoring of new legislative requirements are examples of steps taken. In particular there are policies and procedures for vulnerable adults protection and for health and safety risks.

Organisation

CET-c for Women is governed by a Board of Trustees elected to serve the charity and run its affairs. Annually the Board reviews the range of skills it has available and uses its power of co-option to ensure that gaps are filled. There are a number of other criteria that a trustee must meet. The Board of Trustees are assisted by the Department leaders. There are two trustees on the Board. The Board of Trustees meet quarterly and are responsible for the strategic direction and policy of the Charity. A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Managing Director who is also the Chief Executive. She is ably assisted by voluntary administrative staff in the day to day running of the charity operations. The adminstrative team continue to develop their skills and working practices in line with good practice.

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and applications of resources, including income and expenditure, for the financial year. In preparing those financial statements the Trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the on going basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with Companies Act 2006. The Trustees 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.

Members of the Board of Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1.

In accordance with company law, as the company's directors, we certify that:

So far as we are aware, there is no relevant information of which the company's accountants are unaware; and as the directors of the company we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the Charity's accountants are aware of that information'.

This report has been prepared by the Order of Trustees:

Mrs Abimbola Folayan
TRUSTEE

15th August, 2026

CET-c for Women
Independent Examiner's Report to the Trustees of CET-c for Women for the year ended 31 March 2026

As described on page 5, the Trustees are responsible for the preparation of the accounts, and they consider that an audit is not required for this year (under section 144(1) of the Charities Act 2011 and that an independent examination is needed. It is my responsibilty to:

Examine the accounts (under section 145(1) of the Charity Act 2011

Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section132 of the Act 2011;

State whether particular matters have come to my attention

Basis of Independent examiner's statement

Our examination was carried out in accordance with General Directions given by the Charity Commissioners. 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 and seeking explanations from the trustees concerning any unusual items or disclosures in the accounts, and items or disclosures in the accounts, 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 we do not express an audit opinion on the accounts.

Independent examiners statement

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

(1) which gives us reasonable cause to believe that in any material respect the requirements:
to keep accounting records in accordance with section 130 of the 2011 Act; and
to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 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.



PVG Accounting Services & Consultancy Ltd
344 Moston Lane
Manchester
M40 9JS

CET-c for Women
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2026

	Notes	2026 Unrestricted Funds £	2026 Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Incoming resources					
Incoming resources from generated funds:					
Voluntary Income:					
Donations	**2**	33,853	-	33,853	40,315
Gift Aid		5,069	-	5,069	7,381
Other Income		5	-	5	251
Total incoming resources		**38,927**		**38,927**	47,947
Resources expended					
Cost of generating funds					
Costs of generating voluntary income	**3**	22,044		22,044	28,795
Charity activities	**4**	13,453	-	13,453	23,500
Governance Costs	**5**	400	-	400	400
Total resources expended		**35,897**	-	**35,897**	52,695
Net Incoming resources before other recognised gains		3,030	-	3,030	(4,748)
Net movement in funds		3,030	-	3,030	(4,748)
Reconciliation of Funds					
Adjusted Total funds brought forward		80		80	4828
Total funds carried forward		**3,110**	**-**	**3,110**	80

There were no recognised gains or losses for the period other than those included in the Statement of Financial Activities.

The notes on Pages 9 to 12 form part of these Accounts.

CET-c for Women
Balance Sheet as at 31 March 2026

	Notes	2026 £	2025 £
Fixed Assets	**10**	-	-
Currents assets			
Cash at Bank		4,632	1,641
Creditors: amounts falling due within one year	**8 & 9**	(1,522)	(1,561)
Net Current Assets		**3,110**	80
Net Asset	**11**	**3,110**	80
Unrestricted Funds			
General Funds	**12**	3,110	80
Total Funds		**3,110**	80

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The Financial Statements were approved by the board on the 15th August 2026 and signed on its behalf by:

Mrs Abimbola Folayan
TRUSTEE

The notes on pages 9 to 12 form part of these financial statements.

CET-c for Women
Notes forming part of the financial statements for the Year Ended 31 March 2026

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

(a) Basis of Accounting

The financial statements have been prepared under the historical cost convention, as modified by the inclusion of fixed assets investments at market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities effective 1 January 2015

(b) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furthermore of the general objectives of the charity. Unrestricted funds include a revaluation reserve representing the restatement of investment assets at market values.
Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(c) Incoming Resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations and gifts and is included in full in the Statement of Financial Activities when receivable.

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 in these accounts.

(e) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of generating funds comprise the costs associated with attracting voluntary income
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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estmated usage as set out in Note 4.

2. Donations

	Unrestricted 2026	Restricted 2026	2026 Total	2025 Total
	£	£	£	£
Donations -Tithes and Subscription	33,853	-	33,853	40,315
Gift Aid	5,069	-	5,069	7,381
Other Income	5	-	5	251
	38,927		**38,927**	47,947

3. Costs of Generating Voluntary Income

	Basis of Alloca	*Ministry Work* £	*Support Cost* £	*Governance* £	*2026* £	*2025* £
Bank Charges	Direct		2		2	-
Administration	Direct		709		709	495
Support Costs	Direct		3,656		3,656	11,555
Professional Fees	Direct		461		461	738
Premises	Direct		17,216		17,216	16,007
		-	**22,044**	**-**	**22,044**	28,795

4. Charitable Activities

Ministry	Direct	13,453	-	-	13,453	23,500
		13,453	**-**	**-**	**13,453**	23,500

5. Governance Cost

Professional Fees	Direct	-	-	400	400	400
		-	-	**400**	**400**	400

Total Resources Expended	**13,453**	**22,044**	**400**	**35,897**	52,695

CET-c for Women
Notes forming part of the financial statements for the Year Ended 31 March 2026

5. Net Incoming Resources for the Year

This is stated after charging:	**2026**	2025
	£	£
Depreciation	-	-
Accountant's Remuneration	400	400

6. Trustee Remuneration & Related Pay Transactions

No member of the Board of Directors received any remuneration during the year.

7. Taxation

As a charity, CET- c for Women is exempt from tax on income and gains falling within Section 505 of the Taxes Act1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have risen in the Charity.

8. Creditors: Amounts falling due within one year

	2026	2025
	£	£
Accruals	400	400
	400	400

9. Director's Current Account	**2026**	2025
	£	£
Director's Current Account	1,122	1,161
	1,122	1,161

CET-c for Women
Notes forming part of the financial statements for the Year Ended 31 March 2026

11. Analysis of Net Assets Between Funds

	General Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	-			-
Current Assets	4,632			4,632
Current Liabilities	(1,522)			(1,522)
Net Assets at 31 March 2026	**3,110**	**-**	**-**	**3,110**

12. Movements in Funds	**At 1 April 2025**	**Incoming Resources [Inc Gains]**	**Outgoing Resources**	**Transfers**	**At 31 Marc 2026**
		£	£	£	£
Unrestricted Funds:					
General Funds	80	38,927	35,897	-	**3110**
Total Funds	**80**	**38,927**	**35,897**	**-**	**3110**

CET-c for Women
Income and Expenditure Account for the Year Ended 31 March 2026

			2026			2025
	£	£	£	£	£	£
Income			**38,927**			47,947
LESS OVERHEADS						
Premises Costs						
Rent & Rates	17,216			16,007		
		17,216			16,007	
Bank Charges						
Bank Charges	2			-		
		2			-	
Administration						
PPS	255			17		
Telephone	213			478		
Computer Expenses	241			-		
		709			495	
Ministry						
Publicity	1479			1213		
Events, Retreat & Conferences	7,990			18,766		
Donations & Gifts	820			1,067		
Welfare	184			818		
Hospitality	216			66		
Honourarium	1,324			370		
Training	1,440			1,200		
		13,453			23,500	
Professional Fees						
Accountancy	400			400		
Professional Fees	461			738		
		861			1138	
Support Costs						
Travel & Motor Expenses	3,487			10,744		
Volunteers Expenses	-			150		
Insurance	84			88		
Sundries	85			573		
		3,656			11,555	
			(35,897)			(52,695)
Surplus/(Deficit) for the Year			**3,030**			(4,748)
Balance Brought Forward			**80**			4,828
Surplus/(Deficit) Carried Forward			**3,110**			80

This page does not form part of the statutory accounts.